

SA Stone Wealth Management, Inc.

Business Continuity Plan Disclosure Statement

Firm Policy

Our firm's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm's 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.

Significant Business Disruptions (SBDs)

Our plan anticipates two major types of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a building fire. For internal SBD's we establish recovery strategies for each critical process based upon the following five scenarios:

- 1) Loss of Applications
- 2) Loss of Phones
- 3) Loss of Power
- 4) Loss of Staff
- 5) Loss of Building

External SBDs prevent the operation of the entire securities market or several firms, such as a terrorist attack, a city flood, or a wide-scale regional disruption. Our response to an external SBD relies on other organizations and systems, especially on the capabilities of our clearing firms.

Emergency Contact Persons

In the event that the firm experiences an SBD, senior management will activate our BCP. During times of an SBD, our firm's two emergency contact persons are:

Brian Parker
SA Stone Wealth Management Inc.
Office: 205-949-3674
Fax: 205-414-6331
Alternative Line: 205-776-2961
brian.parker@saswealth.com

Mark Paverman
IFF INTL FCStone Financial Inc (B/D Division-
Equities)
Office: (212) 379-5520
Cell: (917) 855-4581
mark.paverman@intlfcstone.com

Our Office Locations:

Office #1: 2 Perimeter Park South, Ste. 100W, Birmingham, AL 35243 • (888) 404-2941

Office #2: 4407 Belmont Avenue, Youngstown, OH 44505 • (888) 404-2941

Severity of SBD's:

Our Business Continuity Plan (BCP) considers various levels of disruption. The firm's office locations serve as a backup to each other and are located in different regions. We are confident that we can continue operations during an SBD to a specific building, business district, city or region. If one of these types of SBD's were to affect one of our locations, it is our intent that the unaffected location would immediately assume the functions of the affected office; however, some functionality could take up to 4 hours to be restored.

Every internal and 3rd party provided system is accessible at backup locations. Some systems are available in multiple locations such as New York, London and Miami. In some cases, we are dependent on 3rd party provider response. In the event of an SBD that affects a business district, city, region, or the 3rd party provider a backup office may be unable to utilize those services until they are restored.

Our mission critical providers all have stated plans for recovery of services within 4 hours. It is necessary to recognize that it is possible for an SBD of sufficient magnitude where these providers would be unable to meet their 4 hours goal. Nevertheless, our contingencies should ensure that we return to operations concurrent with the recovery of operations in the major U.S. Equity and Fixed Income Markets from any wide spread SBD.

Our redundancies, and the security of our systems, ensures that our exposure to an SBD is limited and minimal to our firm. If an event were to occur that rendered all US offices inoperable, we would rely on the support of our clearing firms (Broadcort and Pershing) to assist us in recovering operations, while ensuring that all pending transactions were properly completed.

Communications:

Our BCP is subject to modification. A link to an updated summary will be posted on our website when modifications occur. Customers may alternatively obtain updated summaries by requesting a written copy by mail by writing to:

Brian Parker
SA Stone Wealth Management Inc.
Office: 205-949-3674
Fax: 205-414-6331
Alternative Line: 205-776-2961
brian.parker@saswealth.com

Our Clearing Firms:

➤ **INTL FCStone Financial Inc. (Correspondence Clearing Division)**

2 Perimeter Park South, Ste. 100@
Birmingham, LA 35243
+1 (888) 786-9925
www.intlfcstone.com

Contact Person:

James Hughes
+1 (205) 414-7304
James.Hughes@intlfcstone.com

➤ **Merrill Lynch, Pierce, Fenner & Smith Incorporated**

(Broadcort Division)
101 Hudson Street
Jersey City, NJ 07302
+1 (201) 557-4437
www.broadcort.com

Contact Person:

Anthony Maranzano
+1 (201) 557-3852
anthony_maranzano@ml.com

➤ **Pershing, LLC**

One Pershing Plaza
Jersey City, NJ 07399
+1 (201) 413-4200
www.pershing.com

Contact Person:

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+1 (321) 249-4950
jgood@pershing.com