

## Business Continuity Plan

Total Financial Resource Group, Inc. has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

**Contacting Us** – In the highly unlikely event that you cannot contact us at our regular telephone numbers 626-795-9600 or 800-984-8374, you should visit our website at <http://www.tfrgroup.com>. Normally, our telephone numbers will have a recorded message indicating that we are operating under an emergency situation as well as an emergency contact telephone number at our Broker/Dealer, First Allied Securities, Inc. (FASI): 800-499-5489. You may also contact your financial adviser at his or her regular telephone number. If you cannot access us through any of those means, you should contact our clearing firm, Pershing, at 201-413-3635 or at <http://www.pershing.com>, for instructions on how Pershing may provide you with access to your securities and cash in your FASI/Pershing account.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption 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.

Our business continuity plan 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 clients prompt access to their funds and securities if we are unable to continue our business.

Our Broker/Dealer, First Allied Securities, Inc. (FASI), can assist you in accessing your account should you have difficulty reaching us during an emergency. Through FASI you could transact any and all securities business that normally would be handled through Total Financial Resource Group, Inc., or Total Financial Resource Advisory, Inc., on your behalf. FASI can be contacted at 800-499-5489. Both our Broker/Dealer and our clearing firm, Pershing, back up our important records in geographically separate areas. 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 approximately 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 a local site when needed and expect to recover and resume business within approximately twenty four (24) 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 approximately three (3) business days. In either situation, we plan to continue in business, transfer operations to our broker/dealer or clearing firm if necessary, and notify you through our web site (or our Client emergency number at FASI: 800-499-5489) on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our client's prompt access to their funds and securities.

**For more information** – If you have questions about our business continuity planning, you can email us at [info@tfrgroup.com](mailto:info@tfrgroup.com), or you may call us at 626-795-9600.

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