

Citizens Investment Services is committed to protecting its business information, processes and customer data from unpredictable events. We do this through the preparation and testing of our primary and backup systems to ensure that we have the ability to continue to operate in the event of a business interruption. These capabilities are designed to:

- Provide for the recovery of our technology infrastructure and information
- Prevent the loss of company or customer information and transactions
- Allow us to continue to conduct our primary business functions

The Framework of Our Disaster Recovery Plan

Our Disaster Recovery Plan is constructed with the goal that we should be able to recover and resume normal operations within predefined time frames (in most cases by end of the next business day) following an incident.

To accomplish this, we have:

- *Formalized processes across our firm designed to allow us to continue or promptly resume our critical business functions.* These take into account the various types, scopes (single facility, local or regional) and durations of possible disaster events. However, please note that the ability to conduct trading and other transactional activity is dependent on stock exchanges being open and the general availability of other infrastructure components (e.g. power and telecommunications).
- *Arranged for offsite alternative workspace for our personnel and data systems in the event our facilities are unusable as a result of an incident.* This applies to home office and branch locations, so we will be able to respond to your inquiries and provide information regarding your accounts during an incident.
- *Established procedures for the backup of files.* Copies of critical information are backed up on a regularly scheduled basis and stored offsite at multiple secure locations. For the most critical information, data is backed up in real-time at multiple secure locations. In addition, information required by regulatory agencies is archived and stored offsite at secure locations.
- *Created a protocol to test our Disaster Recover Plan.* In order to evaluate our Disaster Recovery Plan we perform periodic tests that simulate the effect of a disaster event.

If you have any questions or concerns, please contact your Financial Consultant.

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