



SAVEST
FINANCIAL

Business Continuity Plan

December 2024

Content

1. Overview
2. Mission Critical Persons and Emergency Contacts
3. Services Description
4. Office Location
5. Relocation of Operations/Temporary Facilities
6. Recovery Effort at Impacted Location
7. Resumption of Trading
8. Death or Incapacity of the Managing Director
9. Protection of Electronic Data Systems
10. Access to Client Account Data
11. Protection of Hard Copy Records
12. Communication with Clients
13. Communication with Vendors

Overview

As part of its fiduciary duty to its clients and as a matter of best business practices, Savest Financial has adopted policies and procedures for disaster recovery and for continuing Savest Financial's business in the event of an emergency or a disaster such as a bombing, fire, flood, earthquake, power failure or any other event that may disable the firm or prevent access to our office(s).

In the event of a disaster, it is the firm policy to safeguard employees, ensure that client account records are protected, minimize risk to the firm employees and facilities, and resume the firm's business in as quickly and orderly a manner as possible. These policies are, to the extent practicable, designed to address those specific types of disasters that Savest Financial might reasonably face given its business and location.

Mission Critical Person and Emergency Contacts

In the event of an emergency or disaster, the following persons may be reached through the phone numbers and emails provided:

Savest Financial

Chidalu Echem, Client Service Manager

Email: chidalu@savest-financial.com

Phone Number: +2348161526338

Nathan Nwokoro, Chief Executive Officer

Email: nathan@savest-financial.com

Phone: +2348084059710

Brokerage

Questrade

Address: Questrade, Inc. 5700 Yonge Street, Ground Floor, Toronto, ON, M2M 4K2

Contact tel: 1.888.909.5588

Email: questmortgage@questrade.com

Custodian

United Bank for Africa (UBA) - Global Investor Services (GIS)

Address: 57 Marina, Lagos Island. Lagos, Nigeria

Phone Number: +23412808825

Email: globalinvestorservices@ubagroup.com

Access Investor Services Nominee Limited (AISNL)

Address: 14/15 Prince Alaba Abiodun Oniru Road, Victoria Island Lagos.

Phone Number: +2348188489138

Email: AIS@accessbankplc.com

Settlement**Coronation Merchant Bank**

Address: 10 Amodu Ojikutu Street, off Saka Tinubu Street, Victoria Island, Lagos.

Phone Number: +2341279764043

Email: crc@coronationmb.com

Access Bank

Address: 14/15 Prince Alaba Abiodun Oniru Road, Victoria Island Lagos.

Phone Number: +2348134066368

Email: CapitalMarketOperatorsGroup@accessbankplc.com

Services Description

As a licensed investment advisor, Savest Financial may introduce and assist in the execution of equity, fixed income, and alternative asset transactions. Savest Financial does not hold clients' funds and securities.

Trade settlement and custody of clients' assets is the responsibility of custodians, selected based on the recommendation of the investment committee at Savest Financial or as directed by clients. Clients can access their funds and securities with brokers and custodians independent of Savest Financial.

Fixed-income services are provided by UBA Global Investors Services (UBA GIS), Access Investor Services Nominee Limited (AISNL), Access Bank and Coronation Merchant Bank, while United Capital Asset Management and Questrade Canada provide local brokerage and offshore brokerage respectively.

Office Location

Suite A01, The Statement Suites,

Plot 1002 Central Business District,

Abuja,

Nigeria.

Relocation of Operations / Temporary Facilities

In the event of an emergency or a disaster that impacts the primary office location, all firm operations will be done electronically from a remote location, under the supervision of the Risk Management Officer

Recovery Effort at Impacted Location

The Risk Management Officer will coordinate the firm's insurance claim concerning the firm's impacted primary location and will coordinate the firm's business data and property to salvage recovery operations.

Resumption of Trading

Until full electronic trading capabilities are restored at the Firm's primary offices or until they are fully enabled at the temporary facility, the portfolio managers will coordinate client transactions by telephone/email from the temporary facility under the supervision of the Risk Management Officer.

Death or Incapacity of Managing Director

In the event of the death or incapacity of the firm's Managing Director, in a timely fashion, the remaining partners of Savest Financial will:

- Give clients notice of the demise/incapacity of the Managing Director.
- Explain to the clients the redundancy in process and investment philosophy and assure clients that the same level of care and fiduciary duty will be practiced at the firm even in the absence of the Managing Director.
- Assist clients in transitioning to another advisor or elsewhere should the clients decide to transfer assets to another firm;

Protection of Electronic Data Systems

All client data is securely stored within the Savest Portfolio Management software, which utilizes a cloud-based storage system hosted offshore. Access to this secure data repository is strictly granted on a need-to-know basis, in accordance with internal policies designed to uphold client confidentiality.

Access to Client Account Data

In the event of a disaster affecting the office computer systems, all client portfolio records remain accessible through the Savest Portfolio Management software, provided there is an internet connection. Additionally, clients can independently retrieve their portfolio records directly from their respective custodians or brokers using the contact details provided in Appendix 2.

Protection of Hard Copy Records

It is the practice of the firm to scan and keep all relevant documents in 'soft copy' form to ensure proper backup and security of information. These documents are saved on the Savest Portfolio Management software and the cloud-based secure file system.

Communications with Clients

Prompt client communications are vital to reassuring clients of the safety of their assets and the ongoing viability of the firm. The Client Service Manager maintains a current list of contact information for all clients. Once staff safety issues are stabilized and the office premises are secured or an alternate location is established, the Client Service Manager, the Risk Management Officer, and other designated staff will contact all Savest Financial clients, apprise them of the disaster recovery effort, and provide them with alternate contact information, when available. Client contact will be via telephone, email, fax, or mail as required by the circumstances.

Communications with Brokers/Custodians

The Client Service Manager maintains a current list of contact information for all major Brokers/Custodians of the Firm - the Broker/Custodian Emergency Contact List. The accuracy of the contact information on the current list is verified quarterly. The Supervisor and Client Service Manager will prioritize vendor contacts as required.

Appendix 1 - Staff List

Name	Designation	Phone Number	Alternative Phone Number	Official Email	Alternative Email
Nathan Nwokoro	CEO	+2348084059710	+2348065612177	nathan@savest-financial.com	kcinathan@gmail.com
Shehu Shittu	Executive Director	+2348121043888	+2347030312425		shehushittu@gmail.com
Chidalu Echem	Client Service Manager	+2348161526338	+2348127149270	chidalu@savest-financial.com	echemce13289@gmail.com
Raphael Ameh	Chief Compliance Officer	+2348036132880		raphael@savest-financial.com	raphaelameh80@gmail.com
Carolyn Nwokoro	Risk Management Officer	+2349130242850		carolyn@savest-financial.com	carolynnwokoro@gmail.com

Appendix 2 - Broker/Custodians Emergency List

Name	Service Provided	Contact Person	Address	Phone Number	Email
UBA GIS	Custodian	Customer Service	57 Marina, Lagos Island. Lagos, Nigeria.	+23412808825	globalinvestorservices@ubagroup.com
Access Investor Services Nominee Limited (AISNL)	Custodian	Customer Service	14/15 Prince Alaba Abiodun Oniru Road, Victoria Island Lagos.	+2348188489138	AIS@accessbankplc.com
Coronation Merchant Bank	Settlement Services	Customer Service	10 Amodu Ojikutu Street, off Saka Tinubu Street, Victoria Island, Lagos.	012797640-43	crc@coronationmb.com

Access Bank	Settlement Services	Relationship Officer	14/15 Prince Alaba Abiodun Oniru Road, Victoria Island Lagos.	+2348134066368	CapitalMarketOperatorsGroup@accessbankplc.com
Questrade Canada	Offshore Brokerage	Support Services	Questrade, Inc. 5700 Yonge Street, Ground Floor, Toronto, ON, M2M 4K2	1.888.909.5588	questmortgage@questrade.com