GASBER FINANCIAL ADVISORS, INC.'S BUSINESS CONTINUITY PLAN SUMMARY

Gasber Financial Advisors, Inc. 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 (916) 985-2594, you should go to our web site at www.gasberfinancial.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 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.

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 within 24 hrs. 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 businesses in a timely fashion with emphasis on recovery of critical functions according to their time criticality. In either situation, we plan to continue in business and notify you through our web site www.gasberfinancial.com or direct email how you may 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. If you have a brokerage account at TD Ameritrade you may contact them at 800.431.3500 option 2 Service, extension 21 Core 1 West Service Team;. If you have a brokerage account at Fidelity Investments, you may contact them by telephone at 800.544.6666 or via its website at https://www.fidelity.com for instructions on how to access to your account, including acceptance of buy and sell orders and issuance of funds.

FOR MORE INFORMATION

If you have questions about our business continuity planning, you can contact us at (916) 985-2594 or email our compliance officer, Gerald E. Gasber at Gerry@gasberfinancial.com.

GASBER FINANCIAL ADVISORS, INC.'S PRIVACY POLICY

Your relationship with Gasber Financial Advisors, Inc. is based on trust and confidence. To fulfill its responsibilities to you, Gasber Financial Advisors, Inc. requires that you provide current and accurate financial and personal information. You deserve to expect that Gasber Financial Advisors, Inc. will protect the information you have provided in a manner that is safe, secure and professional. Gasber Financial Advisors, Inc. and its employees are committed to protecting your privacy and safeguarding that information.

SAFEGUARDING CUSTOMER DOCUMENTS

During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

SHARING NONPUBLIC PERSONAL AND FINANCIAL INFORMATION

Gasber Financial Advisors, Inc. is committed to the protection and privacy of its customers' and consumers' personal and financial information. Gasber Financial Advisors, Inc. will not share such information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- When rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with the sale or merger of Gasber Financial Advisors, Inc.'s business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state, or local laws, rules or other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent; or
- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

OPT-OUT PROVISIONS

It is not the policy of Gasber Financial Advisors, Inc. to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.

FOR MORE INFORMATION

Additional information about Gasber Financial Advisors, Inc. may be found at http:\www.adviserinfo.sec.gov.