

Firm Policy

Our firm's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of the firm's books and records, and allowing our customers to transact business. In the event that we determine we are unable to continue our business, we will ensure customers prompt access to their funds and securities.

Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a fire in our building. For internal SBD's we establish recovery strategies for each critical process based upon the following five scenarios:

1. Loss of applications
2. Loss of phones
3. Loss of power
4. Loss of staff
5. Loss of building

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of our clearing firms.

Emergency Contact Persons

In the event that the firm experiences an SBD, senior management will call for the implementation of our BCP. During times of an SBD, our firm's two emergency contact persons are:

Brian Parker
SA Stone Wealth Management Inc.
Office: 205.949.3674
Fax: 205.414.6331
Alternative Line: 205.776.2961
brian.parker@saswealth.com

Ron Trout
INTL FCStone Financial Inc.
Office: 205.949.3594
Cell: 727.204.0637
Ron.Trout@intlfcstone.com

Our Office Locations

2 Perimeter Park South, Suite 500W, Birmingham, AL 35243 • 800.929.2411
3424 Peachtree Road, Suite 1710, Atlanta, GA 30326 • 470.378.3398

Severity of SBDs

Our BCP takes into account various levels of disruption. Because office locations serve as backups to each other and are located in different regions, we are confident that we can continue operations during an SBD to a specific building, business district, city, or region. If one of these types of SBDs were to affect one of our locations, it is our intent that the unaffected location would immediately assume the functions of the affected one; however, some functionality might take up to four hours to be restored.

Every in-house and supplier provided system is available in both the Birmingham, AL and Atlanta, GA locations. Of course, we are dependent on some systems from outside providers. In the event of an SBD that affects a business district, city or region, an unaffected office might be unable to utilize the services of some of these outside providers until such time as these providers have restored service.

Our mission critical providers all have stated plans for restorations of services within four hours. It is necessary to recognize that an SBD of sufficient magnitude may leave these providers unable to meet their four hour goal. Nevertheless, our contingencies should ensure that we return to operations concurrent with the restorations of operations of the major U.S. equity and fixed income markets from any widespread SBD.

Because of our redundancies and the security of our systems, we believe that our exposure to an SBD limited to our firm is minimal. If an event was to occur that rendered all US offices inoperable, we would rely on the support of our clearing firms (INTL FCStone Financial Inc. and RBC) to help us restore operations, while ensuring that all pending transactions were properly completed.

Communications

Our BCP is subject to modification. A link to any updated summary will be posted on our website when modifications occur. Customers may alternatively obtain updated summaries by requesting a written copy by mail by writing to:

Brian Parker
SA Stone Wealth Management Inc.
Office: 205.949.3674
Fax: 205.414.6331
Alternative Line: 205.776.2961
brian.parker@saswealth.com

Our Clearing Firms

INTL FCStone Financial Inc.
Correspondent Clearing Division
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888.786.9925
www.intlfcstone.com

RBC Correspondent Services
60 South 6th Street
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