

Arvest Wealth Management Business Continuity Plan

Arvest Wealth Management is committed to safeguarding the interests of our clients and customers in the event of an emergency or significant business disruption. Arvest Wealth Management's Business Continuity Plan (BCP) was developed in conjunction with Arvest Bank's BCP to maximize Arvest resources in responding 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 the following information regarding our business continuity plan.

Contacting Us

If after a significant business disruption, you cannot contact us as you usually do, you should go to our web site at www.arvest.com/wealth for information. The web site also has a list of various telephone numbers throughout the Arvest Wealth Management system. As a client of Arvest Wealth Management, we recognize you may need access to your account to sell a position or request a check before we can re-establish telephone or other communication services with you. During this time, our clearing firm will assist you with sell or liquidation orders and provide check disbursements, as required. If you cannot contact our firm by any means, you should contact Pershing LLC at (201) 413-3635 or go to their website located at www.pershing.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 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 suppliers, contractor, bank 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, Pershing LLC, regularly backs up our important information in geographically separate areas. 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 firms that they have a thorough Business Continuation Plan in place. Our clearing firm has advised us that their objective is to restore its own operations in order to complete existing transactions and accept new transactions and payments in a timely manner. However, 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 our firm, we will transfer our operations to a local site when needed and expect to recover and resume business. 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. In either situation, we plan to continue our business operations or transfer operations to our clearing firm if necessary and notify you through our web site at www.arvest.com/wealth.

Disclaimers

Arvest Wealth Management's Business Continuity Plan is designed to be prepared for significant business disruptions and to resume our business operations as quickly as possible if an event did occur. The information contained within is a summary of that plan. Because of the confidential nature of much of the plan, it is not possible to distribute the entire plan to clients, customers, or other external entities.

Recovery-time objectives provide concrete goals to plan for and test against. They are not, however, hard and fast deadlines that must be met in every emergency situation, and various external factors surrounding a disruption, such as time of day, scope of disruption, and status of critical infrastructure – particularly telecommunications – can affect actual recovery times.

The Business Continuity Plan Disclosure is subject to change without notice. We may modify this disclosure at any time with such modifications becoming effective upon posting to our web site. You may obtain a current copy of this disclosure by accessing our web site at www.arvest.com/wealth. Alternatively, you may obtain a hard copy of this disclosure by mail upon request.