

**INSTRUCTIONS:**

1. Use this form to establish a new Domini Coverdell Education Savings Account (CESA).
2. Do **not** use this form to:
  - a. Transfer your existing CESA from your current custodian to a Domini CESA. Please use a Domini CESA Transfer form.
  - b. Establish a Traditional or Roth IRA plan. Please use a Domini IRA Account Application.
3. This form **must** be signed by the child's parents or legal guardian (Responsible Individual).
4. **Please make all checks payable to Domini Funds.**
5. If you have questions in completing this form, **please contact us at 1-800-582-6757.**
6. Mail the completed application to **Domini Funds, P.O. Box 9785, Providence, RI 02940-9785.**
7. For overnight delivery, mail to **Domini Funds, 101 Sabin Street, Pawtucket, RI 02860-1427.**
8. Please **print in capital letters.**

**We will not be able to establish a new account if the information in this application is incomplete.**

**1. BENEFICIARY INFORMATION**

Information in this section is **required** in accordance with industry regulations. Must have a valid United States address.

<input style="width: 90%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Name (First, Middle, Last)	Mr.	Mrs.	Ms.	
<input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>			
Social Security Number	Birth Date (Month, Day, Year)			

**2. RESPONSIBLE INDIVIDUAL**

Information in this section is **required** in accordance with industry regulations. Must have a valid United States address.

**Unless otherwise directed by checking the option below, at the time that the Designated Beneficiary attains the age of majority under state law, the Designated Beneficiary becomes the Responsible Individual.**

- The Responsible Individual shall continue to serve as the Responsible Individual for the Custodial Account after the Designated Beneficiary attains the age of majority under state law and until such time as all assets have been distributed from the Custodial Account and the Custodial Account terminates. If the Responsible Individual becomes incapacitated or dies after the Designated Beneficiary reaches the age of majority under state law, the Designated Beneficiary shall become the Responsible Individual.

<input style="width: 90%;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Responsible Individual's Name (First, Middle, Last)	Mr.	Mrs.	Ms.	
<input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>			
Social Security Number	Birth Date (Month, Day, Year)			
<input style="width: 90%;" type="text"/>				
Permanent Address (P.O. Boxes are <b>NOT</b> acceptable)				
<input style="width: 90%;" type="text"/>	<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>	<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>		
City	State	Zip		
<input style="width: 90%;" type="text"/>				
Mailing Address (if different from Permanent Address)				
<input style="width: 90%;" type="text"/>	<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>	<input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/> <input style="width: 10%;" type="text"/>		
City	State	Zip		
<input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	<input style="width: 90%;" type="text"/>		
Daytime Telephone Number	Evening Telephone Number		Email Address	



**7. OPTIONAL AUTOMATIC INVESTMENT PLAN**

- Please allow up to six weeks for the plan to begin.
- The minimum initial account investment is \$1,000 **per fund** for which an Automatic Investment Plan will be established.
- **Please enclose a voided check or preprinted deposit slip. We cannot establish the Automatic Investment Plan feature without it.**

**Automatic Investment Plan.**

I would like to automatically invest from my bank to my Domini account on the following basis:  monthly,  quarterly,  semi-annually,  annually.  
 My contribution to the funds marked below will take place on or about the 15th of the month, beginning in the month of \_\_\_\_\_.

<u>FUND NAME</u>	<u>AMOUNT</u>	
Domini Social Equity Fund (573)	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	(\$50 minimum)
Domini International Social Equity Fund (530)	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	(\$50 minimum)
Domini Deposit Account at PNC Bank (675)	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	(\$50 minimum)
<b>TOTAL INVESTMENT</b>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	

Please attach a voided check:

Bank Name

   -    -    

Bank Telephone Number

J. A. Sample  
123 Sample St.  
Anywhere, USA 12345 101

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_

DOLLARS

MEMO \_\_\_\_\_ SIGN \_\_\_\_\_ **VOID**

123456 78 78"3456789:

ATTACH VOIDED CHECK HERE

**8. SALES CHARGE REDUCTIONS**

I understand that through accumulated investments in the Domini Social Equity Fund Class A, I can reduce my sales charges under the terms described in the Prospectus. Letter of Intent and Right of Accumulation may be used separately or together.

**A. Letter of Intent**

If I do not achieve the stated investment goal within the 13-month period, I am required to pay the difference between the sales charges otherwise applicable and sales charges actually paid, which may be deducted from my investment.

Amount of Your Investment	Sales Charge as a % of Offering Price	Sales Charge as a % of Your Investment	Broker / Dealer Commission as a % Offering Price
Less than \$50,000	4.75%	4.99%	4.00%
\$50,000 but less than \$100,000	3.75%	3.90%	3.00%
\$100,000 but less than \$250,000	2.75%	2.83%	2.25%
\$250,000 but less than \$500,000	1.75%	1.78%	1.25%
\$500,000 but less than \$1 million	1.00%	1.01%	0.80%
\$1 million and over	None*	None*	0.00%

\* You pay no initial sales charge when you invest \$1 million or more in the Domini Social Equity Fund Class A shares. However, a contingent deferred sales charge (CDSC) of 1.00% will be deducted from your redemption proceeds if you redeem within one year of the last day of the month of purchase.

I agree to the terms of the Letter of Intent set forth in the Prospectus. Although I am not obliged to do so, it is my intention to invest over a 13-month period an aggregate amount in the Domini Social Equity Fund Class A at least equal to:

\$50,000     \$100,000     \$250,000     \$500,000     \$1,000,000 or more

Please include all investments made after --

Date (Month, Day, Year)

If no date is specified, the initial purchase will be the date of this purchase.

**B. Right of Accumulation**

I currently have investments(s) in the Domini Social Equity Fund Class A which may qualify me for a reduced sales charge under the terms described in the prospectus.

Account Title/Number

Account Title/Number

Write additional account numbers on a separate sheet.

**9. BROKER - DEALER FINANCIAL ADVISOR INFORMATION**

By designating a broker-dealer or financial advisor, I/we hereby authorize the Fund, its Transfer Agent, and its Distributor to accept instructions from, and transmit information (such as statements) to such designee, concerning my/our accounts.

Dealer/Advisor Firm Name

--

Dealer/Advisor Firm Telephone Number

Dealer/Home Office Address

City

-

State Zip

Registered Representative's Name (First, Middle, Last)

Registered Representative's ID Number

Branch Address

Branch Number

-

City

State Zip

--

Registered Representative's Telephone Number

Registered Representative's Email Address

Broker: If your firm does not have a Broker-Dealer agreement with Domini Social Investments, call our Fund Services line at 1-800-498-1351 to inquire about such an agreement.

**10. SIGNATURE**

Each owner must sign this section.

By signing this application, I certify that:

I have received and read the prospectus for the Funds in which I am investing, and I understand and accept the terms of the prospectus. I have the authority and legal capacity to purchase mutual fund shares. I am of legal age and believe each investment is suitable for me. It is my responsibility to read the prospectus of any fund into which I exchange or otherwise invest. I understand the Fund is not a bank, and Fund shares are not backed or guaranteed by any bank or insured by the FDIC. I understand that all information provided in this application, as applicable, will apply to any new fund into which I may exchange or otherwise invest. I ratify any instructions, including telephone instructions, given on this account. I agree that neither the Fund, its transfer agent, Domini Social Investments, nor any of its agents or affiliates shall be liable for any loss, cost, or expense for acting upon any instructions that they reasonably believe to be genuine. I understand that if I do not want the ability to redeem and exchange by telephone, I should call and inform Domini. I understand that any of the services described in this application may be modified, interrupted, suspended, or terminated at any time, without notice.

**If I am a U.S. Citizen or Resident Alien, as I have indicated above, I certify under penalties of perjury that (1) the Social Security number (taxpayer / government identification number) provided above is correct, and (2) I am not subject to IRS backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding, or (c) I have been notified by the IRS that I am no longer subject to backup withholding. If I am a Nonresident Alien, as I have indicated above, I certify under penalties of perjury that I am not a U.S. Citizen or Resident Alien, and that I am an "exempt foreign person" as defined under IRS regulations, exempt from backup withholding. If the information in this form is incomplete, Domini Social Investments LLC may refuse any purchase or exchange order. The account may be subject to IRS backup withholding on all distributions and redemptions may be subject to IRS penalties. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

\_\_\_\_\_  
Signature of Responsible Individual

□□-□□-□□□□

Date (Month, Day, Year)

**IMPORTANT INFORMATION: USA Patriot Act**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**HOW DID YOU HEAR ABOUT US?**

Please check the box that applies to you

- Advertisement in \_\_\_\_\_
- News story in \_\_\_\_\_
- Website \_\_\_\_\_
- Friend/Relative \_\_\_\_\_
- Conference \_\_\_\_\_
- Financial Advisor/Broker \_\_\_\_\_
- Other \_\_\_\_\_



## DOMINI ADVISOR FUNDS BREAKPOINT DISCOUNTS

### DISCLOSURE STATEMENT

Before investing in mutual funds, it is important that you understand the sales charges, expenses, and management fees that you will be charged, as well as the breakpoint discounts to which you may be entitled. Understanding these charges and breakpoint discounts will assist you in identifying the best investment for your particular needs and may help you reduce the cost of your investment. This disclosure document will give you general background information about these charges and discounts. However, sales charges, expenses, management fees, and breakpoint discounts vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial advisor and review each mutual fund's prospectus and statement of additional information, which are available from your financial advisor, to get the specific information regarding the charges and breakpoint discounts associated with a particular mutual fund.

### SALES CHARGES

Investors who purchase mutual funds must make certain choices. Each mutual fund has a specified investment strategy. You need to consider whether the mutual fund's investment strategy is compatible with your investment objectives. Many mutual funds offer shares that carry a "front-end" sales charge or "load" that is deducted from your investment at the time you buy fund shares. This sales charge is a percentage of your total purchase. As explained below, many mutual funds offer volume discounts to the front-end sales charge assessed on these shares at certain pre-determined levels of investment, which are called "breakpoint discounts."

### BREAKPOINT DISCOUNTS

Most mutual funds offer investors a variety of ways to qualify for breakpoint discounts on the sales charge associated with the purchase of shares subject to a front-end sales charge. In general, most mutual funds provide breakpoint discounts to investors who make large purchases at one time. The extent of the discount depends upon the size of the purchase. Generally, as the amount of the purchase increases, the percentage used to determine the sales load decreases. In fact, the entire sales charge may be waived for investors who make very large purchases of shares subject to front-end sales charges. Mutual fund prospectuses contain tables that illustrate the available breakpoint discounts and the investment levels at which breakpoint discounts apply. Additionally, most mutual funds allow investors to qualify for breakpoint discounts based upon current holdings from prior purchases through "Rights of Accumulation," and future purchases, based upon "Letters of Intent." This document provides general information regarding Rights of Accumulation and Letters of Intent. However, mutual funds have different rules regarding the availability of Rights of Accumulation and Letters of Intent. Therefore, you should discuss these issues with your financial advisor and review the mutual fund prospectus to determine the specific terms upon which a mutual fund offers Rights of Accumulation or Letters of Intent.

**Rights of Accumulation** — Many mutual funds allow investors to count the value of previous purchases of the same fund, or another fund within the same fund family, with the value of the current purchase, to qualify for breakpoint discounts. Moreover, mutual funds allow investors to count existing holdings in multiple accounts, such as IRAs or accounts at other broker-dealers, to qualify for breakpoint discounts. Therefore, if you have accounts at other broker-dealers and wish to take advantage of the balances in these accounts to qualify for a breakpoint discount, you must advise your financial advisor about those balances. You may need to provide documentation establishing the holdings in those other accounts to your financial advisor if you wish to rely upon balances in accounts at another firm.

In addition, many mutual funds allow investors to count the value of holdings in accounts of certain related parties, such as spouses or children, to qualify for breakpoint discounts. Each mutual fund has different rules that govern when relatives may rely upon each other's holdings to qualify for breakpoint discounts. You should consult with your financial advisor or review the mutual fund's prospectus or statement of additional information to determine what these rules are for the fund family in which you are investing. If you wish to rely upon the holdings of related parties to qualify for a breakpoint discount, you should advise your financial advisor about these accounts. You may need to provide documentation to your financial advisor if you wish to rely upon balances in accounts at another firm.

Mutual funds also follow different rules to determine the value of existing holdings. Some funds use the current net asset value (NAV) of existing investments in determining whether an investor qualifies for a breakpoint discount. However, a small number of funds use the historical cost, which is the cost of the initial purchase, to determine eligibility for breakpoint discounts. If the mutual fund uses historical costs, you may need to provide account records, such as confirmation statements or monthly statements, to qualify for a breakpoint discount based upon previous purchases. You should consult with your financial advisor and review the mutual fund's prospectus to determine whether the mutual fund uses either NAV or historical costs to determine breakpoint eligibility.

**Letters of Intent** — Most mutual funds allow investors to qualify for breakpoint discounts by signing a Letter of Intent, which commits the investor to purchasing a specified amount of shares subject to a front-end sales charge within a defined period of time, usually 13 months. For example, if an investor plans to purchase \$50,000 worth of shares over a period of 13 months, but each individual purchase would not qualify for a breakpoint discount, the investor could sign a Letter of Intent at the time of the first purchase and receive the breakpoint discount associated with \$50,000 investments on the first and all subsequent purchases. Additionally, some funds offer retroactive Letters of Intent that allow investors to rely upon purchases in the recent past to qualify for a breakpoint discount. However, if an investor fails to invest the amount required by the Letter of Intent, the fund is entitled to retroactively deduct the correct sales charges based upon the amount that the investor actually invested. If you intend to make several purchases within a 13-month period, you should consult your financial advisor and the mutual fund prospectus to determine if it would be beneficial for you to sign a Letter of Intent.

As you can see, understanding the availability of breakpoint discounts is important because it may allow you to purchase shares subject to a front-end sales charge at a lower price. The availability of breakpoint discounts may save you money. Therefore, you should discuss the availability of breakpoint discounts with your financial advisor and carefully review the mutual fund prospectus and its statement of additional information, which you can get from your financial advisor, when choosing among the share classes offered by a mutual fund. If you wish to learn more about mutual fund share classes or mutual fund breakpoints, you may wish to review the investor alerts available on the NASD website. See [www.nasdr.com/alert\\_mfclasses.htm](http://www.nasdr.com/alert_mfclasses.htm) and [www.nasdr.com/alert\\_breakpoints.htm](http://www.nasdr.com/alert_breakpoints.htm) or visit the many mutual fund websites available to the public.

## DOMINI SOCIAL INVESTMENTS' COMMITMENT TO PROTECTING YOUR PRIVACY

When you chose to entrust us with the responsibility to invest your money, you also entrusted us with something just as valuable — your personal information. Your trust is extremely important to us. In order to maintain that trust, we have developed policies to help ensure that your personal information will remain confidential.

This statement describes our privacy policies — please read it carefully and call us if you have any questions or concerns.

### YOUR PERSONAL INFORMATION IS YOUR PROPERTY

We do not sell personal information to anyone — *under any circumstances*. This policy applies to all nonpublic personal information about you that we maintain, including the fact that you are a Domini investor.

We may share your personal information with nonaffiliated third parties in certain very limited circumstances, as described below.

### PERSONAL INFORMATION WE COLLECT

To serve you as a Domini Fund shareholder and to fulfill our legal obligations, it is necessary for us to collect certain nonpublic information about you.

We use this information to maintain your accounts, effect transactions, protect your account from fraud, and market our products to you.

The types of information we collect include:

- Information you provided to us when you completed an account application or other account forms, such as your name, address, phone number, email address, and Social Security number
- Information about your transactions with us or our affiliates, such as your account balance, positions, transaction history, and parties to transactions
- Information you provided to us through correspondence, whether by email, letter, or telephone

### YOUR PERSONAL INFORMATION FOR YOUR PERSONAL BENEFIT

We treat your personal information with the highest level of care. We understand that your personal information is your property, provided to us in confidence so that we may assist you in meeting your financial goals. There are certain circumstances, however, that require us to share your information with others.

To provide you with comprehensive and efficient service, to help ensure the security of your accounts, and to offer you additional products or services, we will, from time to time, share your information with certain third parties, as required or permitted by law, such as:

- Companies that help us process your transactions, such as transfer agents.
- Retirement account custodians.
- Printers and mailing agents.
- Other financial institutions, in order to allow us to effect transactions that you requested. For example, should you choose to transfer assets between Domini and another financial institution, we may need to share certain personal information about you in order to effect the transaction.
- Governmental agencies, regulatory authorities, and other similar entities, when we believe in good faith that disclosure is required or permitted under law: for example, to cooperate with regulators or law enforcement, resolve disputes, or for risk control.
- Joint account holders, and those with whom you have consented to our sharing your information.

From time to time, we may also disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf. We have contracts with these companies that prohibit them from using your personal information for their own purposes.

In all of the circumstances described above, we will only share your personal information subject to strict conditions. When working with non-affiliated third parties, we will only provide your personal information when necessary to perform the contracted services. We will only provide these third parties with the minimum information necessary to carry out their

assigned duties, and only for that purpose. In all cases, we require these third parties to treat your private information with the same high degree of confidentiality that we do.

### ACCESS TO YOUR INFORMATION IS LIMITED

Within our organization, we restrict access to information about you to those Domini employees who need to know the information to provide you with products or services.

All employees are required to safeguard such information. We maintain strict physical, electronic, and procedural standards to protect your personal information at all times.

These policies have been put in place for one reason: to help ensure that your personal information remains protected and is only used to service your accounts and for your benefit.

### PROTECTING YOUR PRIVACY ONLINE

Our website, [www.domini.com](http://www.domini.com), permits you to access your accounts, make transactions, submit questions and comments to us, and request information. We have taken a number of measures to ensure that you can use all the services on our website in confidence.

- Our website uses some of the most secure forms of online communication available, including data encryption, Secure Sockets Layer (SSL) protocol, and user names and passwords. These technologies provide a high level of security and privacy when you access your account information and initiate online transactions.
- Some of the features on our website require the use of “cookies” — tiny pieces of information that are stored on your browser. We use cookies to enhance your experience using our website, as well as to allow us to measure which pages are being accessed, and which features are the most popular. This enables us to continually improve the website to meet the needs of our clients. We make very limited use of these cookies. We do not use cookies to access data from your hard drive, to learn your email address, or to view data in cookies created by other websites. We do not share this information or give others access to it except under the strict conditions outlined in this privacy policy.

### HOW TO PROTECT YOURSELF

Please be aware that we will not send you unsolicited emails asking you to divulge your personal financial information. If you receive such an email, please report it to us as it may potentially be fraudulent. To protect your personal financial information, please make sure you are conducting online transactions only through our secure Web page.

We also strongly recommend that you maintain your account information, user name, and password in a secure location, and not share this information with anyone. If you become aware of any suspicious activity relating to your account, it is your responsibility to contact us immediately.

### KEEPING YOU INFORMED

You will receive annual notices detailing our privacy policy. We reserve the right to modify this policy at any time, but be assured that if we do, we will notify you promptly. Please call us at 1-800-582-6757, or send us an email if you have any questions or comments.

This privacy policy covers Domini Social Investments LLC, the Domini Funds, and DSIL Investment Services LLC, Distributor 09/09.

## BUSINESS CONTINUITY PLAN

Domini Social Investments LLC and its affiliated distributor, DSIL Investment Services LLC, maintain a Business Continuity Plan (BCP) that has been developed with the goal of protecting the health and safety of our employees and maintain continuity of service for our Domini Funds shareholders.

Our plan is designed to ensure that we are prepared to operate through significant business disruptions, so that our shareholders can access their funds without significant interruption under most circumstances.

Key elements of our BCP include the following:

- We maintain an office evacuation plan and emergency procedures in the event of a disaster affecting our primary office facilities or surrounding area.
- We maintain an emergency contact list and procedures updated and distributed on a regular basis.
- Critical data from our computer systems is backed up daily and then periodically stored offsite in secure facilities.
- All Domini employees can access Domini's computer data remotely via a secure connection. In the event that Domini's network is not accessible, Domini has contracted with a third-party vendor to make file and database servers available via a VPN connection.

Our mission-critical functions, including shareholder transaction processing, custody and fund accounting, and investment submanagement, are accomplished through our key service providers. We require these key service providers to maintain business continuity plans that Domini reviews at least annually.

The BCP is designed to address significant business disruptions of varying scope, including a firm-only disruption, single-building disruption, citywide business disruption, or a regional disruption. In the event of a significant business disruption, our employees would assemble at alternate locations and access Domini's computer network remotely. Key service providers would be contacted, and would continue

to provide critical shareholder transaction processing, custody and fund accounting, and investment submanagement services. Our key service providers maintain offices outside New York City, and would not be affected by a citywide business disruption. Even in the event of a regional disruption of significant scope, we require our key service providers to maintain alternate business locations that permit them to resume critical functions in a reasonable period of time.

If you need to contact us after a significant business disruption, please call our shareholder servicing telephone number at 1-800-582-6757, our main office telephone number at 212-217-1100, or visit our website at [www.domini.com](http://www.domini.com) and go to the "Contact Information" link. If you cannot contact us by calling our shareholder servicing phone number, or our website, please contact our transfer agent, PNC Global Investment Servicing, at 610-382-7826 or through its website at [www.pncgis.com](http://www.pncgis.com).

It is impossible for us to forecast every potential problem that may occur, but we believe our BCP will enable us to continue to conduct business in the event of a variety of possible business disruptions. We believe that our BCP will help us to limit the recovery time necessary to resume operations.

We review and test our BCP at least annually. The BCP is subject to modification based on changing circumstances and assessment of need.