

Business Continuity Planning Statement

Cornerstone Advisors Asset Management, LLC and Cornerstone Institutional Investors, LLC (“Cornerstone”) have 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 normally do at our Bethlehem Office at 610-694-0900, please try via email or web www.cornerstone-companies.com. If you cannot access us through any of those means and need to make a transaction, you can contact your custodian directly. Contact information for your custodian is available on your account statement(s) received directly from the custodian. Clients whose accounts are held at M Holding Securities, Inc. should contact them directly at 888-520-6784 to request transactions. Insurance carriers can also be contacted directly by referring to the contact information on your most recent statement. Your particular custodian can take your buy/sell orders, execute the orders, compare them, allocate them, clear and settle them. The custodians maintain your account(s), can grant you access to them, and deliver funds and securities to you.

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 clients 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; alternative communications with clients, employees, and regulators; alternate physical location of employees; critical suppliers, contractor, bank and counter-party impact; regulatory reporting; and assuring our client’s prompt access to their funds and securities if we are unable to continue our business.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only impacting us, our entire building, the business district where we are 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 firms or a building housing our firms' client data, we will transfer our operations to an alternative site when needed and expect to recover and resume business within two (2) hours. 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 within four (4) hours. In either situation, we plan to continue in business, transfer operations to our clearing firm and custodians if necessary, and notify you through our website www.cornerstone-companies.com, voicemail message or via email on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our client’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 610-694-0900 or email us at loyalty@cornerstone-companies.com.