

Business Continuation Plan

The following statement is designed to keep our clients informed as to how we will react in the event of significant business disruption, such as a fire at our location or a national emergency such as a terrorist act that may prevent us from doing business at our current location. We, through the following policies, will make every effort to maintain normal business activities. Depending on the severity of the disruption, we should be able to assist our clients in no more than 15 hours from the time of disruption.

We routinely scan all documents to our computer system and then back that data up on a weekly basis. We then remove the data to an alternate location. All copies of applications are kept at alternate locations. For example, all copies of applications for Stock and Bond sales are kept at Ridgeway & Conger, Inc. and all copies of Mutual Fund and Variable Annuity applications are kept at those companies.

In the event of a significant business disruption we will have our telephone provider transfer all phone calls to alternate numbers. In the event of a disruption you can contact Ridgeway & Conger, Inc. at 315-662-7450, Richard Carlesco at 315-491-4935 or Chris Avery at 315-345-2855.

If for some reason you cannot reach any of the above numbers you can call Ridgeway & Conger or your fund or annuity company by calling numbers listed on your statement. We at IBN Financial Services, Inc. have taken every precaution to make sure that your data is safe and that you will always be able to conduct business in an efficient manner.

IBN Financial Services, Inc.
Compliance Department