



One Market, Spear Tower, 36th Floor
San Francisco, CA 94105
www.karmeq.com

KARMEQ, LLC (the "Firm") has developed a Business Continuity Plan (the "BCP") on how we will respond to events that significantly disrupt our business. 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. With that in mind, we are providing you with this information on our BCP.

Contacting Us

If after a significant business disruption, you cannot contact us as you usually do at (844) FOR-KRMQ (367-5767) you should call our alternative number 415-651-5767 or go to our website at www.karmeq.com.

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 BCP is designed to permit the Firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our BCP 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; and regulatory reporting.

Varying Disruptions

Significant business disruptions can vary in their scope, such as only the Firm, a single building housing the Firm, the business district where the 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 the Firm or a building housing the Firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 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 within 48 hours. In either situation, we plan to continue business, and notify you through our website www.karmeq.com or our customer number, (844) FOR-KRMQ (367-5767), with general continued operational instructions. 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.

If you have questions about our business continuity planning, you can contact us at (844) FOR-KRMQ (367-5767) or support@karmeq.com.

In the event you are not able to reach us, please proceed as follows:

1. Contact our clearing firm, Apex Clearing Corporation, at (214)-765-1001 for instructions on how to obtain prompt access to funds and securities, enter orders and process other trade related, cash, and security transfer transactions. You can also find helpful information about Apex Clearing Corporation's Emergency Policies at <http://www.apexclearing.com/emergency/>
2. Contact FINRA's District office at (415) 421-1885 for more information.