



Samuel A. Ramirez & Company, Inc. Business Continuity Plan – Client Disclosure

Ramirez & Co. maintains a highly available technology infrastructure with fault tolerance and redundancy as integral design elements. Ramirez & Co. has redundant connections, both private and internet, with diverse Tier 1 providers. Our disaster recovery site enables Ramirez & Co. to operate at full capacity in the event of a disruption to our primary site. The site is synchronized with the primary data center on 1 hour intervals and can be fully active within ½ hour of a disruption of the primary site.

Ramirez & Co. is a fully disclosed introducing broker dealer that has a clearing agreement with Pershing, LLC, which provides for the custody and safekeeping of our client's funds and securities. In addition to these functions, they also are responsible for the clearance and settlement of securities transactions, the maintenance of customer books and records, the delivery of funds and securities and customer account statements and trade confirmations. In the event of a serious business disruption, our main 800 telephone numbers (New York: 1-800-888-4086 or Puerto Rico: 1-800-424-1322) will be forwarded to one of our unaffected offices that are equipped to respond to your investment needs. This alternate office will also be able to facilitate communications between you and your broker.

We will also update our web-site, www.ramirezco.com, periodically to provide you with pertinent information regarding our on-going operations.

Ramirez and Pershing, LLC have sophisticated disaster recovery capabilities that will allow both parties to access their systems between 4 and 12 hours of any major disaster.

In the unlikely event that you cannot reach Ramirez & Co. within 24 hours after a major business disruption and you need assistance in liquidating securities, requesting checks or wires or transferring accounts, you can contact a representative at Pershing at 1-201-413-5368 and explain your account is serviced by Samuel A. Ramirez & Co., Inc.