

Harvest Capital Business Continuity Plan

Harvest Capital, LLC has developed and tested a Business Continuity Plan on how Harvest Capital will respond to events that significantly disrupt its business. Since the timing and impact of disasters and disruptions is unpredictable, Harvest Capital will have to be flexible in responding to actual events as they occur. With that in mind, Harvest Capital is providing this information on its business continuity plan.

Contacting Harvest Capital – If after a significant business disruption Clients cannot contact Harvest Capital at (860) 257-1500, Clients should call Harvest Capital’s emergency number only in an emergency at (860) 539-9315 or (860) 778-3466 or go to web site www.harvestcapitalllc.com for further instruction during a significant business disruption.

If Client cannot access Harvest Capital through either of those means, Client should contact the company holding the account, as listed on each statement. In the case of brokerage accounts, contact the clearing firm in an emergency. Harvest Capital’s clearing firms are Pershing, LLC, P.O. Box 2065, Jersey City, New Jersey 07303-2065, emergency phone (201) 413-3635 or emergency phone (213) 624-6100, ext.500, fax (201) 413-5368, web site, www.pershing.com. Typical investment product companies should be contacted directly in an emergency.

Harvest Capital’s Business Continuity Plan – Harvest Capital plans to quickly recover and resume business operations after a significant business disruption and respond by safeguarding its employees and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing customers to transact business. In short, the business continuity plan is designed to permit Harvest Capital to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

The 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 customers prompt access to their funds and securities if Harvest Capital is unable to continue its business.

Harvest Capital’s clearing firms, Pershing, LLC backs up important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, Harvest Capital has been advised by its clearing firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within 4 hours. Clients’ orders and requests for funds and securities could be delayed during this period.

Investment companies, including mutual fund and variable annuity companies maintain their own records of accounts, and therefore back up important records in a geographically separate area. Since every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, Clients’ orders and requests for funds and securities could be delayed during this period. For accounts held directly with an investment company, a phone number is usually provided on the statements.

Varying Disruptions – Significant business disruptions can vary in their scope, such as affecting: only Harvest Capital; a single building housing Harvest Capital; the business district where Harvest Capital is located; the city where Harvest Capital is 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 Harvest Capital or a building housing Harvest Capital, Harvest Capital will transfer its operations to a prearranged local site when needed and expects to recover and resume business within one day. In a disruption affecting its business district, city, or region, Harvest Capital will transfer its operations to a prearranged site outside of the affected area, and recover and resume business within one week. In either situation, Harvest Capital plans to continue in business, transfer operations to its clearing firms if necessary, and notify Clients through its web site, www.harvestcapitalllc.com or a customer emergency number, [(860) 539-9315 or (860) 778-3466, only to be used if (860) 257-1500 is unavailable] about how to contact Harvest Capital. If the significant business disruption is so severe that it prevents Harvest Capital from remaining in business, Harvest Capital will assure its customer’s prompt access to their funds and securities.

For more information – If you have questions about the business continuity planning, you can contact Harvest Capital at (860) 257-1500.