

Western Growers Financial Service's Business Continuity Planning

Western Growers Financial Services has developed a Business Continuity Plan illustrating how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we must 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.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 1-888-737-8483, you should call our alternative number at (949) 885-2343 or go to our website at <http://www.wgfs.net> where you will be provided with further contact information if applicable. If you cannot access us through either of those means, you should contact our clearing firm, Pershing LLC by going to the website at <http://www.pershing.com> for instructions on how Pershing LLC may assist you by providing prompt access to your funds and securities as well as entering orders and processing other trade-related, cash and security transfer transactions for your account(s).

Our Business Continuity Plan – 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 the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the disruption.

Our business continuity plan addresses: data back-up 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; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Pershing LLC, backs up our important records in several geographically separate areas. 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 firm that its objective is to restore its own operations to complete existing transactions and accept new transactions and payments within four hours. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in scope, affecting only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located or the entire region. Within each of these areas, the severity of the disruption can also vary. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within four hours. In a disruption affecting our business district, city or region, we will transfer our operations to a site outside the affected area and recover and resume business within four to six hours. In either situation, we plan to continue in business and notify you of updated contact information through our website at <http://www.wgfs.net> or our customer emergency number at 1-888-737-8483. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at 1-888-737-8483 or bcp@wgfs.net.