

## BUSINESS CONTINUITY PLAN DISCLOSURE STATEMENT

Our broker/dealer has developed a Business Continuity Plan describing how we will respond to events that significantly disrupt our business. With that in mind, we are providing you a condensed summary of our business continuity plan on our web site. The full plan is provided to all new clients, and after, upon request.

The goal of our plan 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. Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the entire city where our offices are located, or a larger area. Depending on the type of disruption, we will transfer our operations to a site outside of the affected area, and recover and resume business as soon as possible.

Should there be a significant business disruption at any of our three offices, someone at another office should be able to assist you. The numbers for our main office and two branch offices follow: Lafayette, CA 925-283-2456; Bellevue, Washington 425-990-5130; and Marlboro, NJ: 732-683-9222.

In the event you cannot reach anyone at one of our three offices, you can contact our clearing partner Industrial Commercial Bank of China Financial Services, LLC, at 212.993.7325 or through our web site at <http://www.govper.com>