



Business Continuity Disclosure

Arctic has developed a Business Continuity Plan on how the group companies 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.

If significant business disruptions occur, go to the Arctic website for information <http://arctic.com>.

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; communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting.

While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, our objective is to restore operations and be able to complete existing transactions within acceptable time frames.