

Kensington BCP Summary

Kensington Capital Corporation is dedicated to protecting the interests of our counter-parties and customers in the event of an emergency or Significant Business Disruption (SBD). The Business Continuity Plan Disclosure summarizes our efforts to lessen the risks inherent with unexpected business interruptions. Our in-depth business continuity strategy has been designed to allow us to meet our existing obligations to our counter-parties and customers even in the event of an emergency or significant business disruption; however, it is not infallible. While the plan is designed to address and respond to many different conditions, such events, by nature are unpredictable and therefore it is not possible to anticipate every scenario and how it could cause an SBD. Additionally, even though we are secure in our own preparedness, Kensington Capital Corporation cannot control the various entities that we must depend upon in the event of an emergency. Our BCP's are periodically tested to confirm their efficiency; nevertheless, such tests may not completely duplicate the actual conditions experienced in a real emergency. This summary is subject to modification, and if modified, will be promptly on the Kensington website once it is operational. Customers may at any time request a hardcopy of this summary by mail. We will disclose in writing a summary of our BCP to customers at account opening. We also post the summary on our website www.kenscap.com, once it is operational.

If SIPC determines that we are unable to meet our obligations to customers, or if our liabilities exceed our assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek to appoint a trustee to disburse customer assets.

The following telephone numbers should be used only in the event of an SBD:

Hilltop Securities

Cole Zamboanga (214) 953-4000

Our summary addresses the levels of verifying severity and planned recovery time, and also discloses the existence of backup facilities and alternate contact information, but does not specify location.

We may contract with outside service providers (unaffiliated third parties) in order to better service you, and in the process will need to supply them with information we receive from you. Our service providers are under contractual obligations to protect your information in a manner that is consistent with the privacy policy we have established.