



Business Continuity Plan Disclosure

First Citizens Investor Services, Inc. maintains a business continuity plan, including alternate locations to address interruptions to our normal course of business. This plan is reviewed on at least an annual basis and is updated as necessary. Our plan outlines the actions First Citizens Investor Services will take in the event of a building, city wide or regional incident, including relocating operational, administrative and/or Financial Consultant personnel to alternate sites. Our recovery time for business resumption, including those involving a relocation of personnel is four hours. The recovery objective may be negatively affected by the unavailability of external resources and circumstances beyond our control. In the event your First Citizens Investor Services branch office is unable to open due to an internal or external disruption and you need to execute a transaction, request funds or move assets, you may call our Brokerage Call Center at 1-800-229-0205, option 2.

The Business Continuity Plan Disclosure is subject to be modified. You may obtain an updated summary of this notice by requesting a written copy by mail at the following address:

First Citizens Investor Services, Inc. Attention: Compliance Department
P.O. Box 27131
Raleigh, NC 27611