

Keefe & Associates, Inc. Business Continuity Plan Summary

Recognizing how important it is to you that we make every effort to keep the unexpected from interfering with our operations, Keefe & Associates, Inc. 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 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.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 408-266-0727 or 800-439-9139, you should call our alternative number, Resource Investment Architects, Inc., 707-763-7861, or go to our web site at <http://www.keefe.com/>.

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. Our business continuity plan is designed to permit our firm to resume operations as quickly as reasonably possible, given the scope and severity of the significant business 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, and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our business continuity plan is reviewed and updated once a year. This notice will be updated any time there are material changes.

Varying Disruptions – Significant business disruptions can vary in their scope, such as 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 whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. 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 as quickly as reasonably possible. 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 as quickly as reasonably possible. 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 – As a matter of company policy, we treat the details of emergency response, including crisis management, business continuity, and disaster recovery plans, as confidential. If you have questions about our business continuity planning or would like a written copy of this notice, you may contact us in writing at Keefe & Associates, Inc., 1604 Blossom Hill Road, Suite A, San Jose, CA 95124.