



Business Continuity Plan

Lighthouse has developed a Business Continuity Plan to address 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 to make transitions seamless.

Contacting Us – After a significant business disruption our clients should still have the ability to phone our offices and expect their call to go through. However, if you are unable to reach us via telephone you can contact us via email at lighthouse@lhfg.net or bcp@lhfg.net.

If you are still unable to contact us, you should contact our clearing firms, Goldman Sachs Execution & Clearing at 212.357.2266, Broadcort/ Merrill Lynch at 201.557.4291 and Penson Financial at 214.765.1009 on how they may provide client support related to your account. For example, they may be able to provide prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions.

Our Business Continuity Plan – Of course our goal after any significant business disruption would be to quickly recover and resume business operations while safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our clients to continue to transact business. Our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of a catastrophic event.

Our business continuity plan addresses: data back up and recovery; all crucial systems; financial and operational assessments; alternative communications with clients, employees, and regulators; bank and counter-party impact; regulatory reporting; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

Our clearing firms also back up our client's 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 firms that their objective is to restore their own operations to be able to complete existing transactions and accept new transactions and payments if not simultaneously, within hours.

For more information regarding our clearing firms business continuity plans please see:
Broadcort | Merrill Lynch
<http://gmi.ml.com/broadcort/pdf/ClearingBrochure.pdf>

Goldman Sachs Execution & Clearing, L.P.
<http://www2.goldmansachs.com/our-firm/about-us/business-continuity.html>

Penson Financial Services, Inc.
<https://online.penson.com/PensonBusinessContinuityPlan.pdf>

Various Disruptions – Significant business disruptions can vary in scope, such as occurring only at our Firm, the building our Firm is located in, 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.

If a disruption were to occur to only our Firm or our building location, we will transfer our operations to a local site if needed and expect to recover and resume business within one business day.

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 two business days. In either situation, we plan to continue to conduct business, transfer operations to our clearing firm if necessary, and notify you through our web site www.lhfg.net. You should still be able to contact us via telephone or email. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our clients prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at compliance@lhfg.net or 800.831.6606.