



## **Business Continuity Planning**

Essex Financial Services, Inc. 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 860-767-4300 or 800-900-5972, you should call our parent company, Essex Savings Bank at 860-767-4414 or go to our web site at [www.essexfinancialservices.com](http://www.essexfinancialservices.com). If you cannot access us through any of those means, you should contact the appropriate clearing firm or custodian, Pershing LLC, at (201) 413-3635 or [www.Pershing.com](http://www.Pershing.com) or Fidelity at 800-FIDELITY for instructions on how either may 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, New Jersey 07303-2065  
Fax: (201) 413-5368

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 for recorded instructions.

If your investments with Essex Financial Services are held directly at a mutual fund company or at an insurance company, you may call them directly by utilizing the toll-free number found on your most recent statement.

**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 backup 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 strategic partners, Pershing LLC and Fidelity, back up our important records in geographically separate areas. 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 four hours. This recovery objective may be negatively affected by the unavailability of external resources and circumstances beyond our control.

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, the building housing our firm, the business district where our firm is located, the town 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 the building housing our firm, we will transfer our operations to local sites when needed and expect to recover and resume business within three hours. In a disruption affecting our business district, town, or region, we will attempt to transfer our operations to a site outside of the affected area, and recover and resume business within six hours. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site [www.essexfinancialservices.com](http://www.essexfinancialservices.com) or our toll-free number 800-900-5972 as to 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, you can contact us at 800-900-5972 or [info@essexfinancialservices.com](mailto:info@essexfinancialservices.com).