



SECURITIES SERVICE NETWORK, INC.
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SSN's Business Continuity Plan

SSN has developed a Business Continuity Plan. If, after reading the following, I have questions about SSN's Business Continuity Plan, I can contact SSN at (800) 264-5499. Otherwise, I acknowledge that I have read and understand the following information concerning SSN's Business Continuity Plan: Significant business disruptions can vary in their scope and severity. In a disruption to only SSN or a building housing SSN, SSN will transfer operations to a local site. SSN would expect to recover and resume business within one (1) to five (5) business days. In a disruption affecting SSN's business district, city, or region, SSN will transfer operations to a site outside of the affected area, and recover and resume business within five (5) to fifteen (15) business days. In either situation, SSN plans to continue in business, transfer operations to SSN's clearing firm if necessary, and notify me through SSN's web site (<http://www.ssnetwork.com/>) and/or the Representatives how to conduct business with SSN. If the significant business disruption is so severe that it prevents SSN from remaining in business, SSN will assure prompt access to my funds and securities. SSN's business continuity plan is designed to permit it to resume operations as quickly as possible. SSN's business continuity plan addresses: safeguarding employees and property; protecting the firm's books and records; making a financial and operational assessment; data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, registered representatives and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring customers prompt access to their funds and securities if SSN is unable to continue business. If after a significant business disruption I cannot contact SSN at (800) 264-5499, I shall call SSN's alternative telephone number (865) 777-4677, visit <http://www.ssnetwork.com/>, or write SSN at P. O. Box 30977, Knoxville, TN 37930-0977.

If I cannot access SSN through those means, I shall contact the appropriate clearing firm or product sponsor for assistance with access to my assets, processing deposits of funds or securities and processing other transactions. The contact information for the clearing firms is as follows: (a) NFS may be reached at (617) 563-5977, (b) Pershing may be reached at (201) 413-3635. Contact information for other product sponsors may be found on account statements provided by these sponsors. SSN's clearing firms back up SSN's important records in a geographically separate location. SSN has been advised by the clearing firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable time frame should there be an interruption in their business. Client orders and requests for funds and securities could be delayed during this period.