

## Introduction

Eagle Wealth Advisors LLC (“EWA” or “Firm” or “we” or “our” or “its”) is an SEC registered investment adviser under the Investment Advisers Act of 1940 (CRD #299219, SEC #801-117505).

The Firm maintains a comprehensive and principles-based business continuity plan (“BCP”). This BCP is designed to protect the Firm and any officer, director member, partner, employee, representative, subcontractor, agent, manager, or as the case may be, individually, or as a group (collectively referred to as “Representatives”). This BCP is also designed to protect the Firm’s customers and their personal information. This BCP was created in compliance with applicable laws, regulations and industry leading practices.

This BCP is presented to fairly and transparently disclose the Firm’s BCP with respect to the system of prevention and recovery from potential threats to the Firm that the Firm manages.

## Emergency Contact Persons

The Firm’s emergency contact personnel are:

Primary Contact:	Additional Contact:
Joseph A. Romano	Nicholas A. Romano
CEO, CCO and President	COO and Vice President
+1 (860) 854-7742	+1 (860) 935-8974
<a href="mailto:jromano@eaglewealthadvisor.com">jromano@eaglewealthadvisor.com</a>	<a href="mailto:nromano@eaglewealthadvisor.com">nromano@eaglewealthadvisor.com</a>

“CEO” means chief executive officer. “CCO” means chief compliance officer. “COO” means chief operating officer.

These names will be updated in the event of a material change, and the Firm’s CEO will review them within *seventeen* (17) days of the end of each calendar quarter.

## Background

This BCP outlines what financial and operational controls have been implemented in order to respond to significant business disruptions (“SBD”). It outlines how the Firm will:

- Safeguard Representatives lives and Firm property.
- Recover from SBDs and resume operations.
- Protect books and records.

In the event we determine we are unable to continue normal business operations, we will ensure customers have prompt access to their funds and securities.

The Firm’s BCP has identified two kinds of SBDs, internal and external. Internal SBDs affect the Firm’s ability to communicate and do business, such as a fire in our building. External SBDs disrupt the operations of economic and securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption.

The Firm's response to an external SBD relies more heavily on third-party organizations and systems, such as the Firm's custodians.

The Firm's CEO is responsible for approving this BCP and for conducting the annual review of this BCP. The Firm's CEO has the authority to execute this BCP.

The Firm will maintain copies of this BCP, the annual BCP reviews, and any and all changes that have been made to this BCP, for inspection. The Firm maintains an electronic copy of this BCP on an encrypted, password-protected hard drive stored at the Firm's principal business office ("PBO").

## Business Description

Eagle Wealth Advisors LLC is a registered investment advisory firm founded in 2019 that provides investment advisory services and financial planning services to Clients (each a "Client"). EWA also serves institutional clients such as pension or profit-sharing plans, trusts, estates, and corporations and may provide business consulting services for those firms. For more information, please refer to our Form ADV Part 2A and Form CRS.

The Firm's investment management services involve developing and administering investment plans and managing Client assets with either discretionary or non-discretionary authority and limited power of attorney, as authorized by each Client. The Firm does not act as a broker-dealer and does not have custody of Client assets. All Client assets are held by the custodian on record for each of the Client's accounts. The Firm advises Clients on a broad range of investment vehicles including stocks, bonds, mutual funds, exchange traded funds ("ETFs"), unit investment trusts, real estate investment trusts, derivatives, digital assets, annuities, whole and term life insurance, and other commissioned products and determines the appropriateness of each investment vehicle for each Client, based on the Client's needs, goals and objectives.

## Office Location(s)

### Principal Business Office ("PBO"):

44 Pumpkin Hill Road

Westport, CT 06880 USA

## Alternative Physical Location(s) of Representatives

In the event of an SBD, the Firm will advise Representatives to move from affected offices to a mutually agreed upon location.

## Client Access to Account Assets

The Firm does not have custody of Clients' assets. All Client assets are held by the custodian on record for each of the Client's accounts.

All of the custodians on record for each Client account maintain their own BCP's. In the event of SBD, the Firm will help each Client access their assets accordingly.

In the event that the Securities Investor Protection Corporation (“SIPC”) should determine that any custodian is unable to meet their obligations to the Firm’s Clients, the SIPC may seek to appoint a trustee to disburse the custodial assets to each Client. The Firm will assist the SIPC and the trustee in compliance with applicable rules, laws, regulations, industry leading practices and Client expectations.

## Data Back-Up and Recovery

The Firm maintains its primary hard copy books and records and its electronic records at the PBO. The Firm saves an additional copy of original Client documents on a cloud-based storage platform (G-Suite and Global Relay). Unless original hard copy documents are required to be retained, we shred the originals and maintain the records in electronic format.

The Firm maintains electronic records of Client information in a variety of systems and backs up its data on a regular basis to avoid loss of important Client data.

The Firm maintains its own financial records. The Firm performs monthly backups of its data and keeps a copy of this data at the PBO.

In the event of an SBD that causes the loss of the Firm’s paper or electronic records, the Firm will physically recover Client records from the storage media or electronic system in which the files are additionally stored and backed-up on. If the Firm’s PBO is inoperable, the Firm will continue operations from its back-up site or an alternate location.

## Financial and Operational Assessments

### **Operational Risk**

In the event of an SBD, the Firm will identify the means of communicating with its Clients, Representatives, critical business constituents, critical banks, critical counter-parties, and regulators. Although the effects of an SBD will determine the means of alternative communication, the communication options the Firm will employ may include telephone, voice mail and/or email. Additionally, the Firm will retrieve its key activity records pursuant to the Data Back-Up and Recovery section above.

### **Financial and Credit Risk**

In the event of an SBD, the Firm will determine the value and liquidity of the Firm’s assets in order to ascertain the Firm’s ability to resume operations. If the Firm determines that we may be unable to meet our obligations to our custodian(s), each Client, and critical banks, then the Firm may request additional financing from a bank or other credit source to fulfill our obligations to our Clients. If the Firm cannot remedy the aforementioned financial situation to resume operations, then the Firm will file appropriate notices with our regulators and take the appropriate steps, including instructing our Clients to contact their custodians directly and from that point forward.

## Mission Critical Systems

The Firm’s “mission critical systems” are those that ensure prompt and accurate access to Client accounts, records and processing of securities transactions. These systems include the third-party systems provided to us by each custodian on record for each Client Account. The custodian provides custody services and processing of securities transactions, the maintenance of Client accounts, access to Client accounts, and the delivery of funds and securities.

The Firm has the responsibility to establish and maintain our business relationships with our Clients.

The Firm's custodians represent that they will advise us on any material changes to their business continuity plan that might affect our ability to maintain our business.

## Alternate Communications Between the Firm and its Clients, Representatives, and Regulators

### Clients

The Firm currently communicates with its Clients using telephone, email, U.S. mail, and in-person visits. In the event of an SBD, the Firm will assess which means of communication are still available to us and use the means closest in speed and form (written or oral) to the means that we've used in the past to communicate with each Client. For example, if the Firm has communicated with a Client via e-mail but the internet is unavailable, we will call the Client on the telephone and send them paper copy records as needed using U.S. mail.

### Representatives

Since the Firm has less than *ten* (10) Representatives, there is no need for a Representative communication strategy.

### Regulators

The Firm is currently registered as an investment advisory firm with the Securities and Exchange Commission ("SEC") oversight. We communicate with our regulators using telephone, e-mail, U.S. mail, and in-person visits. In the event of an SBD, the Firm will assess which means of communication are still available to us and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the regulator.

## Critical Business Constituents, Banks, and Counter-Parties

### Business Constituents

The Firm has communicated with its critical business constituents, businesses with which we have an ongoing commercial relationship in support of our operating activities, such as vendors providing us critical services, and determined the extent to which we can continue our business relationship with them in the event that an SBD occurs. The Firm will quickly establish alternative arrangements if a business constituent can no longer provide the goods or services we need to continue operations. The Firm's critical business constituents, specifically custodians, include:

Charles Schwab & Co., Inc. ("Charles Schwab")	Altruist Financial LLC ("Altruist")
+1 (800) 435-4000	+1 (888) 510-4660
P.O. Box 982600	PO Box 219069
El Paso, TX 79998 USA	Kansas City, MO 64121 USA

### Banks

The Firm has contacted its banks and lenders to determine if they could continue to provide the financing that we would need in the event that an SBD occurs. The bank maintaining our operating account is: Charles Schwab.

### Counter-Parties

The Firm has contacted its critical counter-parties, such as its institutional Clients, to determine if we will be able to carry out our transactions with them in the event that an SBD occurs. Where the transactions cannot be completed, the Firm will

work with our clearing firm or contact those counter-parties directly to make alternative arrangements to complete those transactions.

## Regulatory Reporting

In compliance with applicable laws and regulatory practices, the Firm files reports with its regulators using paper copies sent through U.S. mail and electronically using e-mail and other electronic means of communication. In the event of an SBD, the Firm will check with its regulators to determine which means of filing are still available to us and use the means closest in speed and form (written or oral) to our previous filing method. In the event the Firm cannot contact its regulators, the Firm will continue to file required reports using the communication means available to us.

## Disclosure of the BCP

The Firm discloses and posts this BCP on the Firm's website. The Firm also offers to provide each Client a copy of this BCP upon request.

## Updates and Annual Review

The Firm will update this BCP whenever we have a material change to our operations, structure, business or location or to those of our clearing firm. In addition, the Firm will review the BCP annually to modify it for any changes in our operations, structure, business, or location or those of our clearing firm. Should we update this BCP, we will post those changes on our website with an updated effective date.

## Senior Manager Approval

The Firm's CEO has reviewed and approved this BCP. The Firm's CEO approves that this BCP is reasonably designed to enable the Firm to meet its obligations to its Clients in the event of an SBD.

**Signature:** Joseph Romano

**Title:** CEO, CCO and President

**Date:** January 30, 2026