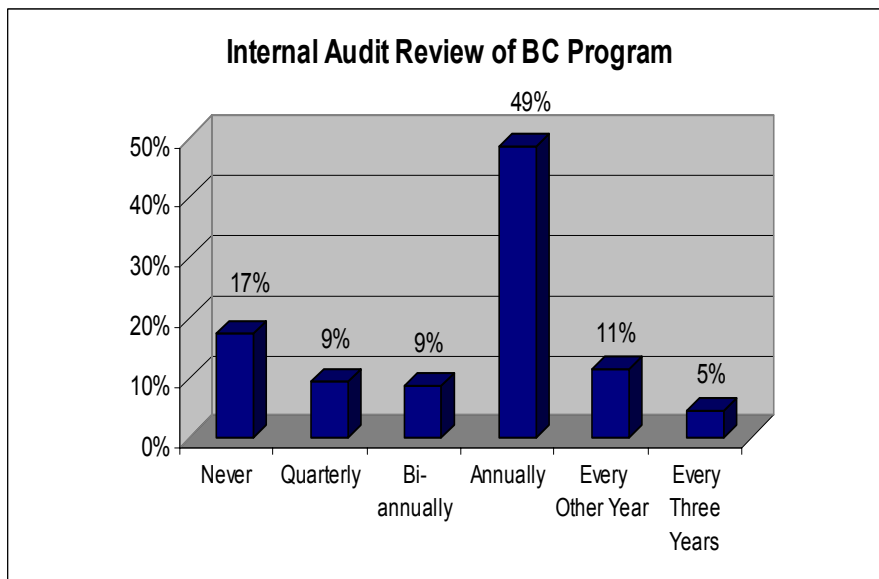
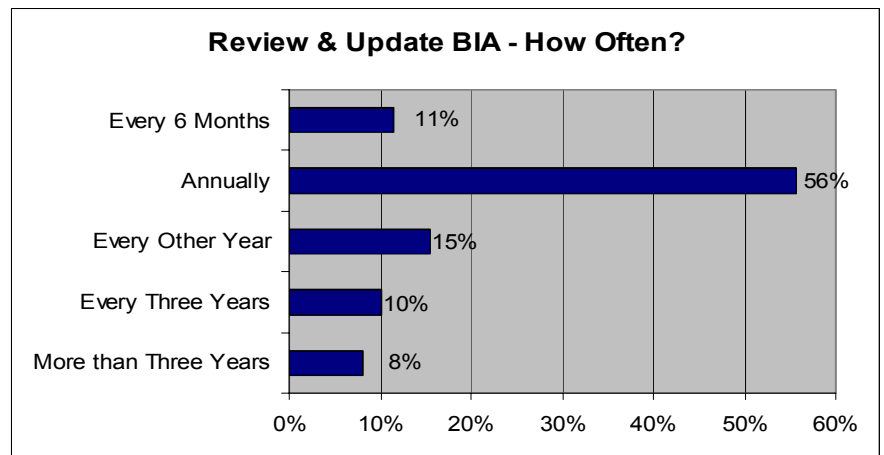
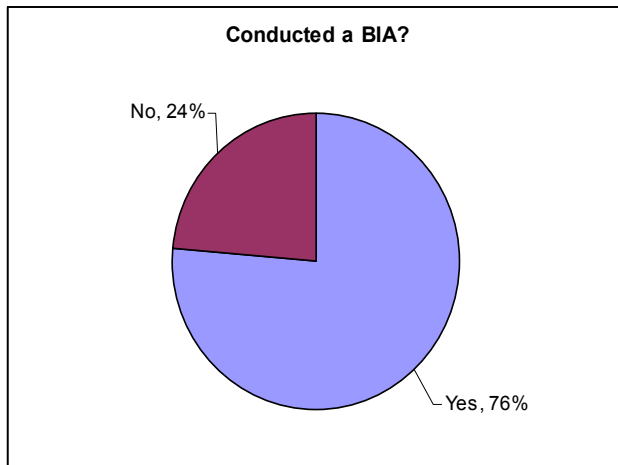
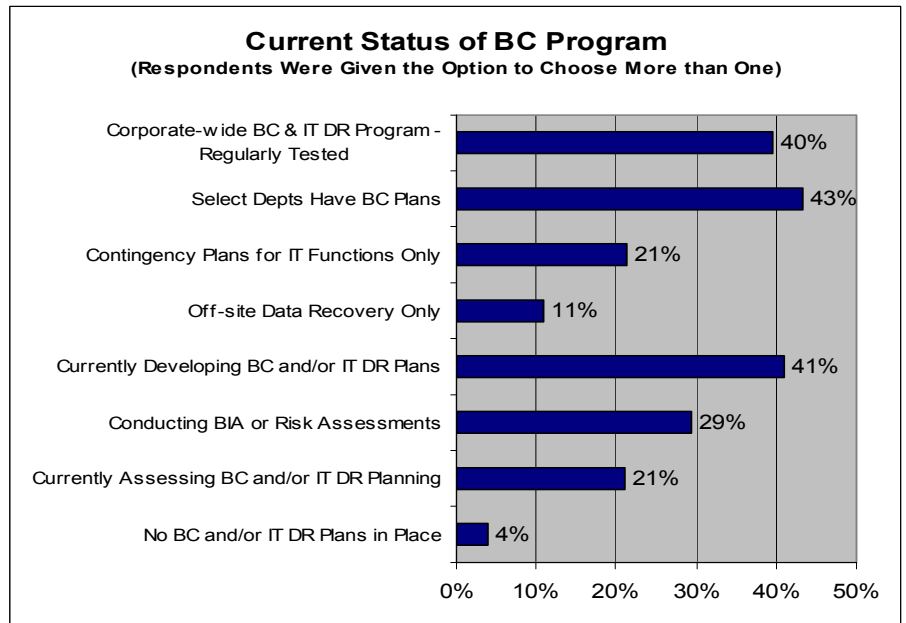




# Business Continuity

## 2006 PROGRAM REPORT

BC Management, Inc. is pleased to release our 3rd Annual Business Continuity Program Benchmarking Report. The data in this report was collected in our Annual Business Continuity Study between Jan. 6, 2006 thru Feb. 17, 2006 via an on-line survey by an independent company. The respondents were dispersed internationally and included 1,840 professionals. Respondents were given the option to contribute to this portion of the survey and those who managed a BC/DR Program or cost center were encouraged to participate. A total of 1,283 respondents took part in the BC Program survey. After careful review, those respondents were trimmed to 1,011 after eliminating unintelligible data as well as those respondents noting professional services as their current industry focus. While a majority of the respondents came from the USA, 260 were internationally based. Respondents were given the option of keeping their identity confidential.



### Primary Reasons For Developing BC Programs

Scale of 1-5 with 5 Meaning High Priority

Good Business Sense	4.06
Minimize Future Impact	4.02
Protect Stakeholders	3.91
Right Thing To Do	3.88
Regulation Compliance	3.83
Audit Results/ Recommendations	3.37
Customer Requirement	3.14
Service Level Agreement	2.98
History of Interruptions	2.60
Insurance Policy Requirement	2.57

### BC Program Integrated with Tangent Fields

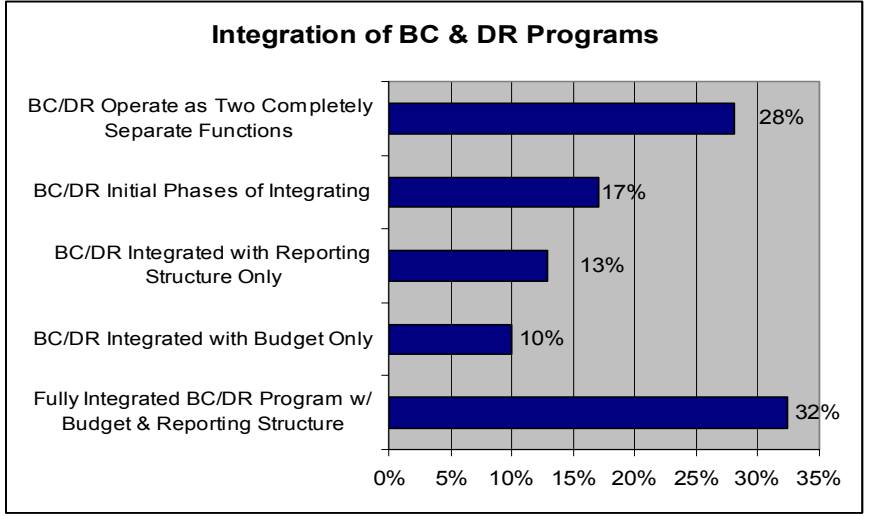
Scale of 1-5 with 5 Meaning Highly Integrated

Disaster Recovery/ IT	3.70
Crisis Management	3.50
Emergency Management	3.41
Information Security	3.21
Physical Security	3.21
Risk Management	3.12
Audit	2.86
Change Management	2.61

Full-time BC Employees												
Industry	0	1-2	3-4	5-6	7-8	9-10	11-15	16-25	26-50	51-100	100+	# of Resp
Biotechnology	0	0	3	1	0	0	1	1	0	0	0	6
Brokerage/ Investment	0	2	1	0	0	0	0	1	2	2	3	11
Computer Software	4	5	1	1	0	0	2	0	0	0	0	13
Computer Services	5	11	2	3	0	0	0	2	2	0	8	33
Education	9	13	1	2	0	0	0	0	0	0	0	25
Energy	3	6	1	2	2	0	0	1	2	1	3	21
Entertainment	2	4	1	1	0	0	0	0	0	0	0	8
Financial/ Banking	12	112	40	30	7	8	12	18	12	14	26	291
Government	16	31	13	4	1	2	5	5	2	6	4	89
Healthcare/ Medical	8	37	7	3	0	0	2	1	0	0	0	58
Insurance	6	52	16	6	1	6	4	5	4	2	2	104
IT/ Data Services	4	16	3	1	2	7	5	1	3	5	4	51
Legal	1	4	2	0	0	0	0	0	0	0	0	7
Manufacturing/ Industrial	3	5	1	2	0	1	2	0	0	0	0	14
Manufacturing/ Products	8	13	4	1	0	1	2	0	0	1	0	30
Manufacturing/ Other	3	7	2	2	0	1	0	0	0	0	0	15
Mortgage	0	2	2	1	0	0	0	1	0	0	1	7
Non-Profit	3	5	1	0	0	0	0	0	0	0	0	9
Pharmaceutical	0	6	2	0	1	0	2	0	0	0	0	11
Retail/ Wholesale	6	22	7	3	0	0	0	1	0	0	0	39
Telecommunications	5	15	7	4	3	2	6	7	2	2	4	57
Transportation	4	9	3	4	1	0	2	0	0	0	0	23
Utilities	4	10	6	2	0	1	1	0	0	0	0	24
Other	10	38	5	3	3	2	1	1	1	1	0	65
<b>Total # of Respondents</b>	<b>116</b>	<b>425</b>	<b>131</b>	<b>76</b>	<b>21</b>	<b>31</b>	<b>47</b>	<b>45</b>	<b>30</b>	<b>34</b>	<b>55</b>	<b>1011</b>

Full-time DR Employees												
Industry	0	1-2	3-4	5-6	7-8	9-10	11-15	16-25	26-50	51-100	100+	# of Resp
Biotechnology	0	1	4	0	0	0	0	1	0	0	0	6
Brokerage/ Investment	0	2	1	0	0	0	0	3	3	1	1	11
Computer Software	6	3	1	2	0	0	1	0	0	0	0	13
Computer Services	4	10	4	0	0	2	0	2	0	2	9	33
Education	7	13	4	0	0	0	0	0	1	0	0	25
Energy	4	5	2	4	0	0	2	0	1	1	2	21
Entertainment	1	6	0	0	0	0	1	0	0	0	0	8
Financial/ Banking	33	108	36	14	12	11	14	14	13	12	24	291
Government	22	30	10	4	2	2	3	5	4	3	4	89
Healthcare/ Medical	7	33	7	5	0	1	2	2	1	0	0	58
Insurance	13	44	15	7	0	5	5	5	4	3	3	104
IT/ Data Services	7	15	2	3	0	4	5	4	2	3	6	51
Legal	1	5	1	0	0	0	0	0	0	0	0	7
Manufacturing/ Industrial	3	6	1	2	0	2	0	0	0	0	0	14
Manufacturing/ Products	3	16	3	2	0	1	2	1	1	1	0	30
Manufacturing/ Other	4	7	0	2	1	1	0	0	0	0	0	15
Mortgage	1	3	1	0	0	0	0	1	0	0	1	7
Non-Profit	4	5	0	0	0	0	0	0	0	0	0	9
Pharmaceutical	1	3	4	0	1	0	1	0	1	0	0	11
Retail/ Wholesale	5	20	7	4	0	2	0	1	0	0	0	39
Telecommunications	3	18	8	5	0	4	3	7	3	1	5	57
Transportation	1	12	4	0	0	0	1	3	0	1	1	23
Utilities	3	13	4	2	0	1	1	0	0	0	0	24
Other	14	29	7	7	1	1	2	1	1	1	1	65
<b>Total # of Respondents</b>	<b>147</b>	<b>407</b>	<b>126</b>	<b>63</b>	<b>17</b>	<b>37</b>	<b>43</b>	<b>50</b>	<b>35</b>	<b>29</b>	<b>57</b>	<b>1011</b>

Hiring Plans for BC/DR/EM Employees		
Year	Full-time	Part-time
2005	29%	13%
2006	35%	16%
Hiring Plans for 2006 (Those Seeking to Hire)		
# of Potential Hires for 2006	Full-time	Part-time
1	42%	44%
2	20%	17%
3	7%	4%
4	6%	6%
5	6%	7%
6	2%	2%
7	1%	1%
8	1%	1%
9	1%	2%
10	6%	7%
11-15	2%	1%
16-20	3%	3%
More than 20	3%	5%



# An Assessment of Budgeting for BC & DR Programs

## How is BC & DR Budgeted as an Integrated Program and as Separate Functions

	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Budget Independent From Other Depts.	47%	30%	37%	38%
Budget Tied to Other Departments	28%	26%	33%	29%
No Defined Budget	25%	44%	29%	33%
				100%

### BC/DR Budget Independent From Other Depts

Budget Amount	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Under \$100K	11%	11%	14%	12%
\$100K - \$250K	14%	14%	16%	14%
\$250K - \$500K	14%	14%	22%	17%
\$500K - \$1M	17%	17%	18%	17%
\$1M - \$5M	27%	27%	21%	25%
\$5M - \$10M	8%	8%	4%	7%
\$10M - \$50M	6%	6%	5%	5%
Over \$50M	4%	4%	0%	3%
				100%

### BC/DR Budget Tied to Other Depts

Department	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Assurance/ Compliance	4%	6%	1%	4%
Facilities Mgmt	7%	6%	4%	6%
Finance	4%	3%	2%	3%
Individual Business Units	7%	8%	4%	6%
Information Security	10%	6%	9%	8%
Information Technology	39%	31%	58%	42%
Operations	11%	12%	11%	11%
Physical Security	3%	2%	0%	2%
Risk Management	5%	14%	4%	8%
Strategic Planning	3%	3%	2%	3%
Shared Between Depts	6%	6%	4%	5%
Other	2%	2%	1%	2%
				100%

### Defined BC/DR Budget Amount Tied to Other Departments

Defined Budget Amount	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Under \$100K	18%	22%	19%	20%
\$100K - \$250K	24%	18%	17%	19%
\$250K - \$500K	15%	12%	12%	13%
\$500K - \$1M	17%	15%	17%	16%
\$1M - \$5M	13%	13%	18%	15%
\$5M - \$10M	4%	3%	6%	4%
\$10M - \$50M	1%	1%	3%	2%
Over \$50M	1%	0%	0%	0%
BC/DR Budget Not Defined	7%	15%	10%	11%
				100%

### Estimated BC/DR Budget Amount Tied to Other Departments (If Not Defined Above)

Estimated Budget Amount	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Under \$100K	55%	55%	52%	54%
\$100K - \$250K	10%	18%	16%	15%
\$250K - \$500K	8%	10%	8%	9%
\$500K - \$1M	9%	5%	7%	7%
\$1M - \$5M	8%	7%	10%	8%
\$5M - \$10M	7%	1%	4%	4%
\$10M - \$50M	3%	0%	0%	1%
Over \$50M	2%	1%	3%	2%
				100%

### Budget Change in 2005 - Those Respondents with Defined Budgets

Budget Change in 2005	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
No Change	41%	49%	58%	49%
Increased	51%	40%	34%	41%
Decreased	8%	12%	9%	10%
				100%

### Amount of Budget Increase or Decrease in 2005

% of Budget Increase - 2005	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Average Budget Increase in 2005	28%	29%	26%	28%
High Budget Increase in 2005	225%	300%	517%	347%
Low Budget Increase in 2005	2%	2%	3%	2%
% of Budget Decrease - 2005				
Average Budget Decrease in 2005	20%	24%	29%	24%
High Budget Decrease in 2005	38%	68%	88%	64%
Low Budget Decrease in 2005	6%	5%	8%	6%

### Budget Change in 2006 - Those Respondents with Defined Budgets

Budget Change in 2006	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
No Change	40%	35%	60%	45%
Increased	36%	35%	32%	35%
Decreased	5%	6%	8%	6%
Not Sure	18%	24%	0%	14%
				100%

### Amount of Budget Increase or Decrease in 2006

% of Budget Increase - 2006	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Average Budget Increase in 2006	25%	23%	19%	22%
High Budget Increase in 2006	140%	150%	125%	138%
Low Budget Increase in 2006	2%	4%	4%	3%
% of Budget Decrease - 2006				
Average Budget Decrease in 2006	13%	21%	22%	19%
High Budget Decrease in 2006	30%	55%	45%	43%
Low Budget Decrease in 2006	2%	7%	10%	6%

### Estimated BC/DR Budget

Estimated Budget Amount	BC/DR Integrated Under Same Budget	BC Budgeted Separately From DR	DR Budgeted Separately From BC	
Under \$100K	55%	55%	52%	54%
\$100K - \$250K	10%	18%	16%	15%
\$250K - \$500K	8%	10%	8%	9%
\$500K - \$1M	9%	5%	7%	7%
\$1M - \$5M	8%	7%	10%	8%
\$5M - \$10M	7%	1%	4%	4%
\$10M - \$50M	3%	0%	0%	1%
Over \$50M	2%	1%	3%	2%
				100%

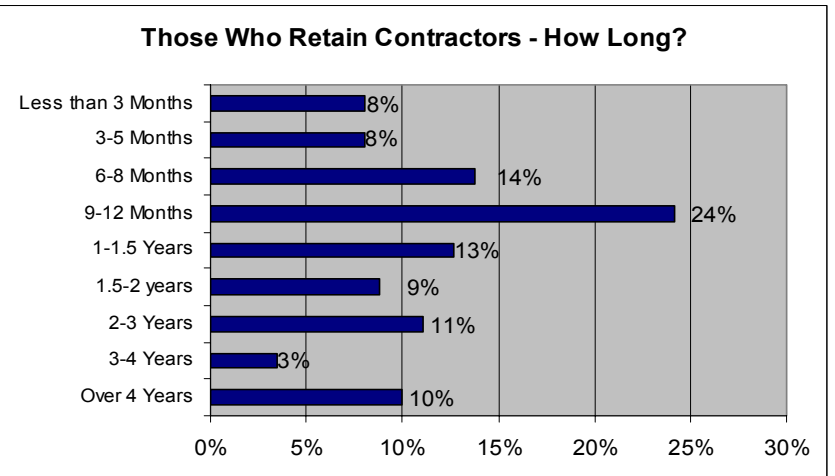
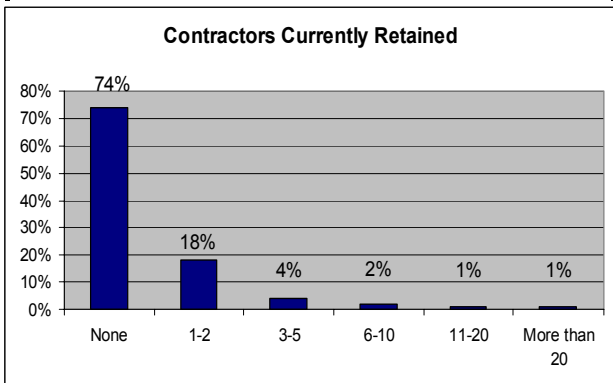
# Assessing Reporting Structures for BC & DR Programs

*Where BC & DR Reports as an Integrated Program and as Separate Functions*

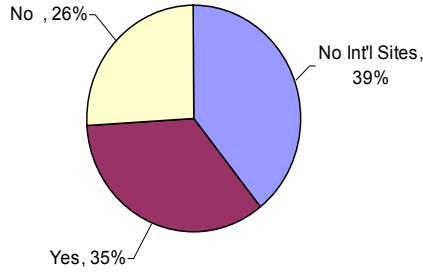
Ultimately Accountable by Department	BC/DR Integrated with Reporting Structure	BC Independent Reporting Structure	DR Independent Reporting Structure	
<b>Corporate</b>	<b>8%</b>	<b>7%</b>	<b>5%</b>	<b>7%</b>
Board/ President/ CEO	26%	31%	42%	32%
Chief Information Officer	18%	5%	5%	9%
Chief Officer (Various)	25%	19%	18%	19%
Executive VP/ Managing Director	15%	14%	0%	10%
Sr. VP/ Director/ Manager	14%	0%	0%	3%
VP/ Director	1%	10%	13%	8%
Assist VP/ Director/ Manager	3%	2%	9%	4%
Specialist/ Coord/ Planner/ Other	8%	24%	13%	15%
<b>BC/DR Office</b>	<b>14%</b>	<b>11%</b>	<b>5%</b>	<b>10%</b>
Board/ President/ CEO	7%	1%	4%	4%
Chief Officer (Various)	8%	3%	0%	2%
Business Continuity/ Security Officer	0%	2%	0%	1%
Executive VP/ Managing Director	9%	2%	0%	3%
Sr. VP/ Director/ Manager	10%	14%	18%	14%
First VP/ Director	0%	8%	0%	3%
VP/ Director	39%	36%	46%	41%
Assist VP/ Director/ Manager	17%	18%	25%	21%
Specialist/ Coord/ Planner/ Other	10%	16%	7%	11%
<b>Risk Management</b>	<b>13%</b>	<b>13%</b>	<b>3%</b>	<b>10%</b>
Chief Officer (Various)	9%	10%	0%	6%
Chief Risk Officer	18%	11%	0%	10%
Business Continuity/ Security Officer	9%	0%	0%	3%
Executive VP/ Managing Director	18%	10%	10%	12%
Sr. VP/ Director/ Manager	5%	4%	6%	5%
VP/ Director	27%	41%	42%	37%
Assist VP/ Director/ Manager	14%	15%	24%	18%
Specialist/ Coord/ Planner/ Other	0%	9%	18%	9%
<b>Assurance</b>	<b>3%</b>	<b>2%</b>	<b>1%</b>	<b>2%</b>
Chief Officer (Various)	34%	0%	25%	20%
Chief Compliance Officer	10%	32%	25%	22%
Executive VP/ Managing Director	0%	8%	0%	3%
Sr. VP/ Director/ Manager	0%	8%	25%	11%
VP/ Director	5%	45%	25%	25%
Assist VP/ Director/ Manager	36%	7%	0%	14%
Specialist/ Coord/ Planner/ Other	15%	0%	0%	5%
<b>Finance</b>	<b>3%</b>	<b>8%</b>	<b>2%</b>	<b>4%</b>
Chief Officer (Various)	5%	0%	5%	3%
Chief Financial Officer	65%	37%	0%	34%
Executive VP/ Managing Director	0%	0%	10%	3%
Sr. VP/ Director/ Manager	0%	2%	0%	1%
VP/ Director	26%	46%	52%	41%
Assist VP/ Director/ Manager	0%	7%	33%	13%
Specialist/ Coord/ Planner/ Other	4%	8%	0%	4%
<b>Information Security</b>	<b>6%</b>	<b>10%</b>	<b>14%</b>	<b>10%</b>
Chief Information Officer	26%	7%	20%	18%
Chief Information Security Officer	35%	13%	12%	20%
Chief Officer (Various)	0%	6%	4%	3%
Executive VP/ Managing Director	5%	12%	5%	7%
Sr. VP/ Director/ Manager	3%	6%	13%	7%
VP/ Director	21%	25%	16%	21%
Assist VP/ Director/ Manager	8%	28%	25%	20%
Specialist/ Coord/ Planner/ Other	2%	3%	5%	4%
<b>Information Technology</b>	<b>22%</b>	<b>27%</b>	<b>55%</b>	<b>34%</b>
Chief Information/ Technology Officer	37%	27%	32%	36%
Chief Officer (Various)	5%	2%	0%	2%
Executive VP/ Managing Director	4%	4%	9%	3%
Sr. VP/ Director/ Manager	3%	6%	4%	4%
First VP	1%	0%	23%	8%
VP/ Director	26%	28%	14%	23%
Assist VP/ Director/ Manager	18%	20%	15%	17%
Specialist/ Coord/ Planner/ Other	6%	13%	3%	7%
<b>Operations</b>	<b>8%</b>	<b>7%</b>	<b>5%</b>	<b>7%</b>
Board/ President/ CEO	6%	0%	0%	2%
Chief Operating Officer	14%	20%	29%	21%
Chief Officer (Various)	13%	22%	8%	15%
Executive VP/ Managing Director	10%	4%	0%	5%
Sr. VP/ Director/ Manager	3%	14%	5%	7%
First VP	2%	0%	0%	1%
VP/ Director	41%	22%	43%	35%
Assist VP/ Director/ Manager	3%	6%	8%	6%
Specialist/ Coord/ Planner/ Other	7%	12%	7%	9%
<b>Physical Security</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>
Chief Officer (Various)	7%	6%	10%	7%
Executive VP/ Director	0%	0%	25%	9%
VP/ Director	79%	33%	35%	49%
Assist VP/ Director/ Manager	14%	61%	30%	35%
<b>Strategic Planning</b>	<b>2%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>
Executive VP/ Managing Director	0%	22%	0%	7%
Sr. VP/ Director/ Manager	50%	0%	0%	17%
VP/ Director	50%	39%	57%	49%
Assist VP/ Director/ Manager	0%	39%	0%	13%
Specialist/ Coord/ Planner/ Other	0%	0%	43%	14%
<b>Facilities Management</b>	<b>4%</b>	<b>1%</b>	<b>2%</b>	<b>3%</b>
Executive VP/ Managing Director	24%	2%	18%	15%
Sr. VP/ Director/ Manager	14%	10%	9%	11%
VP/ Director	38%	51%	42%	44%
Assist VP/ Director/ Manager	17%	37%	31%	29%
Specialist/ Coord/ Planner/ Other	7%	0%	0%	1%
<b>Human Resources</b>	<b>2%</b>	<b>1%</b>	<b>0.3%</b>	<b>1%</b>
Sr. VP/ Director/ Manager	25%	0%	0%	8%
VP/ Director	50%	52%	43%	48%
Assist VP/ Director/ Manager	25%	24%	0%	16%
Specialist/ Coord/ Planner/ Other	0%	24%	57%	27%
<b>Legal Counsel</b>	<b>2%</b>	<b>1%</b>	<b>0%</b>	<b>1%</b>
Executive VP/ Managing Director	50%	72%	0%	61%
Sr. VP/ Director/ Manager	0%	7%	0%	4%
VP/ Director	50%	7%	0%	29%
Assist VP/ Director/ Manager	0%	14%	0%	6%
<b>Internal Audit</b>	<b>1%</b>	<b>2%</b>	<b>1%</b>	<b>1%</b>
VP/ Director	33%	38%	0%	24%
Assist VP/ Director/ Manager	33%	10%	50%	31%
Specialist/ Coord/ Planner/ Other	33%	52%	50%	45%
<b>Individual Business Units</b>	<b>4%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>
Chief Officer (Various)	0%	12%	0%	3%
Executive VP/ Managing Director	28%	27%	26%	27%
Sr. VP/ Director/ Manager	19%	8%	6%	12%
VP/ Director	0%	0%	38%	13%
Assist VP/ Director/ Manager	39%	43%	4%	29%
Specialist/ Coord/ Planner/ Other	14%	10%	26%	17%
<b>Other</b>	<b>6%</b>	<b>5%</b>	<b>2%</b>	<b>4%</b>
Chief Officer (Various)	7%	3%	0%	3%
Executive VP/ Managing Director	15%	14%	12%	14%
VP/ Director	35%	37%	17%	30%
Assist VP/ Director/ Manager	22%	25%	17%	21%
Specialist/ Coord/ Planner/ Other	21%	21%	54%	32%

<b>BC/DR Consulting Work - 2006</b>	
Yes	66%
No	34%
<b>Type of Consulting Work - 2006</b>	
<b>BC/DR Assessment</b>	
BIA	26%
Technical	24%
Gap Analysis	18%
Risk Assessment	24%
Facility Evaluation	18%
Other	7%
None	4%
<b>BC/DR Regulatory Assessment</b>	
Sarbanes Oxley	24%
HIPPA	12%
ISO 17799	15%
Other	5%
None	19%
<b>BC Program (Business Processes)</b>	
Development	26%
Implementation	24%
Documentation	27%
Exercise	30%
Awareness	25%
Crisis Management	20%
Other	1%
None	8%
<b>DR Program (IT Processes)</b>	
Development	23%
Implementation	24%
Documentation	25%
Exercise	28%
Back-up/ Resiliency	24%
High Availability	22%
Other	1%
None	9%
<b>BC/DR General Consulting</b>	
Recommendations	20%
Strategic Planning	24%
Executive Buy-in	12%
Customer Training	10%
Project Management	18%
Software Implementation	15%
Operational Risk	16%
Electronic Risk	8%
Other	0%
None	12%
*Percentages Add Up to Over 100% Due to Multiple Selections	

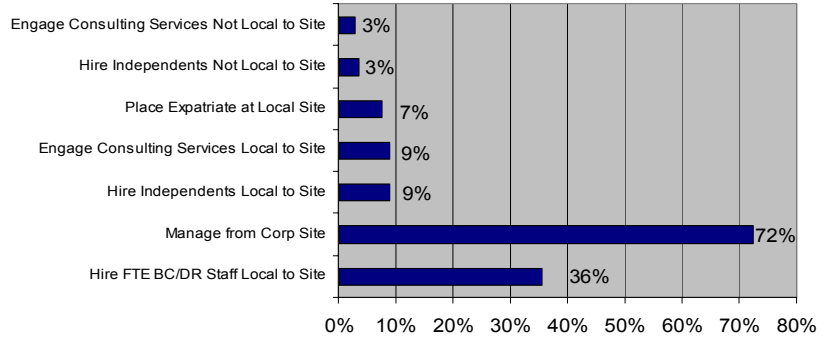
<b>BC/DR Products/ Services Utilization - 2006</b>	
<b>Emergency Notifications/ Alerts</b>	
Will Not	30%
May	20%
Would Like To, No Budget	13%
Probably Will	8%
Already Budgeted	5%
Already in Use	24%
<i>Those Budgeted, Avg 2006 Budget</i>	<b>\$95,457</b>
<b>BC/DR Software</b>	
Will Not	30%
May	17%
Would Like To, No Budget	7%
Probably Will	9%
Already Budgeted	6%
Already in Use	31%
<i>Those Budgeted, Avg 2006 Budget</i>	<b>\$163,340</b>
<b>BC (Business) Consulting Services</b>	
Will Not	53%
May	22%
Would Like To, No Budget	6%
Probably Will	8%
Already Budgeted	5%
Already in Use	6%
<i>Those Budgeted, Avg 2006 Budget</i>	<b>\$444,222</b>
<b>DR (IT) Consulting Services</b>	
Will Not	56%
May	25%
Would Like To, No Budget	5%
Probably Will	8%
Already Budgeted	2%
Already in Use	4%
<i>Those Budgeted, Avg 2006 Budget</i>	<b>\$251,024</b>
<b>Third Party Training</b>	
Will Not	57%
May	25%
Would Like To, No Budget	5%
Probably Will	7%
Already Budgeted	3%
Already in Use	3%
<i>Those Budgeted, Avg 2006 Budget</i>	<b>\$60,869</b>



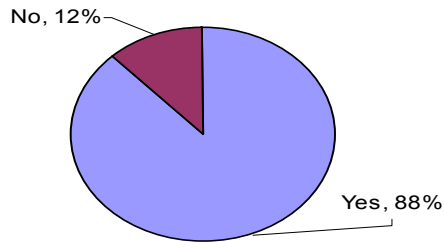
**Do BCP Plans Account for Int'l Locations?**



**BC Program Management of Int'l Sites**

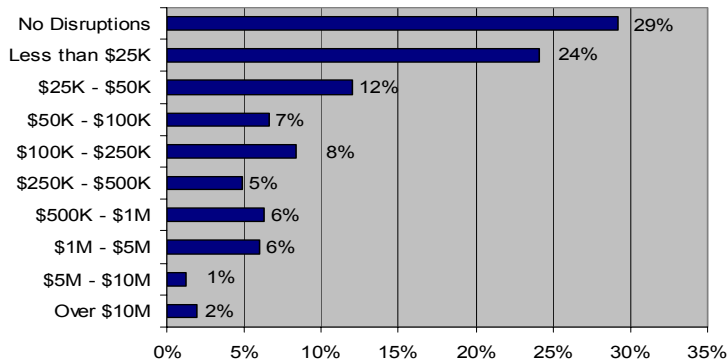


**Currently Test BC Plans**



How Often Test Plans	Mission Critical Assets		Less Critical Assets	
	IT	Business	IT	Business
Never	2%	9%	18%	24%
Daily	1%	0%	0%	0%
Weekly	1%	0%	0%	0%
Monthly	4%	1%	1%	1%
Quarterly	15%	13%	4%	4%
Twice a Year	33%	23%	12%	7%
Annually	42%	49%	41%	39%
Every Other Year	2%	2%	14%	16%
Less Often than Every Other Year	1%	2%	9%	9%

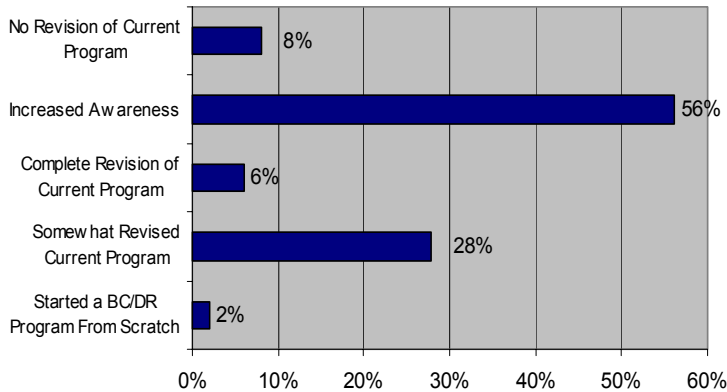
**Cost of Disruptions in 2005**



**Primary Reasons For Developing BC Programs Scale of 1-5 with 5 Meaning High Priority**

Sarbanes Oxley	3.176
SEC Regulations	2.518
HIPPA	2.313
OSHA	2.198
Gramm Leach Bliley	2.037
Patriot Act	1.996
NFPA	1.910
ISO 17799	1.904
FFIEC	1.899
ISO 9000	1.896
ISO 9001	1.886
COBIT	1.856
NYSE 446/NASD 3500	1.772
BS7799	1.738
PAS 56	1.687
ISO 1400	1.521

**How Did 2005 Disruptions Affect the BC Program**



**BC/DR Program Benchmarking**

Based on the large number of respondents, BC Management is able to offer BC/DR Program benchmarking. For a fee, we will analyze our data according to your company's specifications. This information may include (but not limited to) the following: BC/DR Program status, budget information, reporting structure, # of BC/DR personnel, hiring projections, recovery time objectives, testing, vendor utilization, and disruption costs. Please contact BC Management for further information.