

Business Continuity Plan (“BCP”)

I. Emergency Contacts:

1. Amy Odom - Chief Compliance Officer

Office: (888) 657-5200 ext. 718

Direct: (302) 365-3422

E-Mail: aodom@realtawealth.com

2. Emily Reitan - Chief Operating Officer

Office: (888) 657-5200

Direct: (302) 321-5770

E-Mail: ereitan@realtawealth.com

The firm will provide FINRA with contact information for the two emergency contact persons: (1) name; (2) title; (3) mailing address; (4) email address; (5) telephone number; and (6) facsimile number through the FINRA Contact System (FCS). Amy Odom will promptly notify FINRA of any change in this information through FCS (but no later than 30 days following the change) and will review, and if necessary, update this information within 17 business days after the end of each calendar year.

II. Firm Policy

Our firm’s policy is to respond to Significant Business Disruption (SBD) by safeguarding employees’ lives and firm property; making a financial and operational assessment; quickly recovering and resuming operations; protecting all of the firm’s books and records and allowing our customers to transact business. In the event we determine we are unable to continue our business, we will assure customers prompt access to their funds and securities.

A. Significant Business Disruptions (“SBDs”)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm’s ability to communicate and do business, such as a fire in our building. External SBDs prevent the operation of the securities markets or several firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of our clearing firm.

B. Approval and Execution Authority

Amy Odom, a registered Principal and Chief Compliance Officer, is responsible for approving the plan and for conducting the required annual review with the assistance of Emily Reitan, the firm's Chief Operating Officer. Ms. Odom has the authority to execute this BCP.

C. Plan Location and Access

Our firm 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 our Internal Network Drive in the "Compliance" and "Operations" folders. A hard copy of the current plan is maintained in the office of the Chief Compliance Officer.

III. Business Description

Our firm conducts business in equity, fixed income, variable and fixed annuities, derivative securities and Alternative Products. Our firm is an introducing firm and does not perform any type of clearing function for itself or others. Furthermore, we do not hold customer funds or securities. We accept and enter orders. All transactions are sent to our clearing firms, which executes our orders, compares them, allocates them, clears and settles them. We may also place orders directly with the issuer or sponsor of a security, and custody the securities with them or another qualified custodian. Our clearing firms also maintain our customers' accounts, can grant customers access to them, and delivers funds and securities. Our firm services primarily retail customers.

Our clearing firms are:

Pershing LLC is located at One Pershing Plaza Jersey City, NJ 07399, (201) 413-2000. Pershing LLC Website is <http://www.pershing.com>.

Axos Clearing is located at 15950 West Dodge Rd., Omaha, NE 68118, (402) 384- 6100. Our contact person at Axos is Todd Hatton, (402) 384-2127. Axos' website is: <http://www.axosclearing.com>.

Our firm's affiliates, including Realta Investment Advisors, Inc., share many operational systems in common with the firm and therefore they also adopt and rely upon the policy and other information set forth in this Plan.

IV. Office Locations

A list of all branch offices and registrants is kept as a functional master contact list. That list is distributed and always available to Home Office employees and other appropriate employees through the firm's network drive. FINRA Firm Gateway also provides a means to create a report of all branch locations registered with the Broker-Dealer.

V. Alternative Physical Location(s) of Employees

In the event of an SBD, we will move our staff from affected office(s) to the closest of our unaffected offices or other designated location(s) for their maximum safety when appropriate. Due to the nature of the firm's business and small number of employees, we will permit our employees to operate from their homes for short-duration SBDs. In the event that the SBD includes destruction or unavailability of the physical home office, employees will work from home or from another branch location at the firm's discretion, until another office location is acquired.

VI. Customers' Access to Funds and Securities

Our firm does not maintain custody of customers' funds or securities, which are maintained at our clearing firms, Pershing LLC, and Axos Clearing LLC or directly with the issuer, transfer agent, or other qualified custodian.

If SIPC determines that we are unable to meet our obligations to our customers or if our liabilities exceed our assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek to appoint a trustee to disburse our assets to customers. We will assist SIPC and the trustee by providing our books and records identifying customer accounts subject to SIPC regulation.

VII. Data Back-Up and Recovery (Hard Copy and Electronic)

Our firm maintains its primary hard copy books and records and portions of its electronic records at 1201 N. Orange Street, Suite 729, Wilmington, DE 19801. The FinOP is responsible for the maintenance of these books and records. All customer account records are kept at Pershing LLC and are available at any time. Our firm maintains the following document types and forms that are not transmitted to our clearing firm: new account forms, held away business such as annuities, private placements, DPP's and unlisted REIT's and direct mutual fund business. Our firm backs up its paper records by scanning the forms, including those which are not transmitted to our clearing firm. Those electronic copies are kept via ShareFile the firms storage/network drive. The ShareFile data is backed up daily to Amazon AWS.

The firm's employees may also possess certain documents on local computer hard drives, which are continuously backed up to a web-based real time backup server. Email is archived in a WORM compliant fashion by third party vendor Global Relay and Smarsh.

Our firm uses a secure web-based program, Quick Books Pro, for its accounting, thus all accounting records are stored securely off site continuously.

VIII. Financial and Operational Assessment

A. Operational Risk

Depending on the severity of the SBD we will identify the best means that will permit us to communicate with our customers, employees, critical business constituents, critical banks, clearing firm and regulators. These could include phone, information on our Web site, voice

mail, secure e-mail, etc. We will also, if necessary, retrieve our key activity records as described in the section above, Data Back-Up and Recovery (Hard Copy and Electronic).

B. Financial and Credit Risk

In the event of an SBD, we will determine the value and liquidity of our investments and other assets to evaluate our ability to continue to fund our operation and remain in capital compliance. We will contact our clearing firm, critical banks, and investors to apprise them of our financial status. If we determine that we may be unable to meet our obligations to those counterparties or otherwise 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, deciding on those steps after due deliberation and possible consultation with our attorneys and other advisors.

IX. Mission Critical Systems

Our firm's "mission critical systems" are those that ensure prompt and accurate processing of securities transactions, including order taking, entry, execution. We have primary responsibility for establishing and maintaining our business relationships with our customers and have sole responsibility for our mission critical functions of order taking, entry and execution.

Our clearing firms provides through contract the execution, comparison, allocation, clearance and settlement of securities transactions, maintenance of customer accounts, access to customer accounts and the delivery of funds and securities.

Our clearing firms contract provides that our clearing firm will maintain a business continuity plan and the capacity to execute that plan. Our clearing firm represents that it will advise us of any material changes to its plan that might affect our ability to maintain our business and has presented us with an executive summary of its plan. In the event our clearing firm executes its plan, it represents that it will notify us of such execution and provides us with equal access to services as its other customers.

Our clearing firms represents that it operates back-up operating facilities in geographically separate areas with the capability to conduct the same volume of business as its primary site. Our clearing firms have also confirmed the effectiveness of its back-up arrangements to recover from a wide scale disruption by testing, and it has confirmed that it tests its back-up arrangements two to three times per year.

Recovery-time objectives (RTO) 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 clearing and settlement activities after a wide-scale disruption; resumption refers to the capacity to accept and process new transactions and payments after a wide-scale disruption. Our clearing firms have the following SBD recovery time and resumption objectives: Critical trading activities and operational support can be re-

established as soon as personnel can get to the alternate site in Jersey City, NJ for Pershing and Omaha, NE for Axos Clearing.

A. Our Firm's Mission Critical Systems

1. Order Taking

On a normal basis orders are taken via the telephone, entry is directly to PC via NETX360 or Beta Back office and occasionally by telephone. During an SBD, either internal or external, we will continue to take orders through any of these methods that are available and reliable, and in addition, as communications permit, we will inform our customers when communications become available to tell them what alternatives they have to send their orders to us. Customers will be informed of alternatives by phone, email or website.

2. Order Entry

In the event of an internal SBD, we will enter and send records to our clearing firms by the fastest alternative means available, which include directly through NETX360, telephone or fax. In the event of an external SBD, we will maintain the order in electronic or paper format and deliver the order to the clearing firm by the fastest means available when it resumes operations. In addition, during an internal SBD, we may need to refer our customers to deal directly with our clearing firm for order entry.

B. Mission Critical Systems Provided by Our Clearing Firms

Our firm relies, by contract, on our clearing firms to provide order execution, order comparison, order allocation, customer account maintenance and/or access and delivery of funds and securities.

X. Alternate Communication Between the Firm and Customers, Employees & Regulators

A. Customers

We communicate with our customers via telephone, cell phones, email, fax and in- person visits at our firm or at other locations. 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 (written or oral) 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 and follow up where a record is needed with paper copy in the U.S. mail.

B. Employees

We communicate with our employees using the phone, email and 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 (written or oral) to the means that we have used in the past to communicate with the other party. We also employ a call tree (Exhibit D) so that senior

management can reach all employees quickly during an SBD. Each home office employee and OSJ have access to the Company's Master Contact List which has all relevant contact information for all employees of the firm on a rolling and up to date basis. Jacob Palmer and Barrett Schultz will assign to home office personnel and/or OSJs the responsibility for contacting all employees, if necessary, when email is unavailable.

C. Regulators

We are currently registered, regulated or a member of the SEC, FINRA, MSRB, SIPC and 52 U.S. States and Territories. We communicate with our regulators using the telephone, cell phone, email, U.S. mail, in person, fax and direct electronic means. 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 (written or oral) to the means that we have used in the past to communicate with the other party.

XI. Critical Business Constituents, Banks, and Counter-Parties

A. Business Constituents

We will contact our critical business constituents (businesses with which we have an ongoing commercial relationship in support of our operating activities, such as vendors providing us critical services), and determine the extent to which we can continue our business relationship with them in the event of an internal or external SBD. We will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of an SBD affecting them or our firm.

B. Banks

The bank maintaining our operating account is: Ameris Bank, 6805 Morrison Blvd., Suite 310, Charlotte, NC 28211. Our contact is Ferando Ycaza, SVP, (704) 488-0897. The institution maintaining our Proprietary Account of Introducing Brokers/Dealers is Pershing LLC, One Pershing Plaza Jersey City, NJ 07399, (201) 413-2000. The firm's affiliate RIA maintains an operating account at Ameris Bank, 6805 Morrison Blvd., Suite 310, Charlotte, NC 28211. Our contact is Ferando Ycaza, SVP, (704) 488-0897. We do not currently have any need for financing, nor do we anticipate the need in the foreseeable future.

C. Counter-parties

At this time, we have no counter-parties, however if we were to in the future this would be our policy in the event of an SBD. We will contact our critical counter-parties, such as other broker-dealers or institutional customers, to determine if we will be able to carry out our transactions with them in the event of an internal or external SBD. If the transactions cannot be completed, we will work with our clearing firms or contact those counter-parties directly to make alternative arrangements to complete those transactions as soon as possible.

XII. Regulatory Reporting

Our firm is subject to regulation the SEC, FINRA, SIPC, MSRB and 52 U.S. States and Territories. We file reports with our regulators using paper copies via the U.S. mail, and electronically using fax, email and the Internet. In the event of an SBD, we will check with the SEC, FINRA and other regulators to determine which means of filing are still available to us and use the means closest in speed and form (written or oral) to our previous filing method. In the event that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

XIII. Disclosure of Business Continuity Plan

The Business Continuity Plan statement is provided to clients at account opening and is available on our website.

XIV. Updates and Annual Review

The firm will update this plan whenever we have a material change to our operations, structure, business, location or to those of our clearing firm within 30 days of the change. We will train our employees to be familiar with the policies and procedures of the BCP and have a thorough understanding of their responsibilities in the event of an emergency.

XV. Senior Manager Approval

I have approved this Business Continuity Plan as reasonably designed to enable our firm to meet its obligations to customers in the event of an SBD.

Signed:  Signed by:
F46DCBBB4E4B415

By: Amy Odom

Title: Chief Compliance Officer

Date: 6/18/2026 | 5:02 AM PDT

EMERGENCY CONTACT LIST

Date: June 18, 2026

Note: This list includes contact information for key personnel and other critical contacts in the event of a major business disruption.

Name	Affiliation	Phone Number(s)	E-mail Address	Other Contact Information
Amy Odom	Chief Compliance Officer	302-365-3422	aodom@realtawealth.com	
Emily Reitan	Chief Operating Officer	302-321-5770	ereitan@realtawealth.com	
Joe Cook	Chief Revenue Officer	303-246-7637	jcook@realtawealth.com	
Missy Brooks	Controller/FINOP	302-238-1780	mbrooks@realtawealth.com	
Timothy Snodgrass	Director of Corporate Strategy	949-516-7729	tsnodgrass@realtawealth.com	
Julie Houck	Head of Human Resources	302-485-5999	jhouck@realtawealth.com	
Ken Fischer	Chief Technology Officer	302-250-4731	kjf@realtawealth.com	
Dan Foraker	SVP of Supervision	302-409-3932	dforaker@realtawealth.com	
Barb Trimbur	Head of Operations	302-319-5960	btrimbur@realtawealth.com	
Pershing LLC	Clearing Firm	201-413-2000		pershing.com
AXOS Clearing	Clearing Firm	402-384-6100		axosclearing.com
Ameris Bank	Bank	704-488-0897		Ferando Ycaza
FINRA Call Center	FINRA	301-590-6500		finra.org
Howard O'Neill	Adeptus Partners	732-626-4493	honeill@adeptusadvisors.com	adeptusadvisors.com

Certificate Of Completion

Envelope Id: 79DE5F1F-E248-80E3-8014-B0BB3E94BFB0
 Subject: Complete with Docusign: BCP Realta update 6-18-2026.pdf
 Source Envelope:
 Document Pages: 8
 Certificate Pages: 4
 AutoNav: Enabled
 Envelopeld Stamping: Enabled
 Time Zone: (UTC-08:00) Pacific Time (US & Canada)

Status: Completed
 Envelope Originator:
 Sandra Fries
 1201 N Orange St
 Ste 729
 Wilmington, DE 19801
 sfries@realtawealth.com
 IP Address: 2600:4040:b0e0:

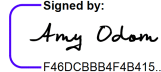
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 6/18/2026 4:30:36 AM
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 sfries@realtawealth.com
 Location: DocuSign

Signer Events

Amy Odom
 aodom@realtawealth.com
 Compliance
 Security Level: Email, Account Authentication
 (None)

Signature

Signed by:

 F46DCBB84F4B415...
 Signature Adoption: Pre-selected Style
 Using IP Address:
 2603:9000:ab00:709b:3b97:f72d:295d:5a06

Timestamp

Sent: 6/18/2026 4:31:07 AM
 Viewed: 6/18/2026 5:01:49 AM
 Signed: 6/18/2026 5:02:05 AM

Electronic Record and Signature Disclosure:
 Accepted: 6/18/2026 5:01:49 AM
 ID: 36fe0337-2aa9-4dc8-b895-7d20f5048a72

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

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Certified Delivered	Security Checked	6/18/2026 5:01:49 AM
Signing Complete	Security Checked	6/18/2026 5:02:05 AM
Completed	Security Checked	6/18/2026 5:02:05 AM

Payment Events

Status

Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Realta Wealth (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

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At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Realta Wealth:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: kjf@realtawealth.com

To advise Realta Wealth of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at kjf@realtawealth.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

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To request paper copies from Realta Wealth

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to kjf@realtawealth.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Realta Wealth

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to kjf@realtawealth.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

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- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Realta Wealth as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Realta Wealth during the course of your relationship with Realta Wealth.