

BALANCE SHEET SOLUTIONS, LLC

CONTINUITY PLAN DISCLOSURE

Balance Sheet Solutions, LLC (Balance Sheet Solutions) has an obligation to its clients to provide certain critical services with minimal interruptions. The Plan provides employees of Balance Sheet Solutions with a strategic plan of action for maintaining critical services to clients. When emergency situations require, operations must revert to alternate processing routines. Contingency planning provides the ability to maintain critical operations and protects the safety of all employees.

Balance Sheet Solutions will coordinate and participate in the business continuity/resumption planning of Alloya Corporate. Balance Sheet Solutions will utilize Alloya Corporate's systems and procedures for back-up on computer files and communications.

Plan Objectives

The objectives of the Plan are to provide the information and procedures necessary to:

- ◆ Respond to a disaster occurrence
- ◆ Notify necessary personnel, significant business partners, and regulators
- ◆ Assemble staff for business continuity/resumption
- ◆ Recover data
- ◆ Resume processing to ensure minimal disruption to Balance Sheet Solutions business operations.

The Plan includes procedures that, when followed, will assist in ensuring the availability of critical resources and in maintaining the continuity of operations during an emergency situation. The plan was developed and reviewed at least annually to aid in ensuring organizational stability through an orderly recovery process in the event of significant problems and interruptions.

Balance Sheet Solutions will respond to a significant business disruption by safeguarding employees' lives and firm property, making a financial and operational assessment, recovering and resuming operations as soon as feasible, protecting all of the firm's books and records, and allowing our clients to transact business.

Background

Balance Sheet Solutions is a registered investment advisor that does not hold any securities or funds for clients. It is a wholly-owned CUSO (Credit Union Service Organization) of Alloya Corporate Federal Credit Union. Safekeeping is done through the facility of choice by the client.

Balance Sheet Solutions has three main locations, and has a third location as a back-up Recovery Operations Center (ROC). Below are the addresses for each location. In the event of a business interruption at any office, it will be determined which location(s) would become the primary location for the critical activities listed in this plan.

Warrenville Office: 4450 Weaver Parkway, Warrenville, IL 60555
630-276-2600

Albany Office: 1021 Watervliet-Shaker Road, Albany, NY 12205
800-253-0053

Covina Office: 101 South Barranca Avenue, Suite 110, Covina, CA 91723
626-543-1771

website: www.balancesheetsolutions.org