



BUSINESS CONTINUITY PLAN DISCLOSURE STATEMENT

Prudent Investors Network (Prudent) is committed to providing our clients with the highest level of service regarding the investments and assets they have entrusted to us. As part of this and pursuant to the Investment Advisers Act and the rules and guidance of the U.S. Securities and Exchange Commission, we have developed a Business Continuity Plan to define the strategies and plans that Prudent will use during a significant business disruption. A significant business disruption could include such events as a fire in Prudent's office, a natural disaster, terrorist attack, pandemic, or citywide power disruption.

In such event, Prudent will safeguard employee lives and firm property. We will work to re-establish the systems necessary to quickly recover and resume operations, protect records and allow customers to transact business to the extent reasonable and practical under the circumstances.

If you are not able to contact us through our regular telephone number (760-597-9255), please check our website (www.prudentinvestors.com) where an alternate number will be posted. For questions relating directly to accessing your funds and securities, please contact TD Ameritrade at 888-613-2401 or Ceros (if your account is still held at National Financial Services) at 866-842-3356.

In the event of a pandemic or other form of viral outbreak, Prudent may provide employees with electronic access to work from their homes and/or assess ways to make the office facilities more biohazard resistant.

As our business is now fully capable of operating remotely, only a state-wide disruption will affect our operations as our employees all reside in California. However, our ability to fully function is dependent on sources outside of our control, including the availability of electricity, telephones, internet, transportation, and the functioning of institutions and markets worldwide. Nothing in Prudent's Business Continuity Plan or this disclosure statement is intended to provide a guarantee or warranty regarding the actions or performance of Prudent.

If you have questions about our business continuity plan, please contact us at 760-597-9255.