

Significant Business Disruption Summary Disclosure Statement:

Our firm's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of the firm's books and records, and allowing our customers to transact business. In the event that we determine we are unable to continue our business, we will assure customers prompt access to their funds and securities. CIG acknowledges the existence of back up facilities and arrangements in order to maintain these safeguards.

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a fire in our building. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of our clearing firm.

In the event of any interruption, whether internal or external, we plan to conduct business in accordance with market hours of the NYSE. We have procedures in place to forward phone lines and communicate via email, Internet, telephone, or mail should we incur an internal interruption. We have contacted our clearing firm and confirmed they have back up facilities in place to continue operations that are critical to the business in the event of an external interruption.

CIG recommends that you keep our contact information readily available in the event of a disaster. You may reach us by telephone 337-237-8000 or toll free at 1-800-533-8319, email at Cullen@CullenOnline.com, or visit our website for updates at www.CullenOnline.com. You may also contact Raymond James directly at 727-567-1000 or clientservice@client.rjf.com to check on the status of your accounts or initiate transactions.