



# Osaic Institutions Business Continuity Plan

## Form of Customer Disclosure

We developed a Business Continuity Plan regarding how we will respond to events that significantly disrupt our business while ensuring staff and client safety. Since the timing and impact of disasters and disruptions is unpredictable, we will be flexible in responding to actual events as they occur.

## Emergency Contact Information

If after a significant business disruption, you cannot contact us as you usually do – through your Investment Executive at his or her office, you may call our headquarters in Meriden, Connecticut at 203-599-6000 or go to our web site at <https://osaic.com/institutions>. If the business disruption is limited to your Investment Executive's local area, you may access your funds and securities and place orders directly through Osaic Institutions' Meriden office. In the event the business disruption affects the Osaic Institutions Meriden, Connecticut headquarters, we will post a notice on our website advising you of the status of our operations and providing you with instructions on how to access your funds and securities.

If you cannot access us through any of the means described above, you should contact our clearing firm, Pershing, LLC, at 201.413.3635 for instructions on how it may process limited trade-related transactions, cash disbursements and security transfers.

## Our Business Continuity & Disaster Recovery Plan

Based on a worst-case disaster and after a significant business disruption, this plan will quickly recover and resume business operations and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. A team of senior Osaic Institutions personnel is responsible for evaluating any business disruption and instituting the appropriate course of action.

Our plan addresses data backup and recovery; mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Osaic Institutions and our clearing firm, Pershing, LLC, back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within four hours. Your orders and requests for funds and securities could be delayed during this period.

## Varying Disruptions

Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to an alternative site when needed and expect to recover and resume business within four hours. In a disruption affecting our business district, city or region, we will transfer our operations to a site outside of the affected area and recover and resume business within a twenty-four-hour period. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site, <https://osaic.com/institutions>, or our customer contact number, 203-599-6000, about how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities by whatever means available to us.

## For More Information

If you have questions about our business continuity plan, you can contact us by writing to Osaic Institutions, Inc., 538 Preston Avenue Meriden, CT 06450, or by calling us at 203-599-6000.

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