

# MDK FINANCIAL GROUP, INC.

## Business Continuity Plan & Disclosures

2022

### Customer Disclosure Statement:

MDK Financial Group, Inc. plans to quickly recover and resume business operations after a significant business disruption (SBD) and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our company's business continuity plan (BCP) is designed to permit us to resume operations as quickly as possible, given the scope and severity of the SBD.

### The BCP addresses:

Data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

### Our clearing firm:

Fidelity Investments / National Financial Services LLC backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions within 4 to 12 hours. Your orders and requests for funds and securities could be delayed during this period.

### Significant Business Disruptions:

The Company's plan takes into account two kinds Significant Business Disruptions, internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss of electrical power in the office or building.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a natural disaster, or another event that causes a wide-scale, regional disruption in essential services.

Internal SBDs: In the event of a disruption in the Company's business operations due to an internal SBD, the Company will attempt to continue to conduct business as usual by utilizing alternative communication methods (if available), such as the Internet, cell phones, etc., or by moving its operations to an alternative location.

If personnel or operations must be moved to an alternate location, the Company anticipates that it will resume regular operations with 4 to 12 hours.

External SBDs: In the event of a disruption in the Company's business operations due to an external SBD, the Company will attempt to continue to conduct business as usual by moving its operations to an alternative location outside the affected area, if possible, or by providing customers with alternative communication arrangements, as indicated below, to conduct business or to access their funds and securities.

The Company will attempt to resume business within 24-48 hours and to keep its customers informed regarding relevant events to the best of its ability based on the circumstances.

In all cases, the Company will resume normal business operations as soon as it is able to do so, based on the type and the extent of the disrupting event.

If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

Pandemic recovery outline, our mission is to protect staff from the impact of a pandemic illness, ensure information system uptime, data integrity and availability and overall business resilience. To achieve this mission, MDK Financial Group, Inc. will attempt to minimize the potential for infection and transmission of communicable diseases or diseases that pose a credible threat of transmission in the workplace. Examples of potential risks include swine flu, active TB, SARS, seasonal flu, and Covid-19.

We will generally follow the guidelines set forth by Centers for Disease control and Prevention ("CDC"); however, the universal precautions generally include, staying at home when ill, frequent hand washing, ready access to hand sanitizer, wearing a mask to prevent airborne spreading, latex gloves, annual flu vaccinations, and encouraging supervised persons to take regular exercise and maintain a healthy and well-balanced diet.

Communications: In the event you are unable to reach the Company at our main number, please proceed as follows:

Contact the Company at the following alternate telephone number: 713-665-3880 or 281-865-7720.

Access the Company's website at [www.mdkfinancialgroup.com](http://www.mdkfinancialgroup.com)

Our firm does not maintain custody of customers' funds or securities. Our clearing firm, Fidelity Investments owns its own clearing house, National Financial Services LLC., clearing and custody is at 877-262-5950. If telephone or internet service is available during an SBD, our registered persons will take customer orders or instructions (including instructions to transfer customer accounts in the event our firm determines that it is unable to continue its business) and contact our clearing firm on their behalf.

If registered persons are unable to service customers' orders or instructions, our firm will post on our website: [www.mdkfinancialgroup.com](http://www.mdkfinancialgroup.com) directions on how they may access their funds and securities by contacting Fidelity Investments 800-735-3756.

Access the clearing firm's websites for more information on contacting this entity and their business continuity plans. The website address can generally be found on your statement or offering documents. Additionally,

Contact information: Any questions regarding the Company's Business Continuity Plans should be addressed to: Michel Krost or Gina Sprinkle at 713-665-3880.