



VESTOR | CAPITAL

BUSINESS CONTINUITY PLAN

Vestor Capital Corporation and Vestor Capital Securities Corporation, a wholly owned subsidiary of Vestor Capital Corporation, have 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 at our Chicago, IL phone number 312-641-2400 or our Lake Forest, IL phone number 847-234-4344, you should go to our website at www.vestorcapital.com or e-mail us at vestor@vestorcapital.com. If you cannot access us through those means and you have a brokerage account at Vestor Capital Securities Corporation, you should contact our clearing firm, Pershing, LLC, at 201-413-3635 or www.pershing.com for instructions on how you may have access to your funds and securities, enter orders and process other trade-related, cash, and security transfer transactions.

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 back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees and regulators; alternate physical location of employees; contact information for critical suppliers, contractors, banks and counter-parties; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm for Vestor Capital Securities Corporation, Pershing, LLC, backs up our important records 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, 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 within 4 hours. 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 occurring only within 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 4 hours. This recovery objective may be negatively affected by the unavailability of external resources and circumstances beyond our control. 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 within 1 day. This recovery objective may be negatively affected by the unavailability of external resources and circumstances beyond our control. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site www.vestorcapital.com or telephonically how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities as soon as possible.

For more information

If you have questions about our business continuity planning, you can contact us at 312-641-2400 or vestor@vestorcapital.com.