



Vicus Capital's Business Continuity Planning

Vicus Capital 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.

Contacting Us – If after a significant business disruption, you cannot contact us as you usually do at 855-55VICUS or 814-238-0544 or 800-238-1734, you should contact the appropriate clearing firm, Fidelity at 800-248-2745 (Trading Desk) or <https://fiws.fidelity.com> ; or Charles Schwab at 800-515-2157, 800-367-5198, or <https://client.schwab.com/Login/SignOn/CustomerCenterLogin.aspx> if you need immediate services for trade execution. You can also contact our Broker Dealer, Cetera Advisor Networks at 1-800-879-8100, option 1 for trade execution regarding Broker Dealer accounts. We will make every attempt to contact you either via email and/or text as soon as possible to alert you of our situation.

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 associates 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 backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with associates, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our associates prompt access to their clients' account information if we are unable to continue our business.

Our clearing firms, Fidelity and Charles Schwab, 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 as soon as possible. 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 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 as soon as possible. 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 as soon as possible. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through text messaging, website or email on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our associate's prompt access to their clients' account information.

For more information – If you have questions about our business continuity planning, you can contact us at 814-231-2221 or KCasner@VicusCapital.com.