

## **BB&T Investment Services, Inc. Business Continuity Planning**

BB&T Investment Services, Inc. has developed a Business Continuity Plan for responding to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are 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 1-800-453-7348, please follow these instructions:

1. If your account is held by Clearview Correspondent Services, LLC and you need to place a trade, please call our back-up voice mailbox at 704- 954-1151. Leave your name and telephone number and a trader will call you back as soon as possible.
2. Under certain circumstances, we will not have access to the above voice mailbox. On these occasions, a message on 1-800-453-7348 will provide instructions for contacting our clearing firm directly. They will accept TRADES ONLY at this number, and only when our 1-800-453-7348 message instructs you to call them.
3. If your account is held with a mutual fund or annuity company, please contact them directly for account inquiries or trade executions. A list of the fund and annuity companies, along with their telephone numbers, may be accessed through our web site, [www.bbt.com/Investments](http://www.bbt.com/Investments). Click on about BB&T Investment Services, Inc., then on Business Continuity Plan, and then on Fund Company Directory.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption. We will respond by safeguarding our employees and property, making financial and operational assessments, 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 the following: 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 suppliers, contractors, 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, Clearview, has made an investment in technology and infrastructure to quickly resume operations in the event of a disaster. We have received and reviewed a copy of our clearing firm’s Business Continuity Plan and supporting procedures to ensure customers will have prompt access to their securities and funds following most types of business resumptions. Your orders and requests for funds and securities could be delayed during the business resumption period.

**Varying Disruptions** – Significant business disruptions can vary in their scope. They may affect 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 affecting our primary data center, we will transfer our data center operations to a hot-site located in a different geographical location allowing us to recover and resume business within one hour. In a disruption only affecting our firm or building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within three 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 twelve hours. In any situation, we plan to continue business, transfer operations to our clearing firm if necessary, and notify you how to contact us: through our web site [www.bbt.com/Investments](http://www.bbt.com/Investments), customer emergency number 1-800-453-7348, or our voice mailbox number 704-954-1151. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers’ prompt access to their funds and securities.

**Please Note** – Our Business Continuity Plan is subject to modification. All plan updates will be promptly posted to our web site.

**For more information** – If you have questions about our business continuity planning or would like a written copy of the plan, please contact us at 1-800-453-7348.

Investment and/or insurance products offered through  
BB&T Investment Services, Inc. are not deposits or other  
obligations of Branch Banking and Trust Company or any affiliate;  
are not insured by the Federal Deposit Insurance Corporation  
(FDIC) or any other agency of the United States Government,  
Branch Banking and Trust Company or any affiliate; and in case  
of a product that is subject to Investment risk, there is possible  
loss of value.

BB&T Investment Services, Inc.  
Is a member of the FINRA and SIPC.

**BB&T Investment Services, Inc.**

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