



## Business Continuity Plan Summary

Reby Advisors understands the importance of business continuation and maintains a business continuity plan and intends to continue business in the event of a significant business disruption.

Reby Advisors has made arrangements and plans to service your business in case our offices are closed for either one day or an extended period of time. Certain services such as the execution of securities transactions and the maintenance of customer funds and securities are expected to be available even if the offices are closed due to a business disruption event. Accordingly, the Firm's ability to respond to certain business disruptions is partially dependent on Triad Advisors and Charles Schwab's ability to be able to carry out those functions.

In the event of a significant business disruption, the firm may route calls to an answering service, access calls from alternate locations, or transfer operations to an alternate emergency office. Although Reby Advisors intends to continue business in the event of a significant business disruption, there are some disruptions that may render the Firm unable to conduct business as usual. Under such circumstances, the Firm will ensure that clients will be able to access their funds and securities within a reasonable time.

To provide clients with up-to-date information during a significant business disruption to Reby Advisors' office, clients may call the Firm's telephone number at (203)790-4949 or visit our emergency information page located at the bottom of our website ([www.rebyadvisors.com](http://www.rebyadvisors.com)).

The following sections describe specific events and Reby Advisors' corresponding general response to those events. Clients, however, should note that these responses are subject to modification and, depending on the severity of a specific event; Reby Advisors cannot guarantee that it will be able to follow the stated course of action. If these responses are modified, Reby Advisors will update the information on its website.

If Reby Advisors' office is closed for more than one day, and up to ten days, we plan to service your business from alternate locations by telephone. You will be instructed via our website, by recorded message, or by email on how to contact our team members in order to conduct business. All business-related documents can be mailed to our secure mailbox (see address below). If the building is not accessible, an alternate mailing address will be posted on our website ([www.rebyadvisors.com](http://www.rebyadvisors.com)) and noted on our voicemail.

If Reby Advisors' office is closed for more than 10 days, we plan to service your business from pre-arranged alternate location(s). Depending on the circumstances, clients may be able to visit our temporary office. You will be instructed via our website, by email or by recorded message on how to contact our team members in order to conduct business. All business-related documents can be mailed to our secured mailbox at:

Reby Advisors  
44 Old Ridgebury Road  
Danbury, CT 06810

If the building is not accessible, an alternate mailing address will be posted on our website ([www.rebyadvisors.com](http://www.rebyadvisors.com)) and noted on our voicemail.

In the event of a significant business disruption, due to a pandemic situation, Reby Advisors has developed a response plan to minimize the exposure and spread of a virus/illness in the workplace. The plan involves social distancing and other measures to avoid close physical proximity in the workplace. Social distancing includes, but is not limited to, requesting employees to work remotely and strictly limiting office access by Reby staff and outside parties. In this type of situation, where physical meetings are not permissible, we will continue to conduct meetings via telephone or virtual meeting programs (i.e. Zoom, WebEx).

Our business continuity plan is reviewed and tested throughout the year and it subject to change and modification. Should you have any questions concerning the business continuity plan, please contact our office at 203-790-4949 or at [info@rebyadvisors.com](mailto:info@rebyadvisors.com)