

## Additional Accountholder Information

### Business Continuity Plan

Wintrust Investments, LLC 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 by calling your Financial Advisor directly or 866-943-4732, you should call our alternative number 800-678-0833 or go to our website at [www.wintrustwealth.com](http://www.wintrustwealth.com). We recognize you may need access to your account to sell a position or request a check before we re-establish telephone service with our clients. During this time, First Clearing\*, LLC (First Clearing), our clearing firm, will assist you with sell/liquidation orders and provide check disbursements, if needed. If you cannot contact our firm, please call First Clearing for assistance at 877-496-3223.

**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 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; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

First Clearing regularly backs up its important information in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, First Clearing has a thorough business continuity plan in place. First Clearing has advised us that its objective is to restore its own operations in order to complete existing transactions and accept new transactions and payments in a timely manner. You can view the First Clearing business continuity plan at [www.wellsfargoclearingservicesllc.com](http://www.wellsfargoclearingservicesllc.com).

First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

**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 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 24 hours. In either situation, we plan to continue business, transferring operations to our clearing firm if necessary, and notify you through our website [www.wintrustwealth.com](http://www.wintrustwealth.com) or our customer emergency number, 800-678-0833. 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.

**For more information** – If you have questions about our business continuity plan, you can contact us at 866-943-4732.

### Customer Complaints

Mail: Wintrust Wealth Management, Attn: Compliance  
231 South LaSalle Street, 13th Floor  
Chicago, Illinois 60604  
Phone: 800-621-4477  
Email: [whcompliance@wintrustwealth.com](mailto:whcompliance@wintrustwealth.com)

### Service Fees

Physical Certificate Issue	\$125.00 per issue
Outgoing Account Transfers	\$95.00 per account
Wire Transfers	\$15.00 per wire
International Wire	\$25.00 per wire
Foreign Security Transaction	Variable
Returned Checks	\$25.00 per check
Stop Payment	\$15.00 per check
Stock Deposit Rejection	\$50.00
Direct Registration Rejection	\$75.00
Transaction Charge	\$5.00 per trade
No-Load Fund Sales Charge	\$25.00

*Service fees are subject to change without notice. This service fee schedule is not all-inclusive. There may be additional fees for other services requested. Please inquire. Effective August 2018*