



## BUSINESS CONTINUITY PLAN DISCLOSURE STATEMENT

RDA Financial Network has developed a Business Continuity Plan to describe how we will respond to events that significantly disrupt our business. Since the timing and impact of disruptions is unpredictable, we are flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Business Continuity Plan.

### **CONTACTING US**

If, after a significant business disruption, you cannot contact us as you usually do through your advisor at his or her local office, please call our main number in Akron, IA (888) 300-4975 or go to our main website at <https://rdafn.com>. If the business disruption is limited to your advisor's local area, you may access your funds, holding, and may still enter transactions directly through RDA Financial Network's home office.

If a significant business disruption affects RDA Financial Network's home office location, we will post a bulletin on <https://rdafn.com>, advising you of the status of our operations and providing you with instructions on how you may access your funds and securities.

If you are still unable to access us through any of the means described above, you should contact our clearing firm, either **Charles Schwab, TIAA, Exeter Trust, SEI**, or Pershing. The clearing firm will provide you with instructions on how to access your funds or securities, enter orders, or process other account-related transactions.

### **OUR BUSINESS CONTINUITY PLAN**

We plan to quickly recover and resume business operations after a significant business disruption and to respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers 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. A cross-functional team of senior personnel is responsible for evaluating any disruption and instituting the appropriate plan of action.

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-party impact; regulatory reporting; and assuring**

our customers prompt access to their funds and securities if we are unable to continue our business.

RDA Financial Network incorporates redundancies to back up our important records and our clearing firms, Charles Schwab, TIAA, Exeter Trust, SEI, and or Pershing, backs up our important records in a geographically separate area. While every emergency poses unique problems based on external factors, such as the time of day and the severity of the disruption, we have been advised by our clearing firms that their objective is to restore their own operations and to be able to complete existing transactions and accept new transactions and payments within four hours of a local, non-severe business disruption. RDA Financial Network will employ our continuity plan and we expect to be able to facilitate securities transactions with minimal disruptions; however, your orders and requests for funds and securities could be delayed during such a period.

***It is important to note:*** The scope and impact of a local or regional disruption can vary significantly, and certain elements of our qualified custodian's recovery plans may require a longer recovery period, which means your requests for funds or securities, could be further delayed. During a business disruption, we will continually evaluate, estimate, and communicate the recovery time necessary to resume operations.

## **VARYING DISRUPTIONS**

Significant business disruptions can vary in scope; for example, they can impact only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the entire 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 or to a building housing our firm, we will transfer our operations to an alternative location, if needed, and we expect to recover and resume critical business functions within several hours.

## **IMPORTANT DISCLAIMERS**

RDA Financial Network will adhere to the procedures described in its Business Continuity Plan and that described above to the extent commercially reasonable and practicable under prevailing circumstances. There are, however, an incalculable number of events or circumstances that could result in a significant business disruption and their impact may vary greatly in size, scope, severity, duration, and geographic location. Further, a significant business disruption may result in varying degrees of harm to human life and regional or national infrastructure (power, transportation, communications, etc.), which could affect the firm's recovery in significant and different ways.

Thus, RDA Financial Network, in its sole discretion, reserves the right to flexibly respond to any disruption in a situation-specific and prudent manner. **Nothing in this disclosure document is intended to provide a guarantee or warranty regarding the actions or performance of the firm, its computer systems, or its personnel in the event of a significant business disruption.**

### **For More Information**

If you have questions about our business continuity planning, you can contact us by writing to RDA Financial Network, 321 Reed Street Suite 2, Akron, IA 51001, or by calling us at (888) 300-4975.