



## **Higgins Capital's Business Continuity Planning**

Higgins Capital Management, Inc. (Higgins Capital) has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will 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 858-459-2993 or 800-716-6510, you should call our alternative numbers: Deborah M. Higgins, 858-449-7629 or Raymond L. Higgins 858-204-4268, or text us: Deborah M. Higgins 858-251-1648 or Raymond L. Higgins 858-251-6873, or go to our website at [www.higginscapital.com](http://www.higginscapital.com); email to [info@higginscapital.com](mailto:info@higginscapital.com) If you cannot access us through either of those means, you should email us: Deborah M. Higgins, [debbie@higginscapital.com](mailto:debbie@higginscapital.com) or Raymond L. Higgins, [raymond.higgins@higginscapital.com](mailto:raymond.higgins@higginscapital.com). Or you can contact our clearing firm, RBC Clearing and Custody at 612-371-7830, for positions and balances and inquire about other services they may be able to provide in the event of a significant business disruption.

**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 significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternate communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank, and counterparty 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, RBC Clearing and Custody, backs up our important records in a geographically separate area. While every emergency 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 and be able to complete existing transactions and accept new transactions and payments within the guidelines with the internal Enterprise Business Continuity Management Policy and industry regulations (FINRA, NFA, et al). Your orders and requests for funds and securities could be delayed during this period.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm's office, 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 the event of a significant business disruption, we have plans in place to move to a back-up location or remote locations as necessary. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website, [www.higginscapital.com](http://www.higginscapital.com) or our customer emergency numbers (see above), how to contact us. 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 858 459-2993 or [info@higginscapital.com](mailto:info@higginscapital.com).