

## **In Case of an Unplanned Business Disruption**

Pinnacle Investments, LLC 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 need 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 (315) 251-1101 or (800) 982-0421, or [www.pinnacleInvestments.com](http://www.pinnacleInvestments.com), then you should contact our clearing firm, First Clearing, at (877) 496-3223 for instructions on how they may provide prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions.

**Our Business Continuity Plan** – is designed to allow us 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.

**Varying Disruptions** - Significant business disruptions can vary in their scope, affecting only our firm; the 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 the case of a disruption limited to our firm or our building, we will transfer our operations to a local site when needed with the expectation that business will resume immediately. In cases of a larger 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 within 5 days. In either situation, we plan to continue business; transferring operations to our clearing firm if necessary and notify you through our web site [www.pinnacleInvestments.com](http://www.pinnacleInvestments.com) and when possible by email and/or physical mail.

**For more information** - If you have questions about our business continuity planning, you can contact us at (315) 251-1101 or (800) 982-0421.

**Customer Complaints** – complaints should be directed to David Tabone at the address or phone numbers below.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.