



Business Continuity Plan

Program Overview

Ridge Clearing & Outsourcing Solutions, Inc. ("Ridge Clearing") participates in a multi-faceted business continuity/disaster recovery program ("BCP"). The program is designed to sustain or recover highly critical order processing, business programs, and other processes. As part of the BCP, each functional business unit of Ridge Clearing has drafted a plan to remediate critical business functions within four hours of an event declaration.

The program consists of:

- Strategic Recovery Plans for Each Functional Business Unit
- Multiple and Redundant Facilities for Business Unit Relocation/Recovery
- Redundant Data Centers

Strategic Recovery Plans

BCP plans are based on elements specific to each business unit. Each plan addresses, defines and establishes four phases of actions deemed necessary by designated managerial staff to accomplish workgroup recovery, i.e., identify the situation, gain access to the BCP plan, execute the BCP plan, and maintain the plan. Each BCP plan also identifies and authorizes a centralized management team, referred to as the Emergency Management Team, to plan, organize, control, and manage all response and recovery events. BCP plans also identify the resources needed by each workgroup to continue its overall function in the event of an unplanned critical situation. Critical situations or contingencies are described as any unplanned event that causes an interruption in normal business activities, such as, losses of electronic services and/or loss of building access.

Business Unit Recovery

Ridge Clearing mitigates the risk of losing a facility by maintaining two distinct locations, our headquarters in Lake Success, NY and another location in Jersey City, NJ. Services are readily available at each location for all of our business units. These facilities and services will provide business continuity and maintain customer satisfaction. Our preparations should provide for a quick and seamless response.