

**U.S. Wealth Advisors, LLC**  
**Business Continuity Plan**  
**April 2007**  
**Table of Contents**

	<u>Page</u>
Introduction.....	2
Emergency Contact Persons .....	3
Firm Policy.....	4
Business Description.....	5
Office Locations.....	6
Alternative Physical Location(s) of Employees .....	6
Customers’ Access to Funds and Securities .....	6
Data Back-Up and Recovery .....	7
Financial and Operational Assessments.....	8
Mission Critical Systems .....	9
Alternate Communications .....	12
Critical Business Relationships.....	14
Regulatory Reporting.....	14
Disclosure of BCP.....	15
Updates and Review .....	15
Customer Disclosure Form .....	17

This “Business Continuity Plan” has been created to meet the requirements described in NASD Rules 3510 and 3520. This Business Continuity Plan is reasonably designed to enable our firm to meet its obligations to customers in the event of a Significant Business Disruption.

Authorized Approval Signature: \_\_\_\_\_  
Printed Name & Title: Dennis McCarron, President  
Date: 4-09-2007

This Plan is effective from the date approved until the date of its authorized revision, update or replacement (see below).

Date this Plan was no longer effective (date of revision, update or replacement): \_\_\_\_\_  
Recordkeeping: Discard after \_\_\_\_\_ (date three years from termination of use).

## **Introduction**

On April 7, 2004, the Securities and Exchange Commission approved NASD Rule Series 3500 dealing with emergency preparedness. Rule 3510 requires each member to create and maintain a business continuity plan that identifies procedures relating to an emergency or significant business interruption that are “reasonably designed to enable the member to meet its existing obligations to its customers.” In addition, the plan must address the firm’s existing relationships with other members and counter-parties. This plan must be promptly made available to the NASD staff upon request.

Rules 3510(b) requires that each member review its plan at least annually to determine if any changes are needed and update its plan more frequently in the event of any material change to its operations, structure, business or location.

The plan should reflect the firm’s business and operations. Therefore, the requirements of the plan, as identified in Rule 3510, are flexible and should be tailored to the firm’s size and needs.

However, at a minimum, U.S. Wealth Advisors, LLC’s plan must address the following areas:

- Data back-up and recovery (hard copy and electronic);
- All mission critical systems;
- Financial and operational assessments;
- Alternate communications between customers and the member;
- Alternate communications between the member and its employees;
- Alternate physical location of employees;
- Critical business constituents, banks, and counter-party impact;
- Regulatory reporting;
- Communications with regulators; and
- How the member will assure customers’ prompt access to their funds and securities in the event that the member determines that it is unable to continue its business.

Each firm is required to only address the elements applicable to its business, but the plan must contain an explanation if any element above is not included.

Rule 3520 requires each member to designate two individuals as emergency contacts that the NASD may contact in the event of a significant business disruption. Each contact must be a registered principal or member of senior management. However,

- If the member has only one principal but has other employees, the second contact should be another firm employee, or
- If the firm has only one principal and no other employees, the second contact may be someone who has knowledge of the firm’s business, such as an accountant, attorney, etc.

Rule 3520 also requires that each member enter this information into the NASD’s Contact System (NCS) at [www.nasdr.com/ncs.asp](http://www.nasdr.com/ncs.asp) and that required changes are made promptly.

## **1. Emergency Contact Persons**

U.S. Wealth Advisors, LLC has designated the following individuals to act as contact persons for the firm as required under Rule 3520:

### **Primary Contact**

Name, Title: Dennis McCarron, President, CCO  
Address: 139 Wood Road, Braintree, MA 02184  
Telephone Number: (781) 849-9200 ext. 242  
Secondary Telephone Number: (617) 774-9289  
Fax Number: (781) 849-0677  
E-mail Address: dmccarron@uswealthcompanies.com

### **Secondary Contact:**

Name, Title: George Clarke, CFO  
Address: 139 Wood Road, Braintree, MA 02184  
Telephone Number: (781) 849-9200 ext. 245  
Secondary Telephone Number: (617) 990-4593  
Fax Number: (781) 394-5656  
E-mail Address: gclarke@uswealthcompanies.com

These contacts will be reported through NASD's Contact System at [www.nasdr.com/ncs.asp](http://www.nasdr.com/ncs.asp) and must be updated in the event of a material change. In addition, U.S. Wealth Advisors, LLC's Executive Representative or his written designee must review and update this information, if necessary, within 17 business days of the end of each quarter.

### **Executive Representative:**

U.S. Wealth Advisors, LLC's Executive Representative is Dennis McCarron, President, CCO

The Executive Representative is responsible for ensuring that the quarterly review and all changes or updates are done in accordance with Rule 3520.

### **Disaster Recovery Coordinator/Team:**

The Company has designated Dennis McCarron, President-CCO, as the "Disaster Recovery Coordinator". In his absence, George Clarke, CFO, will assume his responsibilities.

The "Disaster Recovery Coordinator" has the responsibility to make an immediate preliminary assessment of the nature and extent of the disruption by assessing the following: electricity supply; condition of computer network/phones; damage to the building; HVAC in extreme weather; and other hazards.

If the Coordinator determines that personnel should evacuate the affected location(s), he/ she must make an announcement to all personnel as per appropriate procedures. The announcement may given via personal contact, e-mail, or other methods as appropriate given the systems available and size of staff and building. This announcement should be short and concise, should calmly identify the situation and should provide instructions to employees on how to respond. This announcement should be repeated as often as necessary to avoid confusion and to ensure all employees are aware of the situation. After ensuring the physical safety of Company personnel, the Coordinator must then implement this BCP.

If the situation does not merit evacuation, steps should be taken to alert designated persons of necessary actions to facilitate ongoing operations in the face of limited disruption. In this case, the Coordinator will determine which, if any, procedures in this BCP should be implemented.

In the event, the SBD has directly effected other areas of the building but has not directly impacted the Company's office, the Coordinator will contact building security or emergency personnel for instructions on how the Company should respond and proceed accordingly.

## **2. Firm Policy**

U.S. Wealth Advisors, LLC's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of the firm's books and records, and allowing our customers to transact business. In the event that we determine we are unable to continue our business, we will assure customers prompt access to their funds and securities.

### **Significant Business Disruptions (SBDs):**

U.S. Wealth Advisors, LLC's plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss electrical power in the office or building.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a natural disaster, or another event that causes a wide-scale, regional disruption in essential services. The Company's response to an external SBD will rely more heavily on other organizations and systems, especially on the capabilities of the clearing firm, federal emergency authorities, local officials and utility companies.

### **Approval and Execution Authority:**

Dennis McCarron, a registered principal, is responsible for approving the plan and for conducting the required annual review. He also has the authority to execute this BCP.

### **Plan Location and Access:**

U.S. Wealth Advisors, LLC will maintain copies of its BCP plan, a record of the firm's annual reviews, and the changes that have been made to the BCP for inspection by regulators. A hard copy of the Company's Plan is located in its main business location and may be accessed by contacting Dennis McCarron, President, 781-849-9200, [dmccarron@uswealthcompanies.com](mailto:dmccarron@uswealthcompanies.com).

An electronic copy of the Company's plan is located internally on the Company's computer in the Business Continuity Plan folder. A back-up copy of this electronic file is maintained at Regulatory Compliance, LLC in Londonderry, NH (603)434-3594.

A copy of the BCP will be provided to NASD District Office #11 located in Boston, MA upon request.

### **3. Business Description**

U.S. Wealth Advisors, LLC conducts business in general securities, variable products, mutual funds and REIT's. The Company is an introducing firm and does not perform any type of clearing function for itself or others. Furthermore, the Company does not hold customer funds or securities. U.S. Wealth Advisors, LLC accepts and enters orders. All transactions are sent to the clearing firm, which executes our orders, compares them, allocates them, clears and settles them. The Company's clearing firm also maintains our customers' accounts, can grant customers access to them, and delivers funds and securities. The Company services individuals and institutions.

The Company's clearing firm is National Financial Services, www.nfs.com and our contact person at that clearing firm is Nancy Antin, World Trade Center, 200 Seaport Avenue, Boston, MA (617) 563-7130.

### **4. Office Locations**

The Company or its registered personnel currently operate from the following locations:

<b>Type of Location, Registered or Unregistered</b>	<b>Address and Main Phone Number</b>	<b>Located in a Personal Residence? (Y or N)</b>	<b>Means of Transportation Employees Use to Reach Office</b>	<b>Mission Critical Systems Taking Place at Office</b>
Home Office, registered	139 Wood Rd Braintree, MA 02184 (781) 849-9200	N	Car	order taking, entry, the maintenance of customer accounts, and access to customer accounts, general ledgers
Registered Branch Office	See addendum	See addendum	Car, foot	Order taking, customer services, planning

#### **Alternative Physical Location(s) of Employees:**

In accordance with Rule 3510(c)(6) requires that each member designate a location at which business will be conducted in the event the primary office of the Company must be evacuated. In accordance with this requirement, U.S. Wealth Advisors, LLC will move critical members of its staff from affected offices to the Company's closest unaffected office locations. If none of the Company's other office locations is available to receive staff, they will relocate to various location depending on function, as follows:

Finance – George Clarke’s personal residence, 21 Bradlee Road, Milton, MA  
Operations - Dennis McCarron’s personal residence, 161 Oaken Bucket Road, Norwell, MA  
Sales & Marketing - John Napolitano’s personal residence, Fords Crossing, Norwell, MA

## **5. Customers’ Access to Funds and Securities**

U.S. Wealth Advisors, LLC does not maintain custody of customers’ funds or securities. Customer accounts are maintained at our clearing firm, National Financial Services or directly with the fund company or product sponsor.

In the event of a SBD:

1. If telephone service is available, our registered persons will:
  - a. take customer orders or instructions and contact our clearing firm on their behalf, or
  - b. provide information to the customer with information on contacting the clearing firm, product sponsor or offeror; and
2. If our Web access is available, our firm will post on our Web site that customers may access their funds and securities by contacting [[www.uswealthcompanies.com](http://www.uswealthcompanies.com)].

The Company will make this and additional information regarding accessing funds and/or securities available to customers through our disclosure policy (below).

Our firm does not maintain custody of customers’ funds or securities. Respective mutual fund sponsors, and variable annuity product issuers maintain all account records and documentation related to our customers’ investments.

In the event of an SBD:

1. If telephone service is available, our registered persons will make efforts to assist customers in contacting these entities, if so requested.
2. If our Web access is available, our firm will post on our Web site information designed to assist customers reach these entities.

The Company will make this and additional information regarding accessing funds and/or securities available to customers through our disclosure policy (below).

If SIPC determines that the Company is unable to meet its obligations to its customers or if the Company’s liabilities exceed its assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek to appoint a trustee to disburse the Company’s assets to its customers. U.S. Wealth Advisors, LLC will assist SIPC and the trustee by providing applicable books and records identifying customer accounts subject to SIPC regulation .

## **6. Data Back-Up and Recovery (Hard Copy and Electronic)**

U.S. Wealth Advisors, LLC maintains its primary books and records in hard copy and electronically at 139 Wood Road, Braintree, MA. Dennis McCarron is responsible for the maintenance of these books and records.

U.S. Wealth Advisors, LLC maintains the following document types and forms that are not transmitted to the clearing firm or investment companies: New account information, blotters, financial planning proposals, and illustrations.

### **Back-up of Paper Records:**

Hard copy records are backed up electronically on a daily basis. The electronic back-up records are maintained off site at data storage facility - Equinix, F Building, 21715 Filigree Ct., Ashburn, VA 02147. The hard copy files are stored on site in the office.

### **Back-up of electronic records:**

The firm backs up its electronic records daily by Equinix, F Building, 21715 Filigree Ct., Ashburn, VA 02147.

In the event that electronic records are lost, the Company will either physically recover the storage media or electronically recover data from its back-up site, or, if the Company's primary site is inoperable, continue operations from its back-up site or an alternate location.

## **7. Financial and Operational Assessments**

### **Operational Risk:**

In the event of an SBD, U.S. Wealth Advisors, LLC will immediately identify any methods available that will permit personnel to communicate with customers, other employees, critical business constituents, critical banks, critical counter-parties, and regulators.

Although the effects of an SBD will determine the means of alternative communication, the communications options the Company may employ will include Web site, telephone voice mail, and secure e-mail. In addition, U.S. Wealth Advisors, LLC will retrieve key activity records as described in the section above, Data Back-Up and Recovery (Hard Copy and Electronic).

### **Financial and Credit Risk:**

In the event of an SBD, U.S. Wealth Advisors, LLC's FINOP will determine the value and liquidity of its investments and other assets to evaluate the Company's ability to continue to fund its operations and remain in capital compliance.

U.S. Wealth Advisors, LLC will contact its clearing firm, critical banks, and investors to apprise them of the Company's financial status. If the Company determines that it may be unable to meet its obligations to those counter-parties or otherwise continue to fund its operations, U.S. Wealth Advisors, LLC will request additional financing from our bank or other credit sources to

fulfill its obligations to our customers and clients. If U.S. Wealth Advisors, LLC cannot remedy a capital deficiency, the FINOP will file appropriate notices with applicable regulators and immediately take appropriate steps, including suspension of certain business activities, contacting SIPC, temporary lay-off of non-essential personnel and notifying applicable regulators.

In the event there is suspension or termination of the Company's business, the Company will attempt to notify customers regarding the situation and provide them with instructions for accessing their funds or securities, if applicable, for verifying transactions in process or for conducting future business. Notification will be a form allowed based on the circumstances permitted by regulatory authorities and may include telephone calls, letters or a posting on the Company's website.

## **8. Mission Critical Systems**

### **Internal Mission Critical Systems**

U.S. Wealth Advisors, LLC does not maintain trading or other critical systems to handle customer accounts since its business is limited to the sale of mutual funds, variable products or unit investment trusts via subscription method. The individual product sponsors maintain all records of customer investments. These companies, as members, are responsible for ensuring that they have policies and procedures in place to ensure their business continuity in the event of an SBD. U.S. Wealth Advisors, LLC, in the event of an SBD, will notify investors how to access their account information or obtain assistance directly from these firms.

U.S. Wealth Advisors, LLC's "mission critical systems" are those that ensure prompt and accurate processing of securities transactions, including order taking, entry, the maintenance of customer accounts, and access to customer accounts. More specifically, these systems include: Goldmine and Internet access to the clearing firm's systems.

The Company has primary responsibility for establishing and maintaining business relationships with customers and has sole responsibility for the Company's mission critical functions of order taking.

### **Order Taking**

Currently, the Company receives orders from customers via telephone, and in person. During an SBD, we will continue to take orders through any of these methods that are available and reliable.

The Company will inform our customers what alternatives they have to send their orders to us in the event traditional methods are interrupted. Customers will be informed of alternatives by disclosure information provided when a new business relationship is established and by calls from personal cell phones, if phone services are effected, through messages via email or posted on the Company's website or other means available. If necessary, we will advise our customers to place orders directly with our clearing firm at 617-563-7130 or product sponsor if the account is held direct. The client will obtain contact information from their investment statement.

### **Order Entry/Submission**

Currently, U.S. Wealth Advisors, LLC submits orders by recording them on paper and/or electronically and sending them to our clearing firm ,product sponsor or issuer electronically, by telephone, by facsimile or by mail.

In the event of an internal SBD, the Company will send orders to its clearing firm (product sponsor or issuer) by the fastest alternative means available, which may include alternative telephone facilities, including cell phones, messenger or courier, external e-mail connections. In addition, during an internal SBD, the Company may refer customers directly to the clearing firm for placing orders.

In the event of an external SBD, the Company will maintain the order in electronic or paper format, and deliver the order to the clearing firm (product sponsor or issuer) by the fastest means available when it resumes operations.

### **Order Execution**

The Company does not execute orders. All orders are executed through the Company's clearing firm. See below for information on the clearing firm's mission critical systems.

### **Other Services Currently Provided to Customers**

In addition to those services listed above the Company also provides financial planning, insurance and asset management .

In the event of an internal or external SBD, the Company will attempt to continue to offer these services provided that doing so does not place our employees or customers in harm's way. These services may be temporarily suspended if the Company determines that safety cannot be assured or if critical systems necessary for offering these services, such as telephone or Internet systems are disrupted.

### **Mission Critical Systems Provided by Our Clearing Firm**

The Company's clearing firm provides, through contract, the execution, comparison, allocation, clearance and settlement of securities transactions, the maintenance of customer accounts, access to customer accounts, and the delivery of funds and securities.

U.S. Wealth Advisors, LLC's clearing agreement, or addendum thereto, provides that the clearing firm will maintain a business continuity plan and the capacity to execute that plan.

National Financial Services represents the following:

1. It will advise the Company of any material changes to its plan that might affect U.S. Wealth Advisors, LLC's ability to maintain its business and present the Company with an executive summary of its plan, which is attached.

2. In the event the Company's clearing firm executes its plan, it represents that it will notify the Company of such execution and provides the Company equal access to services as its other customers.
3. If, National Financial Services determines that it has not or cannot put its plan in place quickly enough to meet U.S. Wealth Advisors, LLC's needs, or is otherwise unable to provide access to such services represents that it will assist the Company in seeking services from an alternative source.
4. It backs up the Company's records at a remote site and that it operates a back-up operating facility in a geographically separate area with the capability to conduct the same volume of business as its primary site.

Recovery-time objectives provide concrete goals to plan for and test against. They are not, however, hard and fast deadlines that must be met in every emergency situation, and various external factors surrounding a disruption, such as time of day, scope of disruption, and status of critical infrastructure—particularly telecommunications—can affect actual recovery times. Recovery refers to the restoration of clearing and settlement activities after a wide-scale disruption; resumption refers to the capacity to accept and process new transactions and payments after a wide-scale disruption.

For further information about NFS' Continuity Plan please refer to the attached NFS pdf. document.

## **9. Alternate Communications Between the Firm and Customers, Employees, and Regulators**

### **Customers**

The Company currently communicates with our customers using the telephone, e-mail, fax, U.S. mail, and in person visits at our firm or at the other's location.

In the event of an SBD, we 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 other party. For example, if we have communicated with a party by e-mail but the Internet is unavailable, we will call them on the telephone and follow up where a record is needed with paper copy in the U.S. mail.

### **Employees**

The Company currently communicates with its employees using the telephone, e-mail, fax, U.S. mail, and in person.

In the event of an SBD, we 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 other party.

The Company employs less than 15 persons who are located within close proximity to each other within a single office. Employees will be notified directly by the Disaster Recover Coordinator, or his designee, as to events and the manner in which they should proceed.

**Regulators**

The Company is currently a member of the NASD and is registered with the SEC.

The Company is registered to conduct business in the following states: AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, VT, VA, WA, and WI.

U.S. Wealth Advisors, LLC communicates with applicable regulators using the telephone, e-mail, fax, U.S. mail, and in person.

In the event of an SBD, we 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 other party.

**10. Critical Business Constituents, Banks, and Counter-Parties**

**Business constituents**

U.S. Wealth Advisors, LLC has contacted our critical business constituents (businesses with which the Company has an ongoing commercial relationship in support of its operating activities, such as vendors providing critical services), and determined the extent to which the Company can continue its business relationship with these businesses in light of the internal or external SBD. The Company will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of a SBD to them or our firm

Our major suppliers are:

<b>Business Constituent</b>	<b>Address, Phone Number</b>	<b>Alternative Supplier</b>	<b>Address, Phone Number</b>
Mindshift (IT Support)	877-957-6463		
Goldmine (Contact Database)			
National Financial Services (Clearing Services)	World Trade Center, 200Seaport Ave., Boston, MA 617-563-7130		
Regulatory Compliance, LLC (Compliance consulting)	12 Parmenter Road, Londonderry, NH 603-434-3594		
PayTech (Telephone & Internet services)	877-340-2600		

## Banks

U.S. Wealth Advisors, LLC has contacted its banks and lenders to determine if they can continue to provide the financing that the Company may need in light of the internal or external SBD. The Company's accounts are currently with the following institutions:

Types of account (i.e. checking, savings, PAIB, escrow)	Name of Financial Institution	Address of Financial Institution	Telephone Number	Contact Name
Checking	Sovereign Bank	Braintree, MA	781-843-5935	Richard Mazzone
PAIB	Fidelity (NFS)	Boston, MA	800-503-7475	Nancy Antin

If our banks and other lenders are unable to provide the financing, we will seek alternative financing immediately from our parent company.

## Counter-Parties

U.S. Wealth Advisors, LLC has contacted our critical counter-parties, such as other broker-dealers or institutional customers, to determine if we will be able to carry out our transactions with them in light of the internal or external SBD. Where the transactions cannot be completed, we will work with our clearing firm or contact those counter-parties directly to make alternative arrangements to complete those transactions as soon as possible.

## 11. Regulatory Reporting

U.S. Wealth Advisors, LLC is subject to regulation by the NASD and SEC, as well as various state and other securities regulators (see list of states in Part 10 – Regulators)

The Company currently files reports with our regulators using paper copies in the U.S. mail, and electronically using fax, e-mail, and the Internet. In the event of an SBD, we will check with the SEC, NASD, and other 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 that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

The Company's current regulators can be reached as follows:

NASD District Number (11):

Address: 99 High Street, Boston, MA 02110

Phone: 617-532-3400

Examiner name: Rasanny Khakeo

NASD Liaison: Estee Dorfman Foster (617)532-3482

SEC Northeast Region – Boston Office:

Address: 73 Tremont Street, Suite 600, Boston, MA 02108

Phone: 617-424-5900

A list of state regulators can be found on the NASAA website.

## **12. Disclosure of Business Continuity Plan**

The Company will disclose in writing a summary of our BCP to customers at account opening or at the time a business relationship is established. The Company will notify customers in writing when material changes are made to the Plan than may affect their business relationship with the Company. The Company will also mail it to customers upon request.

The summary addresses the possibility of a future SBD and how we plan to respond to events of varying scope. In addressing the events of varying scope, the summary:

1. Provides specific scenarios of varying severity (e.g., a firm-only business disruption, a disruption to a single building, a disruption to a business district, a city-wide business disruption, and a regional disruption);
2. States whether we plan to continue business during that scenario and, if so, our planned recovery time; and
3. Provide general information on our intended response.

Our summary also discloses the existence of back-up facilities and arrangements. A copy of the Company's disclosure statement is included at the back of this Plan.

## **13. Updates and Annual Review**

The Company will update this plan whenever there is a material change to its operations, structure, business or location or to those of the clearing firm.

The Company's BCP will be reviewed and modified, if necessary, at least annually, but no later than within 12 months of the date on which this Plan was put into effect or previously reviewed, to take into account any changes in the Company's operations, structure, business, or location or those of our clearing firm.

## Customer Disclosure Statement

### U.S. Wealth Advisors, LLC

U.S. Wealth Advisors, LLC plans to quickly recover and resume business operations after a significant business disruption (SBD) 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 company's business continuity plan (BCP) is designed to permit us to resume operations as quickly as possible, given the scope and severity of the SBD.

The BCP addresses: data back up and recovery; all 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.

Our clearing firm, National Financial Services, backs 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 2-4 hours. Your orders and requests for funds and securities could be delayed during this period.

**Significant Business Disruptions:** The Company's plan takes into account two kinds Significant Business Disruptions, internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss electrical power in the office or building.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a natural disaster, or another event that causes a wide-scale, regional disruption in essential services.

**Internal SBDs:** In the event of a disruption in the Company's business operations due an internal SBD, the Company will attempt to continue to conduct business as usual by utilizing alternative communication methods (if available), such as the Internet, cell phones, etc., or by moving its operations to an alternative location.

If personnel or operations must be moved to an alternate location, the Company anticipates that it will resume regular operations with 4-6 hours.

**External SBDs:** In the event of a disruption in the Company's business operations due to an external SBD, the Company will attempt to continue to conduct business as usual by moving its operations to an alternative location outside the effected area, if possible, or by providing customers with alternative communication arrangements, as indicated below, to conduct business or to access their funds and securities.

The Company will attempt to resume business within 24-48 hours and to keep its customers informed regarding relevant events to the best of its ability based on the circumstances.

In all cases, the Company will resume normal business operations as soon as it is able to do so, based on the type and the extent of the disrupting event.

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.

**Communications:** In the event you are unable to reach the Company at our main number, please proceed as follows:

1. Contact the Company at the following alternate telephone number: 617-774-9289
2. Access the Company's website at [www.uswealthcompanies.com](http://www.uswealthcompanies.com).
3. Contact the clearing firm directly at the following telephone number to process transactions or for information on your holdings held in a brokerage account: 617-563-7130
4. Contact the product sponsor directly at the number listed on your most recent statement.
5. Contact the private placement issuer directly at the number listed on applicable offering documents.
6. Access the clearing firm, product sponsor or issuer website for more information on contacting this entity and their business continuity plans. The website address can generally be found on your statement or offering documents.
7. Contact the NASD's District office at the following telephone number for more information on the company's status and additional instructions: 617-532-3400

**Contact information:** Any questions regarding the Company's Business Continuity Plans should be addressed to: Dennis McCarron, 139 Wood Road, Braintree, MA 02184 (781) 849-9200 Ext. 242 or by email at [dmccarron@uswealthcompanies.com](mailto:dmccarron@uswealthcompanies.com).