

Everimagine Financial Planning has devised a Disaster Recovery and Contingency Plan to effectively address and state the specific steps which we shall use to recover from any disaster or emergency.

Our first line of defense is the full complement of insurance that we carry. This has been tailored to protect us from a loss of financial resources in the event of a disaster. It is our understanding that acts of war are probably not covered under this or any policy.

I. Offices

Our physical location could become unusable for many reasons. Regardless of the cause, the impact would be the same, but the duration may vary. This section focuses on the variety of scenarios we can envision and our responses to them.

- A. Short-term disruptions that cause our building to be unavailable for time frames of less than one month. The following is a list of possible causes: power outages, broken furnace, weather, health and safety emergencies or evacuations. To deal with this we would operate at a remote location, possibly out of a nearby home, a suite in another professional's office, a local hotel, or office at a co-working business. If applicable, employees will check in with management via their home phone or cell phone to be informed of the place of operation. Vital equipment will be transported to the site if possible or borrowed or leased at the location of operation. If needed, data will be restored from one of many different forms of data backups we have in place. Phones are to be forwarded.
- B. Intermediate-term disruptions that cause our building to be unavailable for a time frame of more than a month but less than a year. The following is a list of possible causes: fire, contamination, flood or water damage, or building structural problems. If we do not know the magnitude at the time of the event, we will utilize plan A, above until it is determined the time frame will exceed one month. We will lease temporary space from a business associate, rental office business, or through a commercial realtor. All files and equipment will be moved or replaced, and phone lines will be transferred to the new location. Once our building is available again everything will be moved back.
- C. Permanent loss of use of the building. The following is a list of possible causes: fire, flood, earthquake, or terrorist attack. At the time of the event, we should know the severity of the event and would go right to plan B and find new permanent office space.

If the city is destroyed or rendered uninhabitable, management will choose evacuation locations. At that time, we would regroup and choose an area in our state to house our operations. We have created procedures to protect our asset management data, financial data, and other important documents. However, some less important data would have to

be reconstructed. Our greatest challenge would be in contacting our clients. We would utilize whatever means necessary to do this.

II. Equipment

Our equipment needs are not very sophisticated or extensive. In our office, we utilize two monitors, desktop CPU, keyboard and mouse, webcam, printer/scanner, cables, router, and modem. We also have a laptop and Chrome Book and mice for mobile use. This setup allows us to be operational within minutes and completely restored in hours. If our current IT person is unavailable, any IT specialist could assist us with any technical restoration issues.

Our phone system is relatively simplistic and could be moved or replaced within hours, and our phones can be forwarded in a reasonable amount of time. The rest of our office equipment is generic and can be readily replaced.

III. Regulatory Issues

We would make every effort to remain in compliance in the event of a disaster. We have transferred required paperwork to a digital format that is backed up to an online cloud-based system. Ongoing paper documents will be scanned and backed up with our electronic files. We would refer to the contacts listed in our Critical Contact List (attached below) as necessary in the event of a disaster to ensure that we remain in compliance.

IV. Third Party Vendors

We do not utilize any third-party vendors that are so unique that they could not be replaced with a competitor. The only quasi-third parties that would cause us great disruption are companies that make up the infrastructure of the country. If the banking system, mail system, communication networks, security markets or federal government were rendered inoperative for any great length of time we would not be able to operate. We do not have the size or resources to provide these services ourselves.

V. Systems and Information

- A. Computer systems at Everimagine Financial Planning are relatively unsophisticated in design and setup but are vital to our operation. The actual equipment is easily replaced as mentioned above. The data is almost irreplaceable, so we have implemented the following backup procedures:
 - 1. Daily backup to an online cloud-based system of our desktop computer files.
 - 2. XYPN Archive for email, social media, and website data.

3. Client performance reports, statements, and documents are stored in web-based cloud services.
- B. The software that is utilized by Everimagine Financial Planning is mainstream and not customized for our operations. We use Google Workspace, Microsoft products, Adobe Acrobat Reader, Code42 CrashPlan, LastPass, Dropbox, Zoom, TunnelBear, AdvicePay, XYPN Archive, Spanning, and Quickbooks Online for our business operations. For our financial advisory services, we utilize TD Ameritrade for our custodian services and these web-based applications: Veo One and Orion Advisor Services for our asset management tasks, WealthBox for our CRM, PreciseFP and RightCapital for our financial data collection and planning. In the event of a local disaster, we could access our asset management tasks using our mobile computing systems. If for some reason these companies go out of business, there are other asset management, contact management, and financial planning online service providers that we could use. It would not be monumental to have our current data converted.
- C. Paper files are a weak link since they consume space, and they are not easily transported. Our paper documents are currently minimal. Until the time that all data is stored electronically, we will make every effort to protect these files from being damaged or stolen. It is encouraging that the large majority of the firm's files could be recreated.

VI. Employees

In the event of a disaster, every effort will be made to protect any staff from harm at the workplace, and they will also be informed to check in with the CEO to receive instructions. We would hire carefully screened temps and subcontract out non-confidential work in the event of a loss of employees. Everimagine Financial Planning has plans for ownership transfer in the event of the owner's death. If this plan is not implemented, it is the responsibility of the owner's spouse, Christopher Schafer or her eldest son, Samuel Schafer, to sell the business.

This disaster/contingency plan is reviewed annually, or more often if changes are implemented.

Reviewed by Elisa Ordon, CCO (initial) Elisa Ordon Date: 01/20/2022