

BUSINESS CONTINUITY PLAN DISCLOSURE



Packerland Brokerage Services, Inc. has developed a Business Continuity Plan (BCP) 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 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. Our firm does not have custody of any customer funds or securities; therefore, this plan includes instructions for accessing client funds or securities where investments are held.

1 CONTACTING US

If, after a significant business disruption, you cannot contact us as you usually do at 920-662-9500 or info@pbshq.com, you should go to our website for additional information at www.packerlandbrokerage.com or call our alternative number 920-915-8727. If you cannot access us through either of those means, please do the following:

- **For brokerage accounts:** contact our clearing firm, Hilltop Securities, at 833-444-5586, or go to <https://www.hilltopsecurities.com/disclosures/business-continuity-plan/> and click on "Business Continuity Plan" in the left-hand column for details on their various BCP response scenarios.
- **For directly held mutual funds or variable contracts:** customers should contact the Investment or Insurance Company which holds custody of their investments. The number is listed directly on your account statement.

2 OUR 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 counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Hilltop Securities 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 1 day. Your orders and requests for funds and securities could be delayed during this period.

3 VARYING DISRUPTIONS

Significant business disruptions can vary in their scope, such as only our firm, a single 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 to only our firm or a building housing our firm, we will transfer our operations to a local site as-needed and expect to recover and resume business within 24 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 within 48 hours. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site www.packerlandbrokerage.com or our customer emergency number, 920-915-8727, on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers prompt access to their funds and securities.

For more information, or if you have questions about our business continuity planning, you can contact us at 920-662-9500.