

CONTINUITY PLAN

BUSINESS CONTINUITY PLAN DISCLOSURE. At Prospera, we recognize how heavily our clients rely upon our systems and services. We also recognize that business disruptions of varying degrees can, and do occur. Disruptions could be due to anything from a minor loss of electricity to major events such as September 11, 2001. Prospera wants you to know that we have plans in place to safeguard your assets and protect vital account information in the event of such an occurrence.

Our Business Continuity Plan. Prospera's objective is 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. Our business continuity plan addresses and is reviewed as necessary in regard to: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical suppliers, contractors, bank and counter-part impact; regulatory reporting; and ensuring that our customers have access to their funds and securities.

Prospera, First Clearing and Pershing all back up our important data to separate geographic locations. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, Prospera has objectives to restore operations and be able to restore business in a timely manner. We also have pre-established, tested processes for re-routing of critical hotline numbers. In the event of a site outage, Prospera customers should experience minimal downtime in their ability to contact us. Our clearing firms advise us that their objectives are to restore their own operations and be able to complete existing transactions and accept new transactions and payments in a timely manner.

Contacting Us. If, after a significant business disruption, you are unable to contact your Financial Professional as you usually do, you may call Prospera's corporate location directly at 972-581-3000 or go to our website at www.prosperafinancial.com for instructions. If you are unable to reach us through any of these means, you may contact your clearing firm for limited trade-related transactions, cash disbursements and security transfers. The business continuity support line for First Clearing customers is 877-496-3223. Pershing customers may visit the Customer Support section of their website or call (201) 413-3635 for recorded instructions.



PROSPERA
FINANCIAL SERVICES