

Consolidated Financial Investments, Inc.
Business Continuity Plan Disclosure Statement

Consolidated Financial Investments, Inc. (herein referred to as CFII) has 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, CFII will have to be flexible in responding to actual events as they occur. With that in mind, CFII is providing you with this information on our business continuity plan.

Contacting CFII – If after a significant business disruption you cannot contact CFII as you usually do at 314-727-1177, you should call 1-800-292-6637 or go to our web site at www.consolidatedstl.com. Advanced communication technology allows CFII to forward our numbers from a remote location in the event of a significant business disruption.

CFII's Business Continuity Plan – CFII plans to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, CFII's business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

CFII's business continuity plan addresses: data back up and recovery; all mission 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.

RBC Capital Markets, LLC is committed to protecting its employees, clients and their assets at all times, including during emergencies or significant business disruptions. The Firm's Enterprise Business Continuity Program has been developed to provide a reasonable, but not absolute, assurance of business continuity in the event of a disruption to the Firm's normal operations. RBC Capital Markets, LLC conducts annual disaster recovery exercises, designed to ensure computing systems and networks are built with sufficient redundancies. The Firm also requires all business units conduct an annual contact exercise to ensure personnel, particularly recovery team personnel and their alternates, can be contacted at any time, on short notice. In addition, Plans are tested throughout the year in an effort to ensure that the Firm and its clients are provided with a recovery solution most conducive to their needs.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only CFII; a single building housing CFII; Clayton, the business district where CFII is located; St. Louis, the city where CFII is located; or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only CFII or a building housing CFII, we will transfer our operations to a local site when needed and expect to recover and resume business between real time recovery and 1 hour. In a disruption affecting CFII's business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business between real time recovery and 4 to 12 hours. In either situation, CFII plans to continue in business, transfer operations to our clearing agent if necessary, and notify you through our web site, www.consolidatedstl.com. If the significant business disruption is so severe that it prevents CFII from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about CFII's business continuity planning, you can contact us at 314-727-1177 or info@consolidatedstl.com. This disclosure statement is subject to change without notice. In the event that this disclosure statement is modified, the updated document will be promptly posted on www.consolidatedstl.com. A hardcopy of this disclosure statement or our full Business Continuity Plan may be obtained by contacting us at 314-727-1177 or info@consolidatedstl.com. The information contained in this disclosure statement is provided by CFII for informational purposes only.