



Business Continuity Plan Summary Disclosure Document

Higgins Capital Management, Inc. is a broker/dealer and investment advisory firm which clears all trades through RBC. In the event of a Significant Business Disruption (SBD) that would render our offices inoperable, we would resume business operations within 4-6 hours at an alternative location utilizing telephone and internet access to communicate with our clients. This Business Continuity Plan (BCP) is subject to modification and an updated summary will be promptly posted on our website at: www.higginscapital.com. Clients may request updated written copies by mail. Our emergency phone numbers in the event of an SBD are (858) 204-4268 and (858) 449-7629. Please send emails to: Raymond.Higgins@HigginsCapital.com or Debbie@HigginsCapital.com. Clients may access their accounts through RBC at www.Investor-Connect.com.