

Upromise Investments, Inc. Notice of Business Continuity Plans

At Upromise Investments, Inc., we recognize how heavily our 529 Plan participants rely on our systems and services. We also recognize that business disruptions of varying scope can and do occur. Upromise Investments, Inc. wants you to know that we have plans in place designed to safeguard your assets and protect vital account information in the event of a business disruption.

Upromise Investments, Inc. and its affiliated companies have developed plans to recover from situations including, but not limited to, facilities failures that may cause business interruption. These Plans are designed to account for interruptions of various lengths and scope and require that Upromise Investments, Inc. is able to recover mission critical functions according to their time criticality. In order to maintain secure and effective plans, Upromise Investments, Inc. does not provide the specific details in this notice, but you should be aware that Upromise Investments, Inc.'s corporate disaster recovery planning includes the following:

1. Identification of all mission critical systems and backup facilities and arrangements
2. Alternate communications between Upromise Investments, Inc. and its customer and business partners
3. Alternate physical site location and preparedness
4. A review of financial and operational risks
5. Employee safety strategies and communications

Upromise Investments, Inc. mitigates risks to reduce the potential impact on customer service. In addition to following the guidelines stated above, Upromise Investments, Inc.'s recovery plans also include the following:

Designated Contingency Sites - There are pre-established, tested processes for rerouting of critical hotline numbers. In the event of a site outage, customers should experience minimal downtime in their ability to contact Upromise Investments, Inc.

Notification to Clients - Procedures for notifying 529 Plan Participants have been established for Upromise Investments, Inc. associates to follow in the event of an outage. Notification will include information regarding length of outage, instructions for contacting Upromise Investments, Inc., and support information (e.g., where to send faxes, issues pertaining to data transmissions and communications).

Access to Your Funds - A site outage should not impact your ability to have access to your available funds, as Upromise Investments, Inc.'s business continuity plans are designed to facilitate sustained service. However, your ability to trade securities may be impacted by market events outside of Upromise Investments, Inc.'s control, such as when the market was closed following the September 11 tragedy. Our business continuity plans are designed to result in necessary personnel being available to approve withdrawal transactions.

Please note that Upromise Investments, Inc.'s Business Continuity Plans are reviewed as necessary, and at least annually, to ensure they account for technology, business and regulatory changes, operations, structure or location. The plans are subject to change, and material changes will be reflected in an updated "Notice of Business Continuity Plans" which will be posted on our website www.Upromise.com. You may obtain a current written copy of this notice by contacting a Upromise Investments, Inc. representative or by visiting our website at www.upromise.com.