

Disclosure Statement And Plan Summary

Our company maintains a contingency plan to continue operation in the event of a site specific emergency, or a local, or regional man-made, or natural catastrophe.

In the event our office becomes unusable, we have established alternative sites to continue operations. All telephone calls, email, U.S. mail, and overnight packages will be forwarded to that site.

As a client of Painter Smith & Amberg, we recognize you may need access to your account to sell a position or request a check before we can re-establish telephone or other communication services with you. During this time, our clearing firm, [Wells Fargo Clearing Services](#), LLC, will assist you with sell or liquidation orders and provide check disbursements, as required. If you cannot contact our firm by any means, please call [Wells Fargo Clearing Services](#), LLC for assistance at 866-786-4879.

[Wells Fargo Clearing Services](#) is a member of the Securities Investor Protection Corporation (“SIPC”), a nonprofit, congressionally chartered, membership corporation created in 1970. SIPC protects clients against the custodial risk of a member brokerage firm becoming insolvent by replacing missing securities and cash up to \$500,000, including up to \$100,000 in cash, per client, in accordance with SIPC rules. (Note that SIPC coverage is not the same as nor is it a substitute for FDIC deposit insurance; securities purchased through [Wells Fargo Clearing Services](#) are not FDIC insured.) For more information about SIPC, please visit www.sipc.org.

Above and beyond SIPC coverage, [Wells Fargo Clearing Services](#) maintains additional insurance coverage provided by [Lexington Insurance Company](#) (“Lexington”). For clients who have received the full SIPC payout limit, [Wells Fargo Clearings Services](#)’ policy with [Lexington](#) provides additional coverage above the SIPC limits for any missing securities and cash in client brokerage accounts up to a firm aggregate limit of \$1 billion (including up to \$1.9 million for cash per client). In other words, the aggregate amount of all client losses covered under this policy are subject to a limit of \$1 billion, with each client covered up to \$1.9 million for cash.

Please note that coverage provided by SIPC and [Lexington](#) does not protect against loss of market value of securities. All coverage is subject to the specific policy terms and conditions.