

The Legend Group of Companies includes the following entities: Legend Equities Corporation, Legend Advisory Corporation, Advisory Services Corporation, The Legend Group, Inc. and LEC Insurance Agency.

The Legend Group of Companies has a comprehensive business continuity plan in place in an effort to protect clients' interests from being placed at risk after the occurrence of a disaster. Our plan is reasonably designed to enable us to continue our business in the event of a significant business disruption. As part of our plan, The Legend Group of Companies has identified sound practices for rapid recovery and timely resumption of critical operations, which we review, update and test on a regular basis.

Elements of Our Plan

Our plan addresses the following critical elements, among others:

- Back-up and recovery of hard copy and electronic data – we have identified the location of primary books and records and the location of back-up books and records. We store our back-up data on an off-site facility, and will recover such records in the event of a significant business disruption that causes the loss of our primary records.
- Our mission critical systems (i.e., systems that are necessary to ensure prompt and accurate processing of securities transactions) – we have identified our mission critical systems and those mission critical systems where we rely on others entities.
- Financial and operational assessments – we have adopted written procedures to allow us to identify changes in our operational, financial and credit risk exposure. In the event of a significant business disruption, we will assess our ability to continue to fund our operations and remain in capital compliance.
- Alternate means of communications with our customers, employees and regulators – we have identified alternate means of communications that we will use to communicate with our customers, employees and regulators in the event of a significant business disruption.
- Alternate physical location of employees – we have designated alternate locations for employees, including key personnel that have been identified to assist in the resumption of business operations.
- Impact with our critical business constituents and banks – we have analyzed the effect a significant business disruption may have on our relationship with critical business constituents and banks, and how we will deal with those impacts.
- Regulatory reporting – we have identified the means we will use to remain in compliance with regulatory reporting requirements.
- Assuring customers' prompt access to funds and securities in the event that we determine we are unable to continue our business – we have described the measures we will use to make customer funds and securities available to customers in the event of a significant business disruption, including if we are unable to continue our business.

- Response to events of varying scope – we have conducted an operational risk analysis to determine our vulnerability to various types of business disruptions, and have identified responses to such events.

Our clearing firm, Pershing, 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, depending on the availability of external records. Your orders and requests for funds and securities could be delayed during this period.

For advisory services, a qualified custodian also backs up important records regarding your account. Each qualified custodian has a business continuity plan that addresses back-up and recovery of such records. You can contact your account custodian directly to obtain additional information regarding these practices.

Varying Disruptions

Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the area where our firm is 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 within three days. In a disruption affecting our area or region, we will transfer our operations to a site outside of the affected area, and recover and resume business with four days. 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.

Contacting Us

If after a significant business disruption you cannot contact us as you usually do at **(800) 749-4221** or **mailbox@legendgroup.com**, you should call our alternative number **(800) 749-4321** or go to our Web site at **www.legendgroup.com**.

The Legend Group of Companies is committed to our customers. While we believe our business continuity planning is robust and includes sound practices, we cannot eliminate all risks of a significant business disruption. However, we maintain a high level of confidence in our ability to provide service as we continually assess our plan to mitigate risks to the extent possible.

If you have questions about our business continuity planning, you can contact us at **(800) 749-4221** or **compliance@legendgroup.com**.

This disclosure is subject to modification.