

1st Worldwide Financial Partners, LLC Business Continuity Plan

1st Worldwide Financial Partners, LLC 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, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Our plan considers a number of scenarios including disruption to a single building, a city-wide, or regional business disruption. Many of our functions and systems are dependent upon our clearing firm, Pershing LLC. Pershing has indicated that in the event of a significant business disruption, it may relocate technology and operational personnel to preassigned alternate regional facilities and switch technology data processing to an alternate regional data center. Their redundant data centers and alternate processing facilities will help minimize interruptions to our services.

All of Pershing's operational facilities are equipped for the resumption of business and have a recovery time objective of four (4) hours. This recovery objective, however, may be adversely affected by events and circumstances beyond our control.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at (732) 924-4100, go to our web site at <http://www.1wfp.com>. If you cannot access us through either of those means, you should contact our clearing firm, Pershing LLC, at (201) 413-3635 to process limited trade-related transactions, cash disbursements and security transfers. Instructions to Pershing must be in writing and transmitted via facsimile or postal service as follows:

Pershing LLC

P.O. Box 2065

Jersey City, N.J. 07303-2065

Fax: (201) 413-5368

For additional information about how to request funds and securities in the event 1 WFP cannot be contacted due to a significant business interruption, please visit the About Pershing section of the Pershing website at www.pershing.com/about.htm or call the above number. If you cannot access the instructions from the web site or previously noted telephone number, Pershing may be contacted at (213) 624-6100 extension 500 as an alternate telephone number.

Our Business Continuity Plan – We plan 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, our 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.

Our 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. Our clearing firm, Pershing, 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 a reasonable time period. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building or unit housing our firm, the business district where our firm is located, the city where we are 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 our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within a few hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within a day. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site or our customer emergency number, how to contact us. If the significant business disruption is so severe that it prevents us 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 our business continuity planning, please feel free to contact us. If you would like a copy of our complete Business Continuity Plan please call us.