



LUCRUM

CAPITAL ADVISORS

Lucrum Capital Advisors, Inc. **Business Continuity Plan Disclosure**

December 1st, 2023

Events such as disasters, power outages, cybersecurity events, and war can significantly disrupt business operations. Lucrum Capital Advisors has developed a Business Continuity Plan that describes how we will respond to events that significantly disrupt our business.

Since the timing and impact of disasters and disruptions is unpredictable, the Firm must be flexible in responding to actual events as they occur. We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting books and records, and enabling Users to access the Website and Services.

Our objective is to resume business operations within one business day of a disruption. However, the scope and severity of the event will impact our ability to achieve this objective.

Our business continuity plan addresses matters such as connectivity, data backup and recovery, all mission critical systems, financial and operational assessments, alternative communications with Users, employees, and regulators, alternate physical location of employees, critical vendor and bank impacts, regulatory reporting, and assuring Users prompt access to any funds or securities in our custody if we are unable to continue our business.

Lucrum Capital Advisors benefits from cloud-based systems hosted in many cases by large national providers with multiple failover systems and redundancies. As a result, Lucrum Capital Advisors and its major vendors expect to be able to manage a local or regional business disruption without extensive disruption to Lucrum Capital Advisors' operations by transferring operations outside the affected area. However, no operation is immune to business interruption, particularly in the event of a cybersecurity attack on Lucrum Capital Advisors or a major vendor or during a national or global crisis. Moreover, many of the real estate projects available through Lucrum Capital Advisors, and the companies that manage those real estate projects and

transactions, are inherently local or regional and subject to more significant disruption during even a localized event.

In the event of a business disruption, Lucrum Capital Advisors intends to provide all with updates and information on its Website at www.lucrumcapitaladvisors.com. Lucrum Capital Advisors also may contact Users directly. If you have questions about our business continuity planning, you can email us at info@lucrumcapitaladvisors.com or call us at 703-206-8116. Furthermore, you can also reach out to our Chief Compliance Officer, Edrees Feda, at efeda@lucrumcapitaladvisors.com.

Please note, our Business Continuity Plan is subject to change at any time, in Lucrum Capital Advisors' sole discretion.

Capitalized terms used in this Business Continuity Summary Disclosure Statement that are not defined in this summary refer to those terms as they are defined in Lucrum Capital Advisors' Terms of Use.