MILVIAN BRIDGE ADVISORY LLC
BUSINESS CONTINUITY DISCLOSURE

July 14, 2026

Milvian Bridge Advisory LLC ("Milvian Bridge Advisory" or the "Firm") has adopted a Business Continuity Plan designed to address significant business disruptions, protect client interests, and support the continuation or orderly transition of advisory services. Business disruptions may result from severe weather, natural disasters, utility outages, internet or telecommunications failures, cybersecurity incidents, loss of access to business facilities, illness or incapacity of key personnel, or other unforeseen circumstances.

The Firm maintains procedures reasonably designed to protect client information, preserve access to important records, facilitate communication with clients, qualified custodians, regulatory authorities, and service providers, and restore business operations as promptly as reasonably practicable. The Firm's business model and technology systems are designed to support secure remote operation when necessary.

In the event of the death, permanent incapacity, or other inability of John J. Kroger to perform his duties, the Firm's designated Business Continuity Designee will activate and coordinate the Plan. The designee's limited administrative responsibilities include coordinating required notifications, protecting confidential records, coordinating the filing of Form ADV-W and other required regulatory notices or contacting the Pennsylvania Securities Registration Office as appropriate, arranging for the prompt refund of any unearned advisory fees, if applicable, and facilitating an orderly cessation, transfer, or transition of the Firm's client relationships and business operations.

The Business Continuity Designee is not authorized to provide investment advice, exercise investment discretion, recommend or execute securities transactions, collect advisory fees, or take custody of client funds or securities unless separately qualified, registered, legally authorized, and acting with any required client authorization.

Client assets are maintained with qualified custodians and not by the Firm. Clients will continue to have direct access to their accounts and assets through their custodian even if the Firm experiences a business disruption.

In the event of a significant business disruption, the Firm will make reasonable efforts to communicate with clients regarding the status of operations and the availability of services. Because every disruption presents unique circumstances, recovery times and available services may vary. While uninterrupted service cannot be guaranteed, the Firm is committed to taking reasonable steps to protect client interests and resume or transition operations as promptly as practicable.

Questions concerning this Business Continuity Disclosure or the Firm's Business Continuity Plan may be directed to:

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