

## **BUSINESS CONTINUITY DISCLOSURE**

At Kessler Investment Group, LLC. (“KIG”), we recognize how heavily our clients rely on our systems and services. We also recognize that the unexpected can and does occur – from simple situations to major outages. KIG has developed a Business Continuity Plan (“Plan”) that explains how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are 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.

### **KIG’s Business Continuity Planning Guidelines**

KIG has developed a Plan that includes the ability to recover from situations including, but not limited to, unplanned evacuations, power outages, fire, severe weather, intentional acts, and any facilities failures that may cause business interruption. The Plan is designed to account for business interruptions of various lengths and scope and require that KIG is able to recover critical functions according to their time criticality. KIG does not provide specific detail in this notice in order to maintain a secure and effective Plan.

### **KIG’s business continuity planning includes the following:**

- Data back-up and recovery
- All mission critical systems
- Financial and operational assessments
- Alternative communications with clients, employees and regulators
- Alternate physical location of employees
- Critical supplier, contractor, bank and counter-party impact
- Regulatory reporting
- Assuring our clients prompt access to their funds and securities if we are unable to continue our business
- Varying Disruptions

Significant business disruptions can vary in their scope, such as telecommunications outage, fire damage, natural disasters that affect a city or region(s), a terrorist attack, cyber-attack or a regional power outage. Depending on the severity of the business disruption, we have designed our Plan to recover and resume business as quickly as possible.

### **Additional Measures**

KIG also mitigates risks to reduce potential issues and impact. In the event of an outage, KIG has tested plans to support recovery of its critical business functions. In addition to following the guidelines stated in the list above, KIG’s recovery Plan also includes the following:

## **Designated Contingency Sites:**

There are pre-established, tested processes for rerouting of critical telephone numbers. In the event of a site outage, customers should experience minimal downtime in their ability to contact KIG.

## **Directly Contacting Us**

If after a significant business disruption, you cannot contact us as you usually do at (812) 314-0083, you can access your funds or securities by contacting the custodian directly at the numbers listed below. If you cannot access your account(s) through these means, our website should provide updated information on what we are doing to quickly recover and resume business.

TD Ameritrade Institutional	800-400-6288
Fidelity Institutional Investments	877-208-0098
Charles Schwab Client Services	800-435-4000
Nationwide Advisory (Jefferson National)	866-667-0564
Ascensus Consulting (401k Services)	888-423-6479
Axos Advisor Services/E*TRADE (401k Services)	800-955-9072

## **Access to Your Funds and Securities**

A site outage should not affect your ability to have access to your available funds and securities, as KIG's Plan is designed to ensure sustained service. However, your ability to trade securities may be impacted by market events outside of KIG's control, such as when the market was closed following the September 11th tragedy of 2001.

## **Ongoing Review**

Please note that KIG's Plan is reviewed as necessary, and at least annually, to ensure it accounts for technology, business and regulatory changes, operations, structure or location.