

Business Continuity Plan - Elderado Financial

Reviewed January 8, 2025

While Elderado Financial, Inc. makes every effort to avoid business disruptions, it is reasonable and prudent to guard against potential disruptions and prepare plans to enable the firm to recover from disruptions and resume business functions. We have developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur.

Contacting Us

After a significant business disruption, you can contact us as you usually do at (970) 249-9900, Text (970) 444-9440, or [email info@elderadofinancial.com](mailto:info@elderadofinancial.com). If you still cannot access us for your account information and to process transactions, you should contact our brokerage firm, Charles Schwab, PO Box 650567, Dallas, TX 75265-0567; or **800-431-3500**, or log in with your current user id/password to www.schwab.com.

Our Business Continuity Plan

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 clients 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; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank, and counter-parties; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

We backup all important electronic records to geographically separate data centers daily. Key paper records are scanned and the electronic files are stored off-site on a regular basis. Our brokerage firm, Charles Schwab, also backs up account statements and confirmations in a geographically separate area. While every emergency poses unique problems based on external factors, such as time of day and the severity of the disruption, our brokerage firm has advised us that its objective is to immediately transfer operations so that our clients can continue to access their accounts through the internet, by telephone, or at a local branch office.

Varying Disruptions

Significant business disruptions can vary in their scope, such as only our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within twenty-four hours. In the event of a pandemic where quarantine is mandated, we will conduct our operations remotely and resume business within a minimum of twenty-four hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within forty-eight hours. In either situation, we plan to continue in business, transfer operations to our brokerage firm if necessary, and notify you via email or by phone how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our clients of prompt access to their funds and securities.

For more information

If you have questions about our business continuity planning, you can contact us at 970-249-9900, text at 970-444-9440, or email info@elderadofinancial.com.