

Bard Financial Services, Inc.

Business Continuity Plan Summary

In its own best interests and pursuant to SEC regulation, Bard Financial Services, Inc. (“Bard”) has a Business Continuity Plan (“BCP”) in place to prepare for the possibility of future significant business disruption (“SBD”) ranging in severity from a Firm only to a regional disruption. Bard’s recovery time from an SBD will depend on the severity and significance of the event. Bard estimates the recovery time to range from three to twenty-four hours.

In the event of a significant business disruption on a scale up to and including a citywide disruption, Bard will continue business operations remotely from employees’ homes. Bard’s electronic records, as well as those of its custodial firms, are backed-up to a secure off-site location on a weekly basis. Clients will continue to contact us via phone at 203-481-7676 or our custodial firm at the telephone number below. Alternatively, clients may access us at www.bardfinancial.com or our clearing firm at the websites listed below. If you have any questions regarding this summary, please call 203-481-7676.

Pershing, LLC
800-445-4467
www.pershing.com