

Business Continuity Plan Disclosure

At AQUAS Financial, we recognize that our clients rely on our systems and services. AQUAS has adopted a Business Continuity Plan designed to help the firm respond to an emergency or significant business disruption. This disclosure is intended to summarize key elements of that plan; for security and operational reasons, it does not describe every detail of the plan.

Contacting Us

If you cannot contact us as you normally would at 972-907-8700, you should call our alternate number, 972-869-4907, for instructions on how to access your funds and securities, execute orders, and process other trade-related, cash, and securities-transfer transactions.

Our Business Continuity Plan includes, among other things:

- Daily back-up of specified data and records, with back-up media maintained at a secure offsite location.
- Alternate forms of communication among the firm, customers, employees, vendors, and regulators.
- A review of financial and operational risks.
- Alternate physical locations for employees, together with logistical and safety considerations.
- Identification of mission-critical systems.
- Identification of critical operations and, where applicable, the manner in which those operations may be reestablished following a disruption.
- Procedures intended to help ensure customers' prompt access to their funds and securities if the firm determines it is unable to continue its business.

Response to Disruptions of Varying Scope

A business interruption includes any event, whether internal or external, that causes significant operational disruption and requires AQUAS to alter its normal daily processing procedures. AQUAS's Business Continuity Plan is designed to respond to disruptions of varying scope, from a localized building event to a broader regional disruption. Depending on the nature, severity, and geographic scope of the disruption, AQUAS personnel may operate from alternate locations or work remotely using firm-managed systems with secure access. AQUAS seeks to restore mission-critical systems and resume customer-facing operations as soon as practicable under the circumstances, and to communicate with customers by website notice, email, telephone, or other appropriate means. Examples of larger-scale disruptions include natural disasters such as hurricanes, floods, or fires; events affecting regional or national communications or power infrastructure; and acts of terrorism or war.

Access to Your Funds and Securities

AQUAS holds customer funds and securities through its clearing and custody arrangements and maintains bank accounts for the exclusive benefit of customers, consistent with applicable requirements. AQUAS is a member of the Securities Investor Protection Corporation (SIPC), which protects the securities customers of its member broker-dealers up to applicable limits, subject to SIPC's rules and conditions. If SIPC determines that AQUAS is unable to meet its obligations to customers, or if AQUAS's liabilities exceed its assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek the appointment of a trustee to disburse the firm's assets to customers. AQUAS will assist any appointed trustee by providing the firm's books and records identifying customer accounts subject to SIPC protection. If customer access is disrupted, AQUAS intends to provide affected customers with appropriate alternative means of contact and instructions.

Important Disclaimers

AQUAS will endeavor to follow the procedures described in its Business Continuity Plan and this disclosure to the extent reasonably practicable under the circumstances. Actual disruptions may vary significantly in nature, size, scope, severity, duration, and location, and may affect human life; firm assets; banks, exchanges, clearinghouses, and depositories; and local, regional, and national infrastructure, including telecommunications, internet connectivity, power, and transportation. AQUAS may respond to an emergency in a manner it determines to be appropriate under the circumstances. Nothing in this document is intended to guarantee the actions or performance of AQUAS, its systems, or its personnel in the event of a significant disruption.

AQUAS may update this Business Continuity Plan Disclosure from time to time and will post the revised disclosure on its website as appropriate.

Additional Contacts

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