

Business Continuity Plan

Customer Disclosure Statement

New Vernon Wealth Management

SF Investments, Inc.

SF Investments, Inc. and its affiliated investment advisor, New Vernon Wealth Management LLC, maintain a coordinated Business Continuity Plan ("BCP") designed to permit the continuation of business operations and client service in the event of a significant business disruption. While each entity remains responsible for its respective regulatory obligations, the affiliated firms utilize shared resources, technology systems, personnel, and recovery procedures under a unified business continuity framework.

This plan considers two kinds of Significant Business Disruptions (SBDs): internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss of electrical power in the office or building. External SBDs prevent the operation of the securities markets or affect a number of firms, such as a terrorist attack, a natural disaster, or another event causing a wide-scale, regional disruption in essential services.

Contact information: Any questions regarding this Business Continuity Plan should be addressed to Steve Shapiro, 799 Central Ave., Suite 350, Highland Park, IL 60035; (847) 926-5700.

Internal SBDs: In the event of a disruption due to an internal SBD, the Company will attempt to continue to conduct business as usual by utilizing employee remote work capabilities, alternative communication methods (if available), such as the Internet or smart/cell phones, or by moving its operations to an alternative location.

External SBDs: In the event of a disruption due to an external SBD, the Company will attempt to continue to conduct business as usual by utilizing employee remote work capabilities, moving its operations to an alternative location outside the affected area, if possible, or by providing customers/clients with alternative arrangements. The Company will resume normal business operations as soon as it is able to do so, based on the type and extent of the event.

Records: All critical records related to the Company's business operations are backed up and stored in a secure off-site location (RIA WorkSpace Microsoft Azure cloud platform). These back-up files can be used to restore Company systems so that business can return to normal as quickly as possible after a disruption.

The Company's clearing firm, Pershing LLC, maintains a business continuity plan in the event of an SBD. For more information, visit www.pershing.com.

Communications: In the event that you are unable to reach the Company, clients and investors can maintain contact or request emergency transactions through the following channels:

- Email: operations@sfinv.com
- Call 847-926-5700 or 800-691-9273
- Place emergency liquidating trades or request distributions directly through Pershing at 201-413-3333 or general.customer.service@bny.com