

### GENERAL INFORMATION

Calton & Associates, Inc. has developed a Business Continuity Plan that describes 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.

### CONTACT INFORMATION

If after a significant business disruption you cannot contact us as you usually do at 813-264-0440 you should call our alternative number 866-306-9049 or go to our web site at [www.calton.com](http://www.calton.com) for alternate emergency contact information. If you cannot access us through those means, you should contact the clearing firm where your account resides for access to funds and securities, order entry, securities transfers and cash disbursement transactions. The contact numbers are:

Hilltop Securities, Inc.: 800-678-3792

National Financial Services LLC: 800-942-0262 or 866-306-9049

### 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 counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds and securities.

Our clearing firm 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 four hours for most business disruption scenarios. Your orders and requests for funds and securities may be delayed during this period.

#### **Varying Disruptions**

Significant business disruptions can vary in their scope, such as only our firm, the office 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 where only our firm or the building housing our firm is affected, we will transfer our operations to a local site and expect to recover and resume business within four 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 as soon as conditions allow. In either situation, we plan to resume business as quickly as possible, transferring certain critical functions to our clearing firms if necessary. 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 through Hilltop Securities, Inc. or National Financial Services LLC.

For more information – If you have questions about our business continuity plan, please contact us at 813-264-0440.