

## **GLOBAL FINANCIAL ADVISORY SERVICES, INC.**

### *Business Continuity Plan Summary*

Global Financial Advisory Services, Inc. ("GFAS") has instituted policies and procedures reasonably designed to address a significant business disruption such as a power outage, natural disaster, or other event that could impair normal business operations. Our overarching goal is to mitigate the disruption's impact on clients' ability to access their funds and securities, and to resume normal business operations as soon as reasonably practicable.

In the event of a significant business disruption, our business continuity plan accounts for potential relocation of personnel to an alternative office, frequent data back-up and recovery systems, and alternative means of communication with clients, personnel, regulators, and other critical counterparties. The business continuity plan is also reviewed and tested by senior management, and all personnel are trained as necessary.

Because GFAS utilizes third-party qualified custodians to safekeep its clients' funds and securities, clients will have independent access to their funds and securities at all times, even in the event that GFAS is experiencing a significant business disruption. In the unlikely event that GFAS is unable to immediately respond to a client request, clients may contact their qualified custodian directly using the contact information below:

#### **Charles Schwab Institutional**

El Paso Operation Center  
1945 Northwestern Drive  
El Paso, TX 79912  
1-866-855-9102  
[www.schwab.com](http://www.schwab.com)

#### **Pershing**

One Pershing Plaza  
Jersey City, NJ 07399  
1-800-445-4467  
[www.pershing.com](http://www.pershing.com)

#### **Capital Bank & Trust**

P.O. Box 6007  
Indianapolis, IN 46206-6007  
1-800-421-4225  
[www.americanfunds.com](http://www.americanfunds.com)

#### **Betterment Securities**

61 W. 23rd Street, 4th Floor  
New York, NY 10010  
1-855-796-9498  
[www.betterment.com](http://www.betterment.com)

While no business continuity plan can account for every potential business disruption, we constantly strive to prepare for that which is beyond our control and improve our preparedness on a continuous basis. If you have any questions about our business continuity plan, you may contact us at any time.