

## Business Continuity Statement for Customers

At Fidelity Brokerage Services LLC ('FBS') and National Financial Services LLC ('NFS') we recognize how heavily our clients rely on our systems and services. We also recognize that the unexpected can and does occur—from simple situations to major outages. FBS and NFS have successfully supported critical business activities during disruptions of normal business processes resulting from hurricanes, tornados, blizzards, and other natural and man-made disasters.

FBS and NFS have pre-established contingency and disaster recovery plans. Components of these plans are tested periodically to ensure effectiveness. FBS and NFS consider contingency planning to be an iterative process, requiring ongoing review, to assess various risks and appropriate responses.

### Continuity Planning Guidelines

FBS and NFS plans include the ability to recover from situations including, but not limited to, unplanned evacuations, power outages, major water leaks, fire, loss of water, severe weather, and any facilities failures that may cause business interruption. Plans are designed to account for business interruptions of various lengths and scope and require that Fidelity business units are able to recover critical functions according to their time criticality.

Key features of FBS's and NFS's corporate disaster recovery planning include annual reviews of the following:

- Identification of all mission critical systems and system backup and recovery for such systems.
- A review of financial and operational risks
- Alternate communications between FBS and NFS and our clients
- Employee safety strategies and communications
- Systems and telecommunications accessibility
- Alternate physical site location and preparedness

A corporate business continuity division articulates planning guidelines and coordinates response and event management across FBS and NFS. FBS and NFS also have dedicated business contingency planners to prepare and test its specific plans. FBS and NFS follow enterprise-wide guidelines for contingency planning and disaster recovery from various scenarios

### Contingency Planning and Business Recovery

FBS and NFS mitigate risks to reduce potential issues and impact. In the event of an outage, FBS and NFS have tested plans to support recovery of its critical business functions. In addition to following the guidelines stated above, FBS' and NFS' recovery plans also include the following:

- **Contingencies for Inclement Weather** – If there is a forecasted weather emergency, hotel rooms are obtained for essential personnel. If the weather emergency could result in an inability to access the primary site, the alternate site would be prepared for use and personnel would be sent there prior to the event. A number of personnel have remote access so they can work from home. Employees can access phone mail and e-mail messages remotely.
  - **Designated Contingency Site** – There are pre-established, tested processes for rerouting of critical hotline numbers in the event of a site outage. Clients should experience minimal downtime in their ability to contact FBS and NFS.
  - **Notification to Clients** – Procedures for notifying your advisor have been established for FBS and NFS employees to follow in the event of an outage. Notification will include information regarding length of outage, instructions for your advisor to contact Fidelity and support information (e.g., where to send faxes, issues pertaining to data transmissions and communications).
- Access to Your Funds** – A site outage should not impact your ability to have access to your available funds, as FBS' and NFS' business contingency plans are designed to ensure sustained service. However, your ability to trade securities may be impacted by market events outside of FBS' and NFS' control, such as when the market was closed following the September 11 tragedy. Our tested business continuity plans result in necessary personnel being available to approve transactions that result in the disbursement of available funds. In the event that your advisor ceases operations due to a significant business interruption, you may call 1-800-343-3548 for emergency assistance.

Please note that FBS' and NFS' business continuity plans are reviewed as necessary, and at least annually, to ensure they account for technology, business and regulatory changes, operations, structure or location. The plans are subject to change. You may obtain a current written copy of this notice by contacting NFS directly.

Fidelity Brokerage Services LLC and National Financial Services LLC, Members NYSE, SIPC