



Oakwood Capital Securities, Inc., (“OCS”) is committed to protecting access to client accounts during business interruptions due to emergency situations. We maintain a Business Continuity Plan that addresses disruptions to our normal course of business.

OCS is a fully disclosed introducing broker-dealer and all client accounts are maintained by our clearing firm, RBC Clearing and Custody (“RBC”), located in Minneapolis, Minnesota or held direct at mutual fund and variable insurance carrier transfer agents.

Because our custodians maintain custody of client accounts and securities, we may rely on them to provide clients with direct access to their accounts and/or facilitate recovery of certain books and records. A summary of RBC’s Business Continuity Plan is available on their website at www.rbccm.com or at (800) 933-9946. OCS and RBC are members of FINRA, MSRB, and SIPC.

Our Business Continuity Plan was developed to address the recovery of business operations as quickly as possible depending on the magnitude of the disruption and provides for contingencies in the event of a single building, city-wide or regional business disruption.

Our Business Continuity Plan outlines actions we will take to recover our business, including the use of an office location not affected by the disruption, retrieval of back up data, use of primary and alternate vendors for continued communication, notification of active clients to provide interim information and relocation of personnel, if necessary.

Some recovery objectives may be negatively impacted by circumstances that are beyond our control. If an event occurs that is so severe that Oakwood is unable to continue to do business, we will ensure that clients will have access to their funds and securities within a reasonable amount of time.

While no contingency plan will eliminate all risk of service disruptions, we will update and test our Business Continuity Plan on an annual basis to reasonably mitigate the risks. A current version of our Plan Summary is available at our website, www.oakwoodcs.com.

In the event of a business disruption, you may contact Oakwood at [\(952\) 935-4601](tel:9529354601) or by email at info@oakwoodcs.com.