



UMPQUA Investments

Member FINRA/SIPC

Information regarding your account.
Please retain for your records.

Business Continuity Plan

Umpqua Investments maintains a Business Continuity Plan to address major interruptions to our normal course of business. These plans are reviewed annually and updated as necessary. 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. Our plans outline the actions Umpqua Investments will take in the event of a building, city-wide, or regional incident.

Contacting Us:

During a significant business disruption, Umpqua Investments will re-establish telephone service with our clients as soon as possible. Our clients should check our website at www.umpquainvestments.com for our latest information. In an emergency please call Umpqua investments at 800-452-1929 for assistance.

As a client of Umpqua Investments we recognize you may need access to your account to sell a position or request a check before we re-establish telephone service. During this time, First Clearing, our clearing firm, will assist you with sell/liquidation orders and provide check disbursements if needed. If our firm has declared an emergency and you cannot contact us, please call First Clearing for assistance at 877-496-3223.

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. 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 clearing firm, First Clearing, regularly backs up its important information in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, First Clearing has a thorough Business Continuation Plan in place. First Clearing has advised us that its objective is to restore its own operations in order to complete existing transactions and accept new transactions and payments in a timely manner.

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 within twelve 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 in a timely manner. In either situation, we plan to continue in business and notify you through our website, www.umpquainvestments.com, or have emergency information available via our toll-free number, 1-800-452-1929, with instructions 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 customers' prompt access to their funds and securities.

For more information: If you have questions about our business continuity planning, you can contact us at 1-800-452-1929 or at www.umpquainvestments.com.