# Santander Securities LLC's Business Continuity Planning

Santander Securities, LLC (SSLLC or the Firm) has 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 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, please follow the instructions below:

1. If your account is held by SSLLC and you need to place a trade, please email us at WealthManagement@santanderinvestments.com . Leave your name and telephone number and a representative will call you back as soon as possible. Please do not leave trade instructions as we will not act on trade instructions left in email.
2. Under certain circumstances, we will not have access to the above email box. On these occasions a message on 844-349-3258 will provide instructions for contacting us through alternate means including instructions on contacting our clearing firm directly.
3. If your accounts are held directly with a mutual fund or annuity company, please contact them directly for account inquiries or trade executions.

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 business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party 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(s) maintain(s) a business continuity plan complying with FINRA Rule 4370. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing Firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments with minimal down time. Your orders and requests for funds and securities could be delayed during this period.

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 an alternate site when needed and expect to recover and resume business with minimal down time. In a disruption affecting our business district, city, or region, we will transfer our operations to a location outside of the affected area and recover and resume business with minimal down time. In either situation, we plan to continue in business, transfer operations to our clearing Firm if necessary, and notify you through our website http://www.santanderbank.com/wealth or from our customer emergency number, 844-349-3258. If the significant business disruption is so severe that it prevents us from remaining in business, we will ensure our customer's prompt access to their funds and securities.

For more information — If you have questions about our business continuity planning, please contact your Investment Advisor.

Banking and credit services and products are offered by licensed affiliated banks.

Securities and advisory services are offered through Santander Securities, LLC. Santander Securities, LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities, LLC or its affiliates.

| INVESTMENT AND INSURANCE PRODUCTS ARE: | | |
|---|---|---|
| NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE |
| NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NOT A BANK DEPOSIT | |