



14221 Metcalf Ave., Suite 201
Overland Park, KS 66223
913-685-2300
913-685-2311 Fax
www.bcwm.com

January 1, 2026
Brochure/ADV Part II

SEC Registration #144748

This brochure provides information about the qualifications and business practices of BCWM, LLC (BCWM). Please contact BCWM at 913-685-2300 if you have any questions about the contents of this brochure. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State securities authority.

This disclosure document is being provided pursuant to Section 204 of the Investment Advisers Act of 1940, as amended, and regulations set forth by the Securities and Exchange Commission under that section, and deals only with BCWM.

Additional information about BCWM is available at www.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for BCWM is 144748.

Material Changes

BCWM did not make any material changes since the last annual update on January 1, 2025.

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Introduction

This disclosure document is being offered to you in connection with the investment advisory services provided by BCWM so as to provide you with information about the services we provide and the manner in which those services are made available to clients.

BCWM is a fee-based financial consulting and investment management firm located in Overland Park, Kansas. It is a registered investment adviser registered with the Securities and Exchange Commission pursuant to the Investment Advisers Act of 1940. Registration does not imply a certain level of skill or training. BCWM's planning and investment advisory services and fee arrangements are described in the following pages.

A copy of this disclosure document shall be provided to each client prior to, or contemporaneously with, the execution of any advisory agreement executed by any client and BCWM. Any client who has not received a copy of advisor's written disclosure statement at least forty-eight (48) hours prior to executing any written Investment Management Agreement (Agreement) shall have seven (7) business days subsequent to executing the agreement to terminate BCWM's services and to receive a full refund of all monies already paid without penalty.

Prior to engaging BCWM to provide investment advisory services, the client will be required to enter into a written Investment Advisory Agreement ("IAA") with BCWM. A separate custodial agreement may also be required. The IAA sets forth the terms and conditions of the engagement, and describes the scope of the services to be provided and the fees for such services.

Advisory Business

BCWM has been registered as an investment advisor since 2007. The principal owners are Richard W. Boyer, Laura K. Carley, Eric C. Clark, S. Brian Hackleman, Cynthia R. Wysong, Cory A. Bloodgood, Sean W. Easterly and Melinda K. Corporon.

BCWM offers investment supervisory services for investment accounts and furnishes investment advice through consultations to high-net-worth individuals and families, endowments and foundations, profit sharing plans, trusts, estates, charitable organizations and corporations. The services include continuous analysis and review of portfolios and advice concerning acquisition, retention, management, reinvestment and disposition of cash, securities and other assets of the client's portfolios. Some of BCWM's services may be called financial planning or some similar term.

BCWM's advisory services are divided into three main categories: Investment Management and Supervision (30%), Financial Planning (50%) and Advice not involving securities matters (20%). Each of these services is addressed below more fully. From time to time, BCWM may provide advice to clients on matters not pertaining to securities. Such matters may include, but would not be limited to, traditional insurance products (life, health, Property & Casualty, Long-Term Care), fixed annuities, etc.

BCWM provides discretionary investment management and investment supervisory services for a fee, based on a percentage of assets under management. BCWM's discretionary assets under management were approximately \$665 million as of 12/31/25.

Services provided include investment analysis, allocation of investments, quarterly portfolio statements and ongoing monitoring services for the portfolio.

BCWM's disciplined approach to asset allocation, diversification, market evaluation and risk management has proved to be attractive to investors seeking to preserve capital, accumulate wealth and manage risk. Portfolio composition will be determined based on each client's needs, portfolio restrictions, if any, and financial goals and risk tolerances. BCWM will offer advice regarding (but not limited to) equity securities (including exchange-listed, over the counter and foreign issuers), warrants, corporate debt, commercial paper, CD's, municipal securities, investment company securities (including variable life insurance, variable annuities and mutual funds), and U.S. government securities, option contracts on securities and commodities, futures contracts on tangibles and intangibles as well as, mortgaged-backed securities. Advice or recommendations may also be given with respect to insurance products.

BCWM will work with the client to complete an Investment Policy Statement to obtain necessary information regarding the client's financial condition, investment objectives, liquidity requirements, risk tolerance, time horizons, and any restrictions on investing. This enables BCWM to determine the portfolio best suited for the client's investment objective and needs. Once the client's investment portfolio has been designed and investments have been allocated, BCWM provides ongoing portfolio review and management services. Clients may impose restrictions on investing in certain securities or types of securities.

BCWM will rebalance the portfolio, as it deems appropriate, to meet the client's financial objectives. BCWM processes transactions for rebalancing on a discretionary basis. BCWM does not maintain custody of clients' funds or securities. Clients are advised and are expected to understand that BCWM's past performance is not a guarantee of future results and that certain market and economic risks exist that may adversely affect an account's performance that could result in capital losses in that client's account.

Fees and Compensation

BCWM's fee includes compensation for the advisory and consulting services provided by BCWM, trade entry and other account-related services. There are no redemption/exit fees or transaction fees charged by BCWM. However, the custodian may charge custodial fees, transaction fees, redemption fees or commissions. These fees are independent of BCWM's fees and should be disclosed by the custodian.

In addition, all fees paid to BCWM for investment advisory services are separate from any fees and expenses charged to shareholders of mutual fund shares, mutual fund companies or exchange traded funds. A complete explanation of the expenses charged by these entities is contained in each fund's prospectus.

The fees for accounts are based on an annual percentage of assets under management. The fees are applied to the account asset value on a pro-rated basis, billed quarterly in advance. The initial fee will be based upon the date the account is accepted for management by execution of the investment advisory contract by BCWM or when the assets are transferred through the last day of the current calendar quarter. Thereafter, the fee will be based on the market value of the account on the last day of the previous calendar quarter and will cover the period from the first day of the calendar

quarter through the last day of the calendar quarter. The market value will be determined as reported by the Custodian. Fees are assessed on all assets under management, including securities, cash and money market balances. Margin debit balances do not reduce the value of assets under management.

Fees will generally follow the schedule of assets under management outlined below. In certain circumstances, fees may be negotiated.

Market Value of the Managed Assets	Annual Management Fees%	Quarterly Management Fee%
\$0 to \$500,000	1.20%	0.30%
\$500,001 to \$1,000,000	plus 1.10%	0.275%
\$1,000,001 to \$2,000,000	plus 1.00%	0.25%
\$2,000,001 to \$3,000,000	plus 0.85%	0.2125%
\$3,000,001 to \$5,000,000	plus 0.75%	0.1875%
\$5,000,001 and over	plus 0.65%	0.1625%

The client authorizes BCWM to debit their account quarterly for BCWM's fee. If the client's accounts do not have sufficient funds or are restricted from direct withdrawal (e.g., 401(k) plan assets) an invoice will be provided or another account under our management will be debited. The quarterly fee is due within 30 days of the date of the invoice.

Investment advisory contracts provide termination provisions with or without cause within given stipulated time periods. Upon termination, the client is responsible for monitoring the securities in his or her account, and BCWM as investment adviser will have no further obligation to act or advise with respect to those assets. Either BCWM or the client, upon written notice from the terminating party or the other party, may terminate the client agreement. The advisory agreement will not automatically terminate in the event of a client's death, disability or incompetence. The guardian, conservator, attorney-in-fact, or other authorized representative may terminate the advisory agreement. If the client agreement is terminated prior to the last day of the calendar quarter, a prorated portion of the fee paid for that quarter based on the number of days remaining would be refunded to the client. If the refund is not received by the client within 30 days of termination, the client should contact BCWM at 913-685-2300.

The custodian will send to the client a statement, at least quarterly, indicating all the amounts disbursed from the account including the amount of advisory fees.

Performance-Based Fees and Side-By-Side Management

BCWM and any of our supervised persons do not accept performance-based fees, this is, fees based on a share of capital gains on or capital appreciation of the assets of a client.

Types of Clients

BCWM offers investment supervisory services for investment accounts and furnishes investment advice through consultations to high-net-worth individuals and families, endowments and foundations, profit sharing plans, trusts, estates, charitable organizations and corporations.

BCWM requires a minimum of \$500,000 in/of investment assets to establish a relationship. At our discretion BCWM may accept accounts below the minimum.

Methods of Analysis, Investment Strategies and Risk of Loss

The method of analysis BCWM will utilize includes: charting, fundamental, technical and cyclical.

Investment strategies that could be utilized by BCWM include short and long-term purchases, margin transactions and option writing, including covered options, uncovered options or spreading strategies. Investing in securities involve risk of loss that clients should be prepared to bear. For further explanation of the material risks related to each investment strategy, clients should contact the Chief Investment Officer at 913-685-2300.

In order to analyze different securities, BCWM uses a variety of information including but not limited to, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, SEC filings and company press releases. Much of this data is retrieved from the Bloomberg terminal located on our premises.

BCWM applies the principals of asset allocation. BCWM believes that asset allocation is a key factor to long-term portfolio performance (i.e., the proper allocation and diversification of investments among cash equivalents, fixed income assets, equities and trading strategies). Asset allocation means more than just "diversification". Many investors have broadly diversified portfolios that have very little relevance to their true objectives. BCWM tailors its client's portfolios to meet individual needs and personal goals. BCWM does not recommend primarily, any particular type of security.

Disciplinary Information

There have been no legal or disciplinary events for BCWM or any management personnel.

Other Financial Industry Activities and Affiliations

BCWM does not maintain any business activities other than giving investment advice to clients.

BCWM has a relationship with Charles Schwab Institutional to act as custodian for client accounts. BCWM is not affiliated with any institution involving a related person.

BCWM places trades for its clients' accounts subject to its duty to seek best execution and its other fiduciary duties. BCWM may use broker-dealers other than Schwab to execute trades for client accounts maintained at Schwab. This practice may result in additional costs to clients. Schwab's execution quality may be different than other broker-dealers. Accounts for which we are unable to select the custodian (i.e., 401k, 403b, etc...) may not receive the same execution pricing as accounts with the custodian Charles Schwab.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

BCWM has developed and implemented a Code of Ethics that sets forth standards of conduct expected of BCWM's advisory personnel. The Code of Ethics addresses, among other things, personal trading, gifts, the prohibition against the use of inside information and other situations where there is a possibility for conflicts of interest. The Code of Ethics is designed to protect BCWM's clients by deterring misconduct, educate personnel regarding the firm's expectations and laws governing their conduct, remind personnel that they are in a position of trust and must act with complete propriety at all times, protect the reputation of BCWM, guard against violation of the securities laws, and establish procedures for personnel to follow so that BCWM may determine whether their personnel are complying with the firm's ethical principles. BCWM will provide a copy of the Code to any client or prospective client upon request.

BCWM does not act as principal. BCWM does not buy securities for itself or sell securities it owns to any client or as broker or agent effect securities transactions for compensation for any client. BCWM allows employees to invest for their own accounts or have a financial interest in the same securities or other investments that the firm recommends or acquires for the accounts of its clients. BCWM may engage in transactions that are the same as or different than transactions recommended to or made for client accounts. Such transactions are permitted if effected, pre-cleared and reported in compliance with BCWM's policy on personal securities transactions. BCWM recognizes the fiduciary responsibility to place its clients' interests first and has established policies in this regard to avoid any potential conflicts of interest. Reports of personal transactions in securities by BCWM's personnel are reviewed by the firm's Chief Compliance Officer quarterly or more frequently if required.

Brokerage Practices

BCWM as a matter of policy and practice, does not utilize research, research-related products and other services obtained from broker-dealers, or third parties, on a soft dollar commission basis.

BCWM does not execute trades or direct trades. BCWM does not receive any soft dollar benefits from a broker/dealer or a third party in connection with its advisory services. BCWM selects or recommends broker/dealers for client transactions based on executing price, commission and inventory among other factors not necessarily in this order.

The custodian may charge custodial fees, transaction fees, redemption fees or commissions. These fees are independent of BCWM's fees and should be disclosed by the custodian. In addition, all fees paid to BCWM for investment advisory services are separate from any fees and expenses charged to shareholders of mutual fund shares, mutual fund companies or exchange traded funds. A complete explanation of the expenses charged by these entities is contained in each fund's prospectus.

BCWM does not have an incentive to select or recommend a broker-dealer based on BCWM's interest in receiving client referrals, rather than on BCWM's clients' interest in receiving most favorable execution. If the client has a directed brokerage arrangement it is subject to most favorable execution of client transactions.

BCWM aggregates the purchase or sale of securities for various client accounts when making investment changes to a portfolio model. BCWM aggregates orders at any opportunity to do so.

Review of Accounts

Investment Management and Supervision - Accounts are reviewed on a quarterly, semi-annual and annual basis, if not more frequently. The frequency of the review will depend on the size of the investment portfolio, tax issues, estate matters and significant life events, such as retirement, death, inheritance, etc. Accounts are reviewed for consistency in investment discipline and approach. BCWM completes an analysis of each account, which takes into consideration the client's current financial situation as well as their investment goals and objectives. BCWM, at its discretion, may re-position the client's assets according to an appropriate investment allocation. BCWM provides the client a report summarizing the client's holdings and the performance thereof. Performance reports are provided either quarterly, semi-annually or annually by BCWM. Account reviews are conducted by the Chief Executive Officer, Chief Investment Officer, Vice President of Investment Operations, Director of Investment Operations and Wealth Advisors.

In addition to that which is noted above, events that may generate further client account reviews may include, but would not be limited to, a notable increase in the volume of requests by a client to effect transactions in their accounts, where such transactions may appear to be inconsistent with the client's previously stated investment objective. Another prime example of cause for an intermittent review would be a customer complaint.

Client custodians will provide BCWM and/or clients the following in the form of a monthly or quarterly statement: (i) current positions, (ii) transactions, and (iii) value of the managed portfolio.

Reports including a statement of assets at cost and market value, a transaction summary, and a statement of income will be provided to clients per the individual clients agreements (i.e. either monthly, quarterly, semi-annual or annual). Additionally, BCWM will attend client meetings for the purpose of giving financial presentations on client's accounts as requested.

Client Referrals and Other Compensation

BCWM has entered into a written agreement with SmartAsset LLC (SmartAsset) under which SmartAsset refers potential clients to BCWM in exchange for a referral fee. The fees are paid by BCWM, regardless of whether the referral becomes a client. No portion of the referral fees paid to SmartAsset will be charged to the client. BCWM is not affiliated with SmartAsset.

Custody

While client's assets will be held by a qualified custodian, BCWM may be perceived as having custody of client assets under the Investment Advisers Act of 1940, due to BCWM's authority to deduct advisory fees directly from a client's account. BCWM's custodian will deliver account statements directly to clients on at least a quarterly basis. Custody of clients' accounts will be held at either the independent custodian or the investment manufacturer. All clients should carefully review the custodian's statements.

Investment Discretion

By signing the custodian's account document and/or BCWM's IAA, the client gives BCWM authority to supervise and direct on an ongoing basis the investments of the client in accordance with the client's predetermined investment objectives and guidelines or the client's written Investment Policy Statement. BCWM is authorized, in its discretion and without prior consultation with the client to: (1) buy, sell, exchange and otherwise trade any stocks, bonds or other securities or assets and (2) determine the amount of securities to be bought or sold and (3) place orders with the custodian. BCWM clients may limit the discretionary authority by imposing restrictions on investing in certain securities or types of securities. Such limitations to authority should be communicated by the client to BCWM in writing.

BCWM may recommend that clients establish accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker/dealer, member SIPC, to maintain custody of client's assets and to effect trades for their accounts. BCWM is independently owned and operated and not affiliated with Schwab. Schwab provides BCWM with access to its institutional trading and custody services. These services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors.

For BCWM client accounts maintained in its custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Voting Client Securities

BCWM has adopted Proxy Voting Policies and Procedures in accordance with its fiduciary duties and Securities and Exchange Commission Rule 206(4)-6 under the Investment Advisers Act of 1940, which are reasonably designed to ensure that proxies

are voted in the best interest of clients. Clients may obtain a copy of BCWM's proxy voting policies and procedures by contacting the Chief Compliance Officer. BCWM is deemed to have the authority and responsibility to vote proxies for those clients where BCWM has discretionary authority. Unless there is an express written statement from the client to the contrary, adviser will not take any action or render any advice with respect to the voting of securities in the Account of Client where the client is an insider or a control person of the public company of the issue held in the account.

BCWM has engaged the services of Proxy Trust to vote and maintain records of all proxies. As a matter of policy and as a fiduciary to our client, BCWM has the responsibility for monitoring Proxy Trust to ensure voting proxies for portfolio securities remains consistent with the best economic interests of the clients. Our policy and practice include the responsibility to monitor corporate actions, receive proxies and disclose any potential conflicts of interest as well as making information available to clients about the voting of proxies for their portfolio securities and maintaining relevant and required records. Clients may obtain information about how BCWM voted their securities by contacting the Chief Compliance Officer at 913-685-2300.

BCWM will identify any conflicts that exist between the interests of the adviser and the client by reviewing the relationship of BCWM with the issuer of each security to determine if BCWM or any of its employees has any financial, business or personal relationship with the issuer.

Financial Information

BCWM does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

There is no financial condition that is reasonably likely to impair BCWM's ability to meet contractual commitments to clients. BCWM has not been the subject of a bankruptcy petition at any time during the past ten years.

Additional Compensation

Schwab Institutional makes available to BCWM other products and services that benefit BCWM but may not benefit its client's accounts. Some of these other products and services assist BCWM in managing and administering client's accounts. These include software and technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment so BCWM's fees from its client's accounts, and assist with back-office functions, recordkeeping and clients reporting. Many of these services generally may be used to service all or a substantial number of BCWM's account. Schwab Institutional also makes available to BCWM other services intended to help BCWM manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these services rendered to BCWM by third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees

of a third-party providing these services to BCWM. While as a fiduciary, BCWM endeavors to act in its clients' best interests, BCWM's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to BCWM or the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Education and Business Backgrounds of Key Officers

BCWM requires individuals to be properly licensed and registered, unless exempted, in states in which such individuals are conducting an investment advisory business.

BCWM seeks to employ investment professionals with the highest personal integrity and the dedication, ability, training, and experience to provide superior investment management services to each of its clients. BCWM generally requires that its personnel possess a college degree or equivalent business experience, preferably in the field of investments. Advanced degrees are desirable but not required.

Any associated person with BCWM that provides investment advice to clients is required to maintain a high degree of knowledge pertaining to our profession through annual continuing education courses.

Richard W. Boyer, Partner, Chief Investment Officer – born 1954

Education:

- Bachelor of Science, School of Education, University of Kansas
- Professional Designation of Certified Financial Planner™ (1988)
- Professional Designation of Chartered Financial Analyst (2001)
- Series 7, 63, 65

Business Background:

- BCWM, 09/07-Current
- H & R Block Financial Advisors, 05/2003 - 09/2007
- UBS/Paine Webber, 07/1994 - 05/2003

Eric C. Clark, Chief Executive Officer, Managing Partner, Wealth Advisor - born 1977

Education:

- Bachelor's Degree, Accounting with emphasis in Personal Financial Planning, University of Central Missouri
- Designation of Certified Financial Planner™ (2003)

Business Background:

- BCWM, 03/2012 - Current
- Sonas Financial Group, Inc., 07/2005 - 02/2012
- SunGard, 01/2003 - 01/2005
- BKD CPAs & Advisors, 01/2000 - 01/2003

Steven Brian Hackleman, Managing Partner, Chief Compliance Officer - born 1975

Education:

- Bachelor of Arts in Communication, University of Kansas
- Series 7, 66

Business Background:

- BCWM, 09/2007 - Current
- H & R Block Financial Advisors, 05/2003 - 09/2007
- UBS/Paine Webber, 12/1999 - 05/2003

Laura K. Carley, Managing Partner, Portfolio Manager – born 1985

Education:

- Bachelor of Science in Finance and Marketing, Marquette University
 - Professional Designation of Certified Financial Planner™ (2012)
- Professional Designation Chartered Financial Analyst (2013)

Business Background:

- BCWM, 10/2008 - Current

Cynthia R. Wysong, Partner, Wealth Advisor – born 1979

Education:

- Bachelor of Science in Business Administration, Baker University
- Master of Business Administration, Baker University
- Professional Designation of Certified Financial Planner™ (2014)

Business Background:

- BCWM, 05/2012 – Current
- Axa Advisors, 06/2009 – 05/2012

Cory A. Bloodgood, Partner, Portfolio Manager – born 1986

Education:

- Bachelor of Science in Business Administration, University of Central Missouri
- Master of Science in Finance, University of Tulsa
- Professional Designation of Chartered Financial Analyst (2017)

Business Background:

- BCWM, 01/2014 – Current
- Williams Company, 06/2013 – 12/2013
- University of Tulsa, 10/2010 – 05/2013

Sean W. Easterly, Partner, Wealth Advisor – born 1990

Education:

- Bachelor of Liberal Arts, University of Missouri – Kansas City
- Professional Designation of Certified Financial Planner™ (2017)

Business Background:

- BCWM, 04/2016 – Current
- Invest Financial Corporation, 07/2014 – 04/2016
- Bank of Blue Valley, 09/2010 – 04/2016

The Patriot Act

It is the policy of BCWM to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. BCWM has established policies and procedures to monitor accounts and detect and report suspicious activities.

Consumer Privacy Policy and Disclosure

All information received and advice furnished by BCWM, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by law.

All information given to BCWM and all recommendations and advice furnished by BCWM to its clients will be kept confidential and will not be disclosed to anyone, except as BCWM may agree in writing or as may be required to do so by law.

BCWM will collect non-public personal information (NPI) about its clients as part of this engagement. This information will be obtained directly from the client and includes details such as the client's date of birth, social security number, financial account numbers and balances, tax returns, sources and amounts of income, home addresses, telephone numbers, and other such personal information. As part of BCWM's policy, BCWM restricts access to confidential personal information about its clients to those BCWM employees who need to know that information in order to provide investments or services to its clients. BCWM maintains physical, electronic, and procedural safeguards to comply with federal standards to guard its clients' confidential personal information.

Use of nonpublic information of former customers: BCWM will provide nonpublic information about former customers only if required to do so by law or regulation or to those parties who need such information in order for the firm to carry out any continued obligation with respect to the services covered by the former adviser/customer relationship.

Should a client agree to accept investment advisory services provided by BCWM, BCWM may share the client's NPI with non-affiliated third parties. BCWM may maintain agreements with various affiliated or non-affiliated entities that may act as the custodian and account holder for customers of BCWM and securities may be offered through such entities if properly engaged by BCWM. BCWM will share only the appropriate customer NPI necessary to ensure that BCWM is able to provide the highest level of service to its clients.

Should a client prefer, BCWM will not disclose confidential personal information about its clients to non-affiliated third parties. Clients may opt out of those disclosures; that is, clients may direct BCWM not to make those disclosures (other than disclosures required or permitted by law). Clients wishing to opt out of disclosures to non-affiliated third parties may call the Chief Compliance Officer at the following number: 913-685-2300.

Business Continuity Plan Customer Disclosure

BCWM has developed business continuity plans to address the possibility of a significant business disruption. Plans are reviewed, updated and exercised on a regular basis. Should an event occur that hinders our ability to conduct normal business operation, BCWM has secured remote locations to resume critical business operations within a reasonable period of time. Should business functions be interrupted by the loss of a primary business facility, associates and/or "work" would be relocated to an alternate site. In the event of a systems loss, applications would be redirected to our primary recovery location, which could be an alternate facility or a remote recovery service provider. The hierarchical structure of BCWM's recovery plans include the ability to address incidents that are facility, city, state or regional in nature.

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