BUSINESS CONTINUITY PLAN DISCLOSURE

Purpose
E*TRADE Advisor Services is committed to providing our customers and clients with a high level of service and secure and reliable access to their accounts during any circumstance. Our business continuity plans are designed to help ensure that we are able to continue to provide service to you, provide you with secure access to your assets, continue our business operations and that you will be able to reach us with little or no disruption regardless of any unplanned business interruption of varying scope and magnitude.

Recovery strategies and plans
E*TRADE Advisor Services has taken comprehensive steps to provide for business continuity planning under a variety of potential scenarios. We have recovery teams in place at each of our office locations to address the immediate response to an incident and manage the situation from the time the incident occurs until the matter is resolved. Our business continuity plans are tested and evaluated on an ongoing basis to ensure we have the appropriate plans in place and resources to support the plans. Examples of the various scenarios our plans address include:

Data center or technology disruption
E*TRADE Advisor Services has plans in place to address the recovery of technology systems. Our primary and alternate data centers are geographically separated on different power grids and supported by backup generators. This design help ensures that if one of our locations suffers a disruption in service, systems at an alternate location can be used to continue to provide service.

Single building or regional disruption
E*TRADE Advisor Services has geographically dispersed office locations that support our customers and clients and business operations. During a business disrupting event to a building, a business district, city, or region where we conduct business, we can rely on the systems and personnel in the other location(s) to allow us and our customers and clients to continue to conduct business with minimal interruption. Our planning strategies also include relocating key personnel to and from the impacted location to designated alternate locations, as well as working remotely.

Pandemic or workforce reduction
E*TRADE Advisor Services has plans in place to continue business during a reduction in our workforce, including a pandemic event. Our plan is a multi-tiered action plan based on the World Health Organization (WHO) and Federal Government Response phases with triggering events for each phase. As the threat of a pandemic becomes greater and a new phase is triggered, we will reference our plans and determine the appropriate course of action.

Access to your accounts
Although E*TRADE Advisor Services is confident that customers and clients will continue to have access to their accounts in the event of a business disruption, it is possible that there may be some temporary disruption or change in the manner in which you can access your account. E*TRADE Advisor Services will notify customers and clients of any such changes or disruptions by posting a notice on the firm’s web site, on social media, or through a message on its telephone system.

To best prepare for such contingencies, we suggest that you become familiar with the various means through which you can access your accounts and place trades. If you have any questions, please contact your relationship manager or call 303-705-6000.
Conclusion
Although E*TRADE Advisor Services has taken comprehensive steps to provide for business continuity, no business continuity plan can eliminate all risk or delay resulting from an unplanned business interruption or disruption in service. The success of our business continuity plans includes dependencies on the locations we have identified as “pre-designated alternative sites” being available, that we have sufficient personnel, and that external organizations, such as government agencies, our nation’s critical infrastructure and market systems, are operational. If any of these dependencies fails to recover in a timely manner, our business could be disrupted until matters are resolved. In the unlikely event that E*TRADE Advisor Services has determined that it cannot resume operations within a reasonable amount of time, E*TRADE Advisor Services will provide as much advance notice as possible regarding its ongoing operations.

E*TRADE Advisor Services conducts regular assessments, updates and testing of our plans to ensure that we have taken the steps necessary to protect our customers and clients. Any updates to our plan will be reflected in this statement. Alternatively, you may obtain an updated business continuity plan summary by requesting a written copy by mail to the address below.

Send your request to E*TRADE Securities LLC, Attn: Business Continuity Dept., PO Box 484, Jersey City, NJ 07303-0484.