BUSINESS CONTINUITY PLAN

Mutual Securities, Inc. ("Mutual Securities") 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 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 business continuity plan.

Contacting Us – If after a significant business disruption, you cannot contact us as you usually do at (800) 750-7862, you should call our alternative number (805) 688-1696 or go to our website at https://www.mutual.group. In the event of a severe catastrophe which causes Mutual Securities to cease operations, you should contact our clearing firm, National Financial Services, LLC (NFS), at (617) 563-7000 or (800) 801-9942 for instructions on how it may provide prompt access to 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; 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, NFS, backs up our important records in a geographically separate area. While every emergency 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 eight 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 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 offices of our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within reasonable time. 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 one day. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you, through our web site or our customer emergency number (805) 688-1696, of how to contact us. Mutual Securities will provide estimated recovery times and alternative trading instructions if needed. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers' prompt access to their funds and securities.

Annual Testing & Updates - To comply with FINRA Rule 4370, Mutual Securities conducts annual BCP testing and reviews all components for effectiveness including simulated disaster scenarios, system resilience evaluations, remote access verification, and cyberattack and vulnerability testing. The BCP is reviewed and updated at least annually or following any material business change or regulatory update.

Key Personnel & Succession Planning - To ensure operational continuity, we maintain a succession plan for critical leadership roles (e.g., CEO, CCO), pre-designated backup personnel for trading, compliance, and risk management, and remote access solutions to enable key personnel to work securely from any location.

For more information – If you have questions about our business continuity planning, you can write to us at P.O. Box 3156 Westlake Village, CA 91359.

Revised 2026-07