

BUSINESS CONTINUITY SUMMARY

FinTrust Capital Advisors, LLC and FinTrust Brokerage Services, LLC (collectively referred to as “FinTrust”) 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 are 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.

FinTrust’s plan considers a number of scenarios including disruption to a single building, or a city-wide or regional business disruption. Many of our functions and systems are dependent upon our clearing firms, Fidelity Clearing & Custody Solutions (“Fidelity”), a division of National Financial Services (“NFS”), a registered broker-dealer, Member FINRA/SIPC, Schwab Advisor Services, a division of Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, Member FINRA/SIPC or FinTrust Brokerage Services (“FTBS”) correspondent or introducing broker-dealer, of National Financial Services (“NFS”) a registered broker-dealer, Member FINRA/SIPC. Fidelity, Schwab, and NFS have indicated that in the event of a significant business disruption, they may relocate technology and operational personnel to preassigned alternate regional facilities and switch technology data processing to an alternate regional data center. Their redundant data centers and alternate processing facilities will help minimize interruptions to our services.

CONTACT INFORMATION

If after a significant business disruption, you cannot contact us as you usually do at 864-288-2849, 866-626-5695, 706-208-1166, or 888-836-1166, you will need to contact the clearing firm your assets are custodied at, Fidelity at 800-544-5555, Schwab at 800-515-2157, or NFS at wealthscapeinvestor.com to process limited trade related transactions, cash disbursements, and security transfers. Or you may call our cellular phone numbers if they are listed on our business cards.

OUR BCP

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 FinTrust’s books and records, and allowing our customers to transact business. In short, our BCP is designed to permit FinTrust to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

OUR BCP ADDRESSES

Our BCP addresses data backup 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 and regulatory reporting if we are unable to continue our business. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption; our objective is to restore our operations and be able to complete existing transactions and accept new transactions within a reasonable time period.

VARYING DISRUPTIONS

Significant business disruptions can vary in their scope, such as only FinTrust, a single building or unit housing FinTrust, the business district where we are 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 FinTrust or a building housing FinTrust, we will transfer our operations to a local site when needed and expect to recover and resume business within a few 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 a day. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website or phone system 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

If you have questions about our business continuity planning, please contact us directly at 866-626-5695 or 864-288-2849.