Cetera® | INVESTMENT SERVICES LLC
Member FINRA/SIPC

BUSINESS CONTINUITY PLAN SUMMARY

Cetera Investment Services LLC and Cetera Investment Advisers LLC (Cetera Investment Services) have developed and maintain business continuity plans, which describe the means by which Cetera Investment Services' main location in St. Cloud, MN will respond to future significant business disruptions of varying degrees of severity.

Cetera Investment Services' main facility in St. Cloud, MN is equipped for resumption of business in the event a significant business disruption affects the building, business district, city, and/or the region. Cetera Investment Services will continue to conduct business during those disruptions. The backup systems at the facility are tested during the year.

In the event a significant business disruption affects the main building, business district, city and/or region, Cetera Investment Services may choose to relocate key personnel and telephone service to our designated backup facility, and data processing to our designated alternative data center to continue to meet customer needs.

Relocations of critical functions will be completed within four hours of the significant business disruption. Please be advised that while we have detailed plans in place, we cannot guarantee we will be able to recover as quickly as outlined above under all possible circumstances. Our recovery time objective may be negatively impacted by the unavailability of third parties and/or other circumstances beyond our control.

In the event of a significant business disruption resulting from a reduction in work force due to a pandemic situation, Cetera Investment Services has developed a comprehensive pandemic response plan to minimize the exposure and spread of a virus in the workplace. The plan involves social distancing and other measures to avoid close physical proximity in the workplace. Social distancing includes, but is not limited to, requesting employees to work remotely, invoking swing shifts and may require suspension of some non-critical functions.

In the event of a significant business disruption at Cetera Investment Services' main location in St. Cloud, MN, customers may contact their Cetera Investment Services financial professional directly, our home office at 800.245.0467, or refer to our public website at www.cetera.com/cetera-investment-services/clients.

Please be advised that our business continuity plan is subject to modification. To obtain the most current version of this summary of our business continuity plan, customers may refer to our website at www.cetera.com/cetera-investment-services/clients or contact their Cetera Investment Services financial professional to request an updated copy of this summary to be delivered by mail.

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Cetera Investment Services LLC is not affiliated with any financial institution where investment services are offered.
Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.

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