



## **Business Continuity Disclosure**

We have developed a business continuity plan that will be activated in the event of a significant business disruption, such as a natural disaster, fire, storm, power outages or other events. Our plan is intended to permit us to continue critical business operations during these types of disruptions.

Our plan addresses the actions that we will take in the event that a significant business disruption affects a single building, district, a citywide area, or an entire state or region. We have different planned recovery times depending on the severity of the significant business disruption. Most of our plans call for recovery times within minutes to hours from the significant business disruption. For the most significant business disruption scenario that we have addressed, we expect all critical business operations would be resumed within one to two business days. During periods of significant business disruptions, data access times, response times, and waiting times may be longer than during normal periods.

To support our planned recovery times, we maintain data back-up procedures, backup computers, emergency power, and alternate site capability. Our back-up site is located away from our primary site so that it would not be affected by a local disruption.

Account access would be available through the data centers at primary and back-up facilities provided by brokerage firms, custodians, insurance companies and any other financial institutions where your accounts are held.

Our plan will be reviewed and updated periodically.