



Retirebest

Business Continuity Plan



BUSINESS CONTINUITY PLAN

for

RETIREBEST (PTY) LTD

registration number: 2022/244873/07



1. Introduction

This policy consists of the rules procedures that we will follow when Retirebest experiences a significant business disruption. It is designed to respond to a significant business disruption by safeguarding employees' lives and Retirebest's property, making a financial and operational assessment, quickly recovering and resuming operations, and allowing our customers to transact.

2. Scope and Purpose

The purpose of this policy is to:

- protect Retirebest's personnel and property.
- minimise interruptions to the normal operations and the extent of disruption and damage.
- establish practical alternative means of operation.
- provide for smooth and rapid restoration of Retirebest's critical business functions.

This policy must be read together with all of Retirebest's company policies.

3. Terms

AWS	means Amazon Web Services
BCP	means this business continuity plan
SBD	means a significant business disruption

4. Key Contact Persons

Retirebest's emergency contact persons are:

Neil Botha (Director)	+27 84 504 0505; neil@retirebest.co.za
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Alan Rainnie (Director)	+27 824971501; alan@retirebest.co.za
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4. Retirebest Policy



In the event that Retirebest is unable to continue our business as a result of a SBD, we assure our *clients prompt access to their data and digital assets.*

4.1. Significant Business Disruptions

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect Retirebest's ability to communicate and do business, such as a fire or flood in our building. External SBDs prevent the operation of the national or regional economy, such as a terrorist attack, a city flood, or a wide-scale, regional disruption.

4.2. Approval and Execution Authority

Neil Botha, director of Retirebest, is responsible for approving the plan and for conducting the required annual review. Neil Botha has the authority to execute this BCP.

4.3. Plan Location and Access

Retirebest will maintain copies of its BCP plan and the annual reviews, and the changes that have been made to it for inspection. An electronic copy of our plan is located on the shared Retirebest server.

5. Office Locations

We have one head office, which is located at 7 Banksia Road, Rosebank, Cape Town. All personnel use their own mobile phones, there is no Retirebest telephone number. All staff travel to the office by their own vehicles or work remotely. We do not engage with customers at our physical location.

6. Alternative Physical Location(s) of Employees

In the event of an SBD that makes head office unavailable, all staff will work remotely.

7. Data Back-Up and Recovery (Electronic)

Retirebest maintains its primary records and information, including client information, electronically onto a secure AWS S3 bucket with a 30-day retention period. These backups are encrypted using AES-256 encryption. *Michael du Toit* is responsible for the maintenance of these records. We back up our electronic records and information every 24 hours via an automated process and keep our backups on a secured Amazon S3 bucket, these daily backups have a retention period of 30 days.

If our primary site is inoperable, we will continue operations from our back-up site or an alternate location. For the loss of electronic records, we will either physically recover the storage media or



electronically recover data from our back-up site, or, if our primary site is inoperable, continue operations from our back-up site or an alternate location.

8. Financial and Operational Assessments

8.1. Operational Risk

In the event of an SBD, we will immediately identify which means are available to communicate with our customers, employees and critical business constituents. Although the effects of an SBD will determine the means of alternative communication, the communications options we will employ will include a notice on our website, telephone voice mails and secure email. In addition, we will retrieve our key activity records as described in the section above, Data Back-Up and Recovery.

8.2. Financial and Credit Risk

In the event of an SBD, we will determine the value and liquidity of our financial situation to evaluate our ability to continue to fund our operations. If we determine that we may be unable to meet our obligations or continue to fund our operations, we will request additional financing from our bank or other credit sources to fulfill our obligations to our customers and clients. If we cannot remedy a capital deficiency, we will file appropriate notices with our regulators and immediately take appropriate steps.

9. Mission Critical Systems

We have primary responsibility for establishing and maintaining our business relationships with our clients and have sole responsibility for our mission critical functions pertaining to the retirement planning services we offer our clients.

Recovery-time objectives provide concrete goals to plan for and test against. They are not, however, hard and fast deadlines that must be met in every emergency situation, and various external factors surrounding a disruption, such as time of day, scope of disruption and status of critical infrastructure—particularly telecommunications—can affect actual recovery times. Recovery refers to the restoration of activities after a wide-scale disruption; resumption refers to the capacity to accept and process new transactions after a wide-scale disruption.

10. Alternate Communications Between Retirebest, Customers and Employees

10.1. Customers

We communicate with our clients via mobile number and email. In the event of an SBD, we will assess which means of communication are still available to us and use the means closest in speed and form to the means that we have used in the past to communicate with the other party. For example, if we have communicated with a party by email but the Internet is unavailable, we will call them on the telephone.

10.2. Employees

We communicate with our employees using email, telephone or in person. In the event of an SBD, we will assess which means of communication are still available to us and use the means closest in speed and form to the means that we have used in the past to communicate with the other party. We will also employ a call tree so that senior management can reach all employees quickly during an SBD. The call tree includes all staff home and office phone numbers. We have identified persons, noted below, who live near each other and may reach each other in person:

The individual who first becomes aware of an SBD will initiate the call tree by contact their dedicated recipient(s).

Name	Role	Phone	Email	Contacting
Neil Botha	Director	+27 84 504 0505	neil@retirebest.co.za	<ul style="list-style-type: none"> Alan Rainnie Michael du Toit
Alan Rainnie	Director	+27 82 4971501	alan@retirebest.co.za	<ul style="list-style-type: none"> Neil Botha Michael du Toit
Michael du Toit	IT Head	+27 66 4473124	michael@retirebest.co.za	<ul style="list-style-type: none"> Neil Botha Alan Rainnie

11. Updates and Annual Review

Retirebest will update this plan whenever we have a material change to our operations, structure, business or location. In addition, this BCP will be reviewed periodically to modify it for any changes in our operations, structure, business or location.

Version No.	Approved by	Signature/Revision date	Key changes
1	Neil Botha		-

Retirebest.
