GR Financial Group, LLC – Business Continuity Plan Summary

GR Financial Group, LLC has developed and implemented a Business Continuity Plan ("BCP") that includes redundant data centers and alternate facilities to protect its business processes and technology environment in the event of a significant business disruption. GR Financial Group's policy is to respond to a significant business disruption (SBD) in an effort to safeguard employees' lives and firm property, make a financial and operational assessment, quickly recover and resume operations, protect the firm's books and records, and allow our customers to transact business.

The plan addresses business disruptions that may be caused by a local incident or by a regional or market related disaster that applies to many companies. The Plan covers our critical business processes and related employees essential for GR Financial Group, LLC to continue to conduct business for an interim or temporary period during a business interruption. Every important aspect of GR Financial Group's securities business, including 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 suppliers, contractors, bands 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 are addressed in this plan.

GR Financial Group's Goal is to recover its Critical Business Processes with minimal interruption, depending on the nature of the disruption. 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 four hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside the affected area and presume to recover and resume business within one day. If the significant business disruption is so sever that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

If after a significant business disruption, you cannot contact us as you usually do at 520-577-4711, please go t our website at https://www.gr-financialgroup.com for contact instructions. We also have an emergency setup at grnational@yahoo.com. If you cannot access us through either of those means, and you have a brokerage account carried by Fidelity, you should contact

Fidelity Investments via its website www.fidelity.com or by telephone at 800-544-6666 for instructions on how it may provide prompt access to your funds and securities including accepting buy and sell orders and issuing checks and wires from your account.

Please be advised that our business continuity plan is subject to change and modification. Our firm will update this plan whenever we have a material change to our operations, structure, business, or location or to those of our clearing firm. In addition, we will promptly post the revised summary on our website www.gr-financialgroup.com. If you have questions about our business continuity plan or would like a copy of this summary, you can contact us at 520-577-4711 or info@gr-financialgroup.com.