



## **Business Continuity Planning Overview**

Appelman Financial, in conjunction with Trustmont Financial Group, Inc., has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information about the Business Continuity Plan we have in place.

**Contacting Us:** Your first line of contact should be to get in touch with us directly as we are your registered representatives. We are located at 250 Schoolhouse Road, Bloomsburg PA 17815. Our office numbers are (570) 784-1716 or toll-free (800) 598-4998, but in an emergency we may be reached at Lynn's cell number of (570) 490-3997 or Alissa's cell number of (570) 441-5481. If we are unreachable by those numbers, please contact our brokerage firm, Trustmont Financial Group, Inc., at (724) 468-5665 or toll-free (800) 618-3666. In the event that you cannot reach anyone by telephone at either office, you may go onto our website at [www.appelmanfinancial.com](http://www.appelmanfinancial.com) or try our brokerage firm's website at [www.trustmontgroup.com](http://www.trustmontgroup.com) to find any emergency instructions for you to follow in order to access information regarding your account(s). You may also try to reach them at either [Lynn@trustmontgroup.com](mailto:Lynn@trustmontgroup.com) or [Alissa@trustmontgroup.com](mailto:Alissa@trustmontgroup.com).

**Our Business Continuity Plan:** We plan 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. In short, our Business Continuity Plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our Business Continuity Plan addresses: 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, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firms back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firms that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable time. Your orders and requests for funds and securities could be delayed during this period.

**Varying Disruptions:** Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within a few hours. In a disruption affecting our business district, city or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within a reasonable time. In either situation, we plan to continue in business, transfer operations to another branch or our clearing firms if necessary, and notify you through Trustmont's web site. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers to prompt access to their funds and securities.

**For more information:** If you have any comments or questions about our business continuity planning, please feel free to contact us at (570) 784-1716 or [www.appelmanfinancial.com](http://www.appelmanfinancial.com).

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