# **Business Continuity Summary**

Sage Rutty has developed a comprehensive Business Continuity Plan (BCP) to identify personnel responsible for responding in the event of a disaster; safeguard employees’ lives and firm property; evaluate the situation and initiate appropriate action; recover and resume operations to allow continuation of business; provide customers with access to their funds and securities; and protect books and records. The BCP was developed considering the types of business conducted, systems critical to support business, and geographic dispersion of offices and personnel.

As required by FINRA Rule 4370, the following summarizes Sage Rutty’s plan to address the possibility of a future Significant Business Disruption.

## *Significant Business Disruptions*

Generally, a significant business disruption would include:

* Destruction of Sage Rutty’s office or facilities, whether by natural causes or by other means
* Loss of life or major injuries to personnel in an office location that disables that office’s ability to conduct business
* Disruption of service from a critical service provider
* Disruption of service due to wide-ranging regional outages such as a power outage
* Onset of pandemic illness

In the event of a disruption requiring the relocation of Sage Rutty staff, an alternate location has been established to maintain operations until new facilities can be arraigned.

In the event of a system outage, customers may receive notice through email correspondence and a notice will be posted to the Sage Rutty website. Such notification will provide additional information for customers on the nature of the disruption and how to reach their Financial Advisor and team.

## *Customer Access to Funds and Securities*

When customer access to funds and securities is impacted by a significant business disruption, Sage Rutty customers will be notified by whatever expedient means is available (telephone, e-mail, etc.) regarding who may be contacted to request funds or securities.

If Sage Rutty is unable to continue business operations, customers will be notified of an alternative financial institution where they may conduct business and access their funds and securities.

## *Accepting Customer Orders*

In the event Sage Rutty’s systems for accepting customer orders are disrupted, alternative systems will be communicated to customers and to employees including, where appropriate:

* Accepting orders by telephone or alternative means
* Communicating orders to trading desks (internal or external) or order execution systems by telephone or alternative means

Sage Rutty does not maintain custody of customer funds or securities, which are instead maintained at independent clearing firms. We recognize you may need access to your account to sell a position or request a check before we re-establish communication services. If unable to reach our firm during a significant business disruption, customers should contact the custodian holding their funds or securities directly using the phone number on their account statement.

## *Testing, Annual Review & Updates*

Sage Rutty demonstrates commitment to maintaining our Business Continuity Plan through active participation in strategy planning and annual testing, where we identify areas for continued process improvement.

While no contingency plan can eliminate all risk of service interruption, our Business Continuity Plan will be reviewed on at least an annual basis and revised as needed.

If material changes to our Business Continuity Plans occur, this summary will be updated and provided to customers via the Sage Rutty website. Customers may also obtain an updated Business Continuity Summary by requesting a written copy.