

# Business Continuity

Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC (Members SIPC, non-bank affiliates of Wells Fargo & Company) (collectively “Wells Fargo Advisors”) are committed to protecting the interests of our clients and shareholders. The following information concerns our efforts to ensure that impact to our business is minimized in the event of an emergency or disaster.

Securities industry regulations require each broker-dealer to create and maintain a business continuity plan tailored to the size and need of the member and reasonably designed to enable the member to meet its existing obligations to its clients or other counter-parties. In accordance with these requirements, Wells Fargo Advisors has designed a business continuity plan to address possible scenarios to minimize any service impact to our clients.

In keeping with the regulatory requirements, the business continuity plan for Wells Fargo Advisors is designed to address key areas of concern including, but not limited to, the following:

- Data back-up and recovery
- Mission-critical systems
- Financial and operational assessments
- Alternate means of communication between us and our clients
- Alternate means of communication between us and our team members
- Alternate physical locations of team members
- Critical business constituent, bank and counter-party impact
- Regulatory reporting
- Communications with regulators
- How we will ensure that clients have access to their funds and securities in the unlikely event Wells Fargo Advisors determines it is unable to continue its business

Regardless of the scope of potential disruption, Wells Fargo Advisors will strive to continue to provide services to its clients. In the event where a Wells Fargo Advisors branch location is impacted, a contingency plan exists to ensure client telephone calls are automatically re-

routed to a separate location, either to another branch or to the headquarters. Additionally, clients can access their accounts in various ways, including, but not limited to, telephoning our centralized call center, visiting any of our branch offices, or through our online services at [www.wellsfargoadvisors.com](http://www.wellsfargoadvisors.com). These alternative access methods are provided so that our clients are able to maintain consistent and constant access to their accounts.

In the unlikely event of a citywide or regional disruption, Wells Fargo Advisors has geographically diverse operations that can sustain critical processing if a primary location is impacted. In the event that any such disruption occurs, we have developed alternative service arrangements, systems, locations, and contingency plans to ensure any service affected is quickly restored.

At a minimum, the Wells Fargo Advisors business continuity plan is reviewed, updated, and tested on an annual basis. Additionally, our primary internal and external application providers periodically conduct testing of their own back-up capabilities to ensure that, in the event of an emergency or significant business disruption, they will be able to provide us with the critical services we need to continue our business. Our business continuity plan is designed to allow us to continue to provide the quality service you have come to expect from Wells Fargo Advisors.