

KOSS OLINGER COMPANIES
BUSINESS CONTINUITY PLAN AND CONTINGENCY PLANNING

Securities regulations require that firms inform their clients of their plans to address the possibility of a business disruption from power outages, natural disasters or other events. The Koss Olinger Companies have developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur.

If after a significant business disruption you cannot contact us as you usually do at (352) 373-3337, you should contact your advisor on their mobile phones. If you cannot access us through either of those means, you should contact our RIA Custodian, Charles Schwab, at (800) 435-4000 or their website at www.schwab.com for instructions on how it may receive and enter orders, process other trade-related, cash, and security transfer transactions as well as provide prompt access to client funds and securities. For any broker-dealer or insurance related business, you can contact Valmark Securities at (800) 765-5201 or at www.valmarkfg.com.

Our business continuity plan addresses: data back-up and recovery; all critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Charles Schwab, backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within minutes, in most cases.

No contingency plan can mitigate all risks of interruptions to service and/or temporarily impeded account access; however, we continue to assess and update our current plan to address any reasonable risk that may arise.

If you have questions about our business continuity planning, you can call us at (800) 373-3302 or (352) 373-3337 or contact us through our website at www.kossolinger.com.

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