
Appendix A: Client Communications Handout

(Initially distributed 06/07 to all active investment clients. Thereafter as appropriate, this handout is only issued with welcome letter or as information changes.)

Business Continuity Plan Disclosure

Capital Financial Services, LLC is committed to safeguarding the interests of our clients in the event of an emergency or significant business disruption.

The Business Continuity Plan Disclosure summarizes our effort to mitigate risks inherent with unforeseen business interruptions. In the event of a significant business interruption, we will move our staff from the affected offices to the closest of our unaffected office locations. The secondary location may be activated in the event of an interruption that affects the Glenville and Ballston Lake areas:

- Primary Alternate Office
 - William C. Jerome's House
 - Cell Phone: 518-488-9483
 - Email: info@capitalfinancialservicesllc.com

- Secondary Alternate Office
 - Sharon M. Rosansky's House
 - Cell Phone: 518-847-4374

Capital Financial Services' comprehensive business continuity strategy is designed to enable us to meet our existing obligations to our clients in the event of disruption; however it is not infallible. Please understand that the attempt to notify you may take 24 to 48 hours. Our "Plan" is tested periodically to ensure readiness so we can continue to place your interests before our own.