

# **Business Continuity Plan**

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## **Retirement Planning Specialists, Inc**

### **Detailed Steps to Mitigate and Recover from the Loss of Office Space, Communications, Services, or Key Personnel**

The information contained in this document is the exclusive property of Retirement Planning Specialists, Inc., (herein referred to as RPS).

Its use is intended solely for the purposes of documenting the procedures and actions required for recovery actions in the event of a loss of office space, communications, services, or key personnel. Distribution should be limited only to those people listed herein and should not otherwise be reproduced.

**March, 2011**  
**Revision 2.0**

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# Overview

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## Purpose

The purpose of this Business Continuity Plan (the "Plan") is to ensure the continuation of essential business operations of Retirement Planning Specialists, Inc. (RPS) in the event of a natural or man-made disaster, a loss of communications or services, or upon loss of a key person in RPS's employ.

The major reasons to develop a comprehensive Plan include

- Executing RPS's fiduciary duty to its clients.
- Decreasing potential exposures.
- Ensuring organizational stability.
- Minimizing potential economic loss.
- Minimizing insurance premiums.
- Ensuring regulatory compliance.
- Reducing legal liability.
- Protecting company assets.
- Minimizing erroneous decision making during a situation.
- Providing an orderly recovery.

Preparing this Plan answers the question "What can I do now to better prepare our business to respond when our facility is unavailable?" Why our facility is unavailable is not the issue. Consider that our office and all of the resources that we normally have available for day-to-day operations are no longer available. Now what do we do?

The Plan will be documented and tested so that, if a situation occurs, the operations of the company can be assured and critical rescues will be available.

The Plan is never finished. It is a living document that will constantly evolve.

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## Scope of the Plan

The main components of the Plan deal with some of the types of problems that the business could possibly encounter. The Plan represents an ongoing analysis of the business continuity requirements for the survival of the RPS organization.

The primary operations of RPS are executed at 645 A Street, Ashland, OR. Damage to any of the area presents a threat to the services that OPFA provides to their clients.

Therefore, this Plan addresses computer and communications situations, building problems and personnel tragedies associated with this location.

The employees who have been designated to carry out the key responsibilities in the Plan are:

- Coordinator: Magen Fong
- Backup Coordinator: Stevena Vincent

Throughout the Plan, the “Coordinator” is identified as the one responsible for coordinating the work. If the Coordinator is not available, the responsibilities will automatically pass to the Backup Coordinator.

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## Plan Distribution List

Complete copies of this Plan will be maintained up-to-date and distributed to the locations below for future reference.

<b>Copy</b>	<b>Media</b>	<b>Location</b>
Onsite, Copy 1	Print and electronic	645 A Street, Ashland, OR
Offsite, Copy 2	Print	451 Briscoe Dr, Ashland, OR

A copy of Appendix E, Directions to Alternate Offices, and Appendix G, Employee Call Checklist, will be provided to all employees at least annually to facilitate communications and immediate access to the alternate offices.

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## Plan Review

The Plan will be reviewed at least annually. When updates to the Plan are required, the President will change the Plan and distribute new copies based on the distribution list above. Each time the Plan is revised, the Table of Contents will be updated.

The President is responsible for keeping the Plan up-to-date at all times and distributed.

When changes are made, employees will be apprised of the changes.

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## Training

The Plan will be discussed at a staff meeting in December so that all employees are apprised of their roles in case an event occurs.

Employees will have the opportunity to review and comment on the efficacy of the planned actions, including immediate, supplementary, and maintenance actions. Suggestions and changes will be incorporated into the Plan.

Use Appendix L, Training Log, to record employee training sessions. Training log entries will facilitate regulatory compliance.

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## Initial Notification

When an event, either major or minor, occurs or appears to be developing, the Coordinators: Magen Fong and Stevena Vincent, shall be notified. The sources of this initial notification may be individuals other than employees, e.g., landlord, public safety officials, the Emergency Alert System, etc.

Begin using Appendix N, Event Log, to record all events.

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## Coordinator Evaluation

The Coordinator receiving the initial notification will review all the known facts. An initial decision on the severity of the situation will be made. The Coordinator will notify the employees using Appendix G, Employee Call Checklist. The Coordinator shall determine the well-being of each employee and their ability to assist with recovery from the event.

Immediate actions for the event should be carried out in accordance with the appropriate pages of this Plan.

Use Appendix J, Vendor/Agency Call List, to notify vendors and agencies of the situation if the event is expected to last long enough to affect vendor relations, deliveries, or software interactions, e.g., transaction downloads.



## Processes

<b>Processes</b>				
<b>Process</b>	<b>Importance during Emergency</b>	<b>Process Dependencies</b>	<b>Maximum Downtime</b>	<b>Potential Revenue Loss</b>
Answering Telephones	High	Circuits available	One day	High
Marketing	Low	Computers; power	Two weeks	Minimal
Faxing	High	Circuits available; Fax machine available	One day	Minimal
Quarterly Newsletter (Mailed)	Low	Computer, power Envelopes, labels	Can skip one edition	Minimal
Performance Reports	High	Excel; power Envelopes, labels	One week	Moderate
Internet Access E-mail	High	Circuits, Internet servers, modem, router, LAN	One day	High
U. S. Mail	Low	Transportation	Three days	Minimal
FedEx	Low	Transportation	Three days	Minimal
UPS	Low	Transportation	Three days	Minimal

# Documentation

Document classifications:

- **Vital Records (V):** Records or documents, for legal regulatory, or operational reasons, cannot be irretrievably lost or damaged without materially impairing the organization’s ability to conduct business.
- **Important Records (I):** Records or documents that, if damaged or destroyed, would cause considerable inconvenience and/or require replacement or recreation at considerable expense.
- **Useful Records (U):** Records or documents that are helpful but not required on a daily basis.

Documentation					
Document	Class	Contents	Document Type	Backup, if originals destroyed	Comments
General Information Folder	I	Client Correspondence	Word documents, emails, handwritten notes	Tape backup	Letters from clients not scanned would be lost.
Client Report Folder	U	Performance Reports	Excel reports;	Tape backup	Reports can be recreated Clients have copies of performance reports at home.
Pershing Folder	U	Investment Accounts	Pershing Accounts	Next month’s statements	Details of all transactions are in Vision 2020
Tax Return Folder	U	Tax returns; scheduled estimated tax payments	Copy from client/Tax Preparer	Call tax preparer	Clients have their copy of last year’s tax return

<b>Documentation</b>					
<b>Document</b>	<b>Class</b>	<b>Contents</b>	<b>Document Type</b>	<b>Backup, if originals destroyed</b>	<b>Comments</b>
Insurance Folder	U	Insurance information	Word documents detail general info	Tape backup	Clients have original policies at home. Insurance information is in Word
Client Report Folders	U	Net Worth Statements	Excel		History can be recreated from net worth history file Excel.
Compliance Manual	I	RPS Compliance Procedures	Word documents and hard-copy articles	Offsite copy at the President's house.	Manual contains several hard-copy pages that are not stored electronically
RPS Corporate Book	V	Official registration of corporation with the Secretary of State; all Corporate actions. All Corporate meeting minutes; annual reports to Secretary of State Corporate Seal	Word documents and hard-copy documents	Offsite copy of Corporate Book contents at the President's house.	Corporate Book contains some hard-copy pages that are not stored electronically
Investment Management Manual	I	Procedures for investment management	Word documents	Tape backup	Reprint offsite copy annually.
Office Management Manual	I	Office management procedures	Word documents	Tape backup	Reprint offsite copy annually.

<b>Documentation</b>					
<b>Document</b>	<b>Class</b>	<b>Contents</b>	<b>Document Type</b>	<b>Backup, if originals destroyed</b>	<b>Comments</b>
Personnel Files	I	Employment contracts, licenses, board registrations	Hard copy documents Word documents		
Accounting Records	U	Printouts of all accounting records since 1994	Quickbooks Plus	Offsite with Sherry Stewart	Not required records. Latest records can be reproduced from software
Corporate tax returns	I	IRS and State of OR tax returns		Hard copy of tax returns stored at the President's house	Follow normal procedure for client tax returns and print extra copy for storage off site at the President's house
SEC files	I	Prior SEC submittals; SEC inspection results	Mostly Word documents and SEC letters; copies of SEC submittals on web	Hard copy of SEC inspection information stored at the President's house	
IARD Files	U	State and SEC online submittals	Web	Tape backup	Filings submitted online. CRD# recorded in IARD

<b>Documentation</b>					
<b>Document</b>	<b>Class</b>	<b>Contents</b>	<b>Document Type</b>	<b>Backup, if originals destroyed</b>	<b>Comments</b>
Insurance Policies	U	Disability & Workers Compensation policies	Hard copy documents	Policy numbers in BCP & Quickbooks	Personnel have individual copies of disability policies
Agreements with Mutual Fund Companies	U	Schwab, Vanguard & Fidelity agreements, lists of authorized agents	Hard copy documents	Vendors can provide new copies	Originals in fireproof cabinet
Monthly and quarterly Federal Tax Records	U	Forms 941, 940, SUTA, FUTA, state withholding	Hard copy documents	Kennefick can recreate	
Notary Seals	U	Notary Seals for, Chad, Heather & Stevena		None	Replace through state

## Software

Use Appendix H, Password List, to reestablish software applications.

Software				
Vendor	Application & Purpose	File Format	Backup, if originals destroyed	Comments
Microsoft Corporation	Office 2007 Word, Excel, PowerPoint, Internet Explorer	Microsoft	New CDs from Microsoft	CD's stored in fireproof file cabinet
Frontrange	Goldmine Database Manager		New CDs from Frontrange	CD stored in fireproof file cabinet
Intuit	Quickbooks Plus Accounting		New CDs from Intuit	CD stored in fireproof file cabinet On Sherry's computer only
Norton Antivirus	Virus Scan	Proprietary	CD Software	
Adobe Systems	Photoshop & PageMaker Graphics Programs	.psd & .pm6	New CDs from Adobe	On Magen's computer only

# Facilities Description

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## Server Computer

The Retirement Planning Specialists, Inc. server is a Compaq Proliant ML350 server, which was installed in January 2001. Besides a CD-ROM drive, the server has a tape drive. The backup software is Veritas Backup Exec Enhanced.

The server has dual redundant power supplies. If one power supply fails, the other power supply will continue to power the server.

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## Data Backups

Daily tape backups of the entire server are performed at 11:00 p.m. on business days using Veritas software. The “verify” feature is used whereby, after a backup tape is completely recorded, the entire tape is read back and compared with the server so that there is 100% confidence in the backup tape. The next business day, the tape is taken off site at the Stevena Vincent’s house. The daily tapes are reused every three weeks.

On the last business day of the month, a new month-end tape is used in lieu of a daily tape. The following business day, the month-end tape is removed from the office and stored at the Stevena Vincent’s house. The month-end tapes are not overwritten.

## Maintenance Actions

1. Maintain the daily tapes at the Stevena Vincent’s house.
2. Maintain the month-end tapes in a fireproof safe at the President’s house.
3. Purchase twelve additional tapes each year to replace the permanent archive monthly tapes stored at the President’s house that are not overwritten.

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## Printed Materials

### Background

A small number of marketing materials for the company are printed off site. A small number of office forms are printed on site.

### Maintenance Actions

1. Store a two-week supply of all vendor-printed marketing materials at each alternate office location in the Recovery Box. See Appendix L.
2. Because in-house print materials are often time-sensitive, it is undesirable to have a large stockpile at any location. Store one copy of each document at each alternate office location. Make copies as needed. Replace the copy as changes are made.
3. Maintain a list of the printing sources and usual order quantities for these materials in Appendix B, Printed Materials Sources.

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## Duplication Capabilities

Duplication capability is available near each of the alternate offices.

### Maintenance Actions

1. In Appendix C, Copy Shops, maintain the list of available copy shops in the immediate vicinity of each of the alternate offices.

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## Computer Printing Capability

Computer printing capability will be greatly reduced in the alternate offices. Chad's house has one small printer. Other employees have printers at their homes. During disaster periods, most communications will be by telephone, when circuits are available.

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## Telephone Capability

The components of the main office telephone system are listed in Appendix A, Telecommunications. Chad's house currently has one phone line. Additional phone line capacity may be achieved using employee home and cell phones to the extent that service is available.

If telephone capacity is available neither at the main office nor at Chad's house, Tom's house will automatically be activated.



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## **Fax Capability**

Tom's house has a dedicated 24-hour fax machine, (541-488-7435).

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## **Email Capability**

### **Maintenance Actions**

1. Maintain employee home email addresses in Appendix G, Employee Call Checklist.
2. Set up each employee's home computer to access the OPFA Internet Service Providers' server to intercept business email from outside the office.

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# Banking and Custodial Considerations

## Background

OPFA maintains banking relationships with these banks:

Local Office
Bank of America 2305 Ashland St. Ste B, Ashland, OR 97520 Phone: 482-5411 or 800/873-2632

Brokerage Accounts
Franklin Templeton – PO Box 2258, Rancho Cordova, CA 95741 800/632-2301 – <a href="http://www.franklintempleton.com">www.franklintempleton.com</a>

## Maintenance Actions

1. In the Recovery Boxes, maintain deposits slips and extra checks for banks and brokerage firms. See Appendix L, Recovery Box Inventory.

## Supplementary Actions

1. Contact banks and brokerage firms to let them know the status of the office building.

# Alternate Office Locations

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## Primary Alternate Office: Chad's House

Location: 451 Briscoe Dr, Ashland.

Directions (from office):

1. From A Street, turn left onto 5<sup>th</sup> st.
2. Follow 5<sup>th</sup> st until you get to Main St.
3. Turn left on Main St until you get to Mountain St.
4. Turn left at stop light (Mountain).
5. Follow Mountain Street until you reach Briscoe.
6. Turn Left on Briscoe until you reach 451.

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## Secondary Alternate Office: Tom's House

Location: 1495 Tolman Creek Rd, Ashland

Directions (from office):

1. Take 6<sup>th</sup> St. up to E. Main.
2. Turn left onto E. Main and continue until you reach Tolman Creek Rd, where you turn right.
3. Drive up Tolman Creek Rd through 2 stop lights and one stop sign, then about ½ mile up Tolman Creek Rd from the stop sign, turn right onto the long private drive to Tom's house.

# Planning for a Variety of Events

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## Natural Disasters

Natural disasters that could damage or destroy the RPS offices, include:

- **Flooding**
- **Earthquake**
- **Wildfire**

Even if the main office building remains intact, any of these natural phenomena can cause a complete loss of electrical power in the vicinity of the office for several days, thereby making the office unfit for business processes.

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## Man-Made Disasters

Potential man-made disasters include:

- **Loss of Electrical Power**
- **Loss of Water Pressure**
- **Loss of Telephone**
- **Fire**
- **Bomb Threats**
- **Chemical or biological disaster**, which could render the air near the office unfit to breathe.
- **DSL (Digital Subscriber Line) Outage**
- **Internet Outage**
- **Loss of File Server**, either through an internal or external fire, or by theft of the server from the premises.
- **Computer Virus**

The following events are not considered for the reasons given.

- **Railway Accident:** There is one set of railway tracks running behind the office building. They are old tracks and the maximum allowed speed is quite slow. The typical freight includes lumber and building supplies. The probability of an accident affecting the RPS office is considered low due to the benign nature of the cargo and the speed of the trains.
- **Aircraft Accident:** The presence of the Ashland Airfield, located in East Ashland, poses a small threat involving private light aircraft frequently landing and taking off. In the event of an aircraft accident, follow the Immediate Actions for Fire.
- **Sabotage:** Ashland, OR is a relatively low visibility target for saboteurs. If damage occurs to the building due to sabotage, procedures for fire and other casualties more than cover the necessary actions.

# Natural Disasters

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## Flooding

### Background

There is a small threat of flooding from blocked storm drains or Ashland Creek. There have been periods of heavy rain in the past (January 1997) when Ashland Creek flooded and water ran across downtown Ashland up to Lithia Way. However, the RPS office is about 5 blocks from the highest flood level.

In cases of localized flooding, employees should call in and give the conditions and reasons why they are unable to come to work. They should provide periodic progress reports until directed otherwise.

### Immediate Actions

1. If the National Weather Service issues a severe flood warning, secure the computers in the office by using the Immediate Actions listed in the Loss of Electrical Power section in this document.
2. Close the office for the day and go home.
3. Do not drive through water more than four inches deep.
4. Stay in touch with the Coordinator or designated employee until the flood warning has passed and it is safe to travel on the roads again.

### Supplementary Actions

1. Activate the primary alternate office location so that the custodians' files are downloaded on a daily basis.

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# Earthquake

## Background

Southern Oregon does not have a history of severe earthquakes; however, there are minor fault lines, so the possibility does exist.

## Immediate Actions

1. When an earthquake strikes during working hours, evacuate the building and meet on the grass across from the office.
2. If the office appears undamaged, carefully return to the office to assess damage.
3. Close the office for the day and go home if there is any structural damage to the office.

## Supplementary Actions

1. Activate an alternate office location if there is structural damage to the office building.

# Man-Made Disasters

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## Loss of Electrical Power

### Background

The server is equipped with an uninterruptible power supply (UPS).

### Immediate Actions

1. Shut down running applications at each workstation.
2. Shut down each workstation computer.
3. Observe the file server being shut down automatically by the file server UPS.
4. Light emergency candles.
5. Move to offices with windows, as available, and work on tasks that do not require electricity.
6. If the electrical outage occurs after 3 p.m. in the wintertime when it is dark by mid-afternoon, employees should use their own judgment as to whether or not they should return home early.

### Supplementary Actions

1. If the loss of electrical power is expected to be of an extended duration, consider relocating the company to Chad's house.
2. If power (including heat) is lost at an employee's home and the office has electricity, the employee may move to the office temporarily.

### Maintenance Actions

1. Periodically test the emergency lamps in the office and in the stairwell.
2. Maintain an emergency candle in the bathroom, with matches.
3. Maintain an emergency candle in ?, with matches, for use in the lobby.
4. Maintain batteries in a portable radio for use when electrical power is lost.
5. If communications circuits are not available at Chad's house, activate Tom's house.



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## **Loss of Water Pressure**

### **Background**

The main office is supplied from the City of Ashland Water Works system. Water pressure may be lost because of a water main break, loss of pumping capability, or other catastrophe. Because water emergencies generally do not last more than 48 hours, only basic mitigation efforts are required.

### **Immediate Actions**

1. Use the Mt. Shasta Springs water in the kitchen for drinking water.
2. If the public water supply has become contaminated, avoid drinking the tap water until deemed safe by public health officials.

### **Supplementary Actions**

Because the main office and Chad's house are on the same water system, it is possible for both locations to lose water pressure at the same time. In this case, activating Chad's house may not prove effective. If the water emergency extends beyond 48 hours, consider having employees work from home until water service is restored.

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# Loss of Telephone

## Background

The office is served by Qwest. Our phone system is comprised of 9 phone lines. Our inter-office communication and voicemail system is handled by XXX Communications. The computer that handles the voicemail system is in the server room. If the power goes out, we will not have access to voicemail, but we should still have phone service.

## Immediate Actions

1. Using any desk telephone, verify that all of the nine telephone lines are inoperative.
2. As a last resort, try using the fax line as an outgoing call line.
3. If all lines are inoperative, temporarily use telephones at employee homes until service is restored.
4. If the telephone outage exceeds 24 hours, contact Qwest using Appendix A, Telecommunications, to have them redirect (call forward) the company's lines to ring at other locations. e.g., Chad's house or Tom's house.

## Supplementary Actions

The main office and Chad's house may be served by the same telephone wires and/or equipment. Thus, it is possible for both locations to lose telephone service at the same time, so activating Chad's house may not prove effective.

If the telephone emergency extends beyond 48 hours, consider having employees work from home until telephone service is restored.

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# Fire

## Background

Fire could cause the complete destruction of the office despite the sprinkler protection system inherent in the building design. The sprinkler system may malfunction because of improper operation or a loss of town water pressure.

## Immediate Actions

1. Call 911.
2. Relay the following information: (Always be the last one to hang up the phone.)
  - Exact location of the fire
  - What is burning—office equipment, electrical equipment, stove, etc.
  - The severity or size of the fire
  - Your name
  - Your phone number
  - Your location, especially if you are using a cell phone whose number may be registered to another location
3. Evacuate the office building and meet in the field area next to the building.
4. Determine if any staff members are missing. Report missing people to public safety officials.
5. When the Fire Department arrives, advise them as to the facts, what action has been taken, and follow their instructions until the emergency has ended.

## Supplementary Actions

1. Notify the landlord, [Ed & Tanya Bemis, 541-482-4466, Tanya's Cell 541-821-2021]
2. Restore office equipment to normal operation as practical after the situation.
3. Meet at Chad's house if the main office area is a disaster area.
4. If the situation occurs outside of working hours, notify all employees listed in Appendix H, Employee Call Checklist, regarding the situation.

If employee assistance is not needed immediately and the disaster occurs outside of normal working hours, the employees may be notified in the morning.

5. Decide to activate one of the alternate office locations, if necessary.
6. Each December, as part of Plan review, verify that the fire extinguishers are fully charged. Fire extinguishers are located in the server room and on top of the refrigerator in the kitchen.

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## Bomb Threats

It has been proven that a large majority of bomb threat calls are false alarms meant only to disturb or disrupt the normal work of a person or company. However, at no time should any call be regarded as "just another false alarm."

### Immediate Actions

1. Keep the caller on the line as long as possible. Ask the caller to repeat the message.
2. Obtain (and write down) as much information as possible from the caller:
  - Location of the bomb
  - Time of detonation
  - Description of the bomb
  - Reason for planting the bomb
3. Tell the caller the building is occupied and it might cause the death of innocent people.
4. Listen for background noises that might help determine where the call was made.
5. At the conclusion of the call, immediately call 911 and give as much of the following information as possible:
  - Your name
  - Your location and phone number
  - Name of the initial recipient
  - Name of any other person listening to the threat
  - Name of any employee "threatened" by the caller
  - Name of work location of any "threatened" employee
  - Time the bomb is supposed to explode
  - Exact location of the bomb
  - Description of the bomb
  - Reason given for the bomb
  - Repeat your name
  - Give the time
6. Notify your supervisor about the bomb threat:

- Have all written records or notes of the bomb threat available for the authorities to analyze and take away.
7. Keep the phone lines open.
  8. Quickly and thoroughly search your work area for suspicious, unusual, or foreign items (suspected bomb), and report any findings. Do not touch, move, jar, disturb, or cover any suspicious items that are found. Report findings to your supervisor or the authorities, if they have arrived (see safety precautions below).
    - If evacuation is necessary as determined by the Police Department, notify everyone to evacuate.
    - If you determine that employees or visitors are in imminent danger, and you determine it prudent to exercise your independent judgment, move or evacuate all personnel.
  9. The employee-meeting place is in the open field next to the office. Observe public safety officials' directions and assist as necessary but stay outside of the building.
  10. Identify any missing employees.

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## **Suspected Bomb Safety Precautions**

These safety precautions are designed to acquaint you with the dangers inherent in the search, discovery, and handling of a "Suspected Bomb."

1. Do not use radio equipment to transmit messages.
2. Do not move light switches, which could cause a spark to ignite the bomb.
3. Do not smoke.
4. Do not accept the contents of any container as "bona fide" simply because it was delivered by routine means.

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# DSL Outage

## Background

Each employee has a computer at his or her home that could be used during an extended DSL outage.

The router in the server closet could fail, causing a local DSL outage.

The firewall in the server closet could fail, causing a local DSL outage.

The DSL modem in the server closet could fail, causing a local DSL outage.

## Immediate Actions

1. Call InfoStructure) and report the loss of service (541)488-1962.
2. If the AFN system is not functioning, go to their office at 288 South Pacific Hwy, Talent, OR and report the loss of service.
3. Call InfoStructure (our ISP) to see if the problem is on their end, if AFN is up and running. (541) 488-1962.
4. Call IT person (Tim @ Divix)(503) 932-4785 if both AFN and Internet CDS are up and running.

## Supplementary Actions

1. Use the Internet Service Providers on employees' home computers to obtain email on a twice-daily basis (before coming in to work and after returning home from work).

## Maintenance Actions

1. Maintain dial-up capability at the office using a network other than AFN. Current dial-up provider is ISP.com.

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## Loss of File Server

Theft of the file server, or a total loss of the file server through fire or water damage, will have a serious impact on daily operations.

The server has an uninterruptible power supply to isolate it from power spikes and power dips. The server has dual redundant power supplies to increase reliability.

### Immediate Actions

1. If the loss of the server was through theft, notify the Ashland Police Department. Avoid touching any objects that would thwart forensic evidence.
2. Notify the insurance company using the information in Appendix D, Insurance Company Contact Information.

### Supplementary Actions

1. If the server is damaged but not stolen, assess the extent of the damage and the possibility of recovery in a reasonable period.
2. Contact Tim @Divix (503-932-4785 to attempt data recovery.
3. Contact Compaq to purchase a new server.



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## **Computer Virus**

A large-scale computer virus could affect many of the computers in the office in a relatively short period.

### **Immediate Actions**

1. Alert all employees to the event by calling an immediate conference in the lobby.
2. Assess who has been affected and who appears to be unaffected.
3. Take measures to stem further infections.

### **Supplementary Actions**

1. Use unaffected computers to conduct business.
2. Wait for an antidote from Norton.
3. Cleanse affected computers.

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## Closings

After studying up-to-date information about a particular situation, the President will decide to close or not open the company.

1. The Coordinator is prepared to communicate the decision from the President to the employees both on the job as well as during non-working hours.
2. Employees are expected to make every effort to report to work at their normal reporting time unless otherwise advised by the Coordinator or Backup Coordinator.
3. To maintain the normal flow of operations, it may be necessary to request employees to work. The Coordinator should first try to obtain volunteers. If the number of volunteers is not sufficient, the Coordinator will then require selected employees to remain in order to maintain the necessary workflow. When electing those employees required to work, the Coordinator should keep in mind the skills needed and the individual needs of the employee with respect to the particular emergency. Protection of family members always takes precedence over preservation of business assets.
4. Employees may be required to perform duties that are normally outside their responsibilities.
5. The Coordinator has the right to expect the employees to assist in overcoming emergencies and to adhere to this policy.

# Recovery

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## Reestablishing Business Operations

Rebuilding and reestablishing the work area following a major disaster may require substantial planning and execution. The following steps are directed only towards initial data gathering and salvage tasks that may be necessary for the immediate decision making process and for data that may be helpful in designing the replacement facility.

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## Damage Assessment

The Coordinator will initiate damage assessment by performing a walk-through with other staff members of the facilities, the landlord, and photographer(s). During this walk-through consultation with the landlord, the Coordinator will perform a preliminary analysis for total facility downtime. Throughout the tour, the photographer(s) will photograph areas of damage from at least three (3) angles. Each staff member will independently record their assessment of damage to hardware, storage media, environmental capabilities, and security features.

At the completion of the tour, the staff will reconvene at disaster headquarters to develop the disaster recovery strategy after completing an analysis of damage and probable downtime.

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## Detailed Damage Assessment

The Coordinator or his designee will contact the insurance company representative to have disaster customer service personnel assigned to RPS for detailed damage assessment.

Photos will be compared with the pre-disaster photos on file.

## Maintenance Actions

1. Maintain Appendix D, Insurance Company Contact Information.
2. Annually, during Plan review, call the insurance company numbers to assure the accuracy of the contact information.
3. Maintain a complete set of digital photos of all office spaces and equipment at alternate office locations.

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## **Salvage Actions**

Based on the inventory and damage assessment recorded above, the President will determine what will be removed for repair and what will be scrapped. After consultation with and approval of the insurance underwriters, each item will be tagged with a green tag for repair or a red tag for scrap. The landlord will coordinate removal of the equipment.

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## **New Office Space**

1. Contact landlord and realty firms for assistance in locating alternate office space during a long-term recovery.

# Personnel Considerations

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## Loss of President

Thomas B. Gau is the President RPS.

The following actions are necessary if the President becomes disabled or dies:

1. Notify the President's family of the President's absence or situation.  
Home: 808/934-7371
2. Notify the President's close friend, Ken Unger. Cell: 916/812-8843
3. Chad Smith will assume direction of RPS until the Successor Trustee decides what to do.

# Appendices

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## Appendix A: Telecommunications

### Local Service:

Qwest Communications

PO Box 12480, Seattle, WA 98111

Customer Service: 800/244-1111 Repair: 800/573-1311

### Long Distance Service:

Working Assets

PO Box 2024

Mechanicsburg, PA 17005

800/362-7127

Phone Lines	
Number	Purpose
541/482-0138	Main incoming line
541/482-0283	Ring down line; outgoing line
541/488-2791	Ring down line; outgoing line
541/482-7980	Ring down line; outgoing line
541/488-2796	Ring down line; outgoing line
541/488-4099	SagePoint Financial, Inc. line
541/488-6272	Fax line
541/201-0975	Extra line
541/201-0976	Extra line

<b>Telephone Set Inventory</b>			
<b>Extension</b>	<b>Location</b>	<b>Brand</b>	<b>Make/Model</b>
301	Reception desk	Nitsuko	124i
302	Sherry's office upstairs	Nitsuko	124i
303	Tom's office	Nitsuko	124i
304	Chad's office	Nitsuko	124i
305	Workroom	Nitsuko	124i
306	Melissa	Nitsuko	124i
307	Magen	Nitsuko	124i
308	Upstairs	Nitsuko	124i
313	File cabinet	Nitsuko	124i
314	Break room	Nitsuko	124i
315	Kitchen	Nitsuko	124i
317	Upstairs	Nitsuko	124i
318	Extra upstairs office	Nitsuko	124i
319	Stevena's cubicle	Nitsuko	124i



## Appendix B: Printed Materials Sources

<b>Printed Materials Sources</b>			
<b>Material</b>	<b>Printer</b>	<b>Location</b>	<b>Telephone</b>
Pocket Folders	Viking	www.viking.com	800/421.1222
Bio: President	In house		
RPS Green brochure			
Gold Medal brochure	Advanced Printing	25124 Narbonne Ave, Lomita, CA 90717	310/326.4553
Tom's Publications	Corporate Image	304 n 12 <sup>th</sup> St, Sacramento, CA 95814	916/447.4438
Premiere Binder	Corporate Image	304 n 12 <sup>th</sup> St, Sacramento, CA 95814	916/447.4438
Letterhead/Envelopes Business Cards	Minuteman Press	722 Rossanley Dr Medford, OR 97501	541/776.7966
Newsletter "Wealth Street Journal"	Integrated Concepts	29777 Stephenson Hwy, Madison Heights, MI, 48071	800/338.4329

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## Appendix C: Copy Shops

<b>Name</b>	<b>Location</b>	<b>Telephone</b>
Lightning Copy	1454 Ashland St, Ashland	(541) 488-2679
Mikes Copy		
Printfast	1700 Ashland St, Ashland	541/482-8098

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## Appendix D: Insurance Company Contact Information

<b>Insurance Company Name</b>	<b>Address</b>	<b>Telephone</b>
<b>State Farm</b>	<b>600 Siskiyou Blvd. Ashland</b>	<b>541/482-2461</b>

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## **Appendix E: Directions to Alternate Offices**

### ***Primary Alternate Office: Chad's House***

#### **From I-5 (North or South):**

1. Take Exit 19 in Ashland, OR. Turn west. (Left from North, Right from South)
2. Turn left at stop light onto Hwy 99.
3. Go on Hwy 99 about 1 mile and turn right at light (Maple).
4. Go up the hill and turn right on Prim.
5. Go to 584, on right side of street. Number is on mailbox and house.

#### **From office on A Street:**

7. From A Street, turn right on Oak.
8. Make immediate left onto Van Ness.
9. Go through 2 stop signs and turn right on Hwy 99.
10. Turn left at stop light (Maple).
11. Go up hill and turn right on Prim.
12. Go to 584, on right side of street. Number is on mailbox and house.

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## **Appendix F: Client List**

Client List from Goldmine attached

## Appendix I: Annual Plan Review Checklist

Maintain the completed copy of each Annual Plan Review Checklist behind this sheet in the onsite office copy of the Continuity Plan.

Path to Business Continuity Plan: z:/rps/disaster recovery/disaster recover plan.doc

Item	Detailed action	Initials	Date Completed
Plan Review	Read the body of the Plan and update sections as appropriate.		
Alternate Office Location	Review the continued suitability of each alternate office.		
Telecommunications	Update telecommunications information in Appendix A.		
Printed Materials List	Update the printed materials list in Appendix B.		
Printed Materials Distribution	Distribute 2 weeks worth of current printed materials to each offsite office location.		
Copy Shops	Update the copy shop list in Appendix C.		
Insurance Companies	Call the insurance company in Appendix D to verify the ongoing accuracy of the telephone number.		
Directions	Update the Directions in Appendix E.		
Client List	Update the Client List in Appendix F.		
Personnel List	Update the Personnel List in Appendix G.		
Password List	Update the Master Password List in Appendix H.		
Vendor/Agency Call List	Update information in Appendix J.		

<b>Item</b>	<b>Detailed action</b>	<b>Initials</b>	<b>Date Completed</b>
Recovery Box	Update information as needed in Appendix K.		
Dial-up connection	Test the dial-up connection at the office to verify operability.		
Accounting Procedures	Verify that all procedural changes have been incorporated into the word-processed document to ensure offsite backup of procedures.		
Office Management Manual	Verify that all procedural changes have been incorporated into the word-processed document to ensure offsite backup of procedures.		
Compliance Manual	Re-read the Compliance Manual and verify accuracy of all chapters against actual business operations.		
File Server Manual	Verify that all procedural changes have been incorporated into the word processor document to ensure offsite backup of procedures.		
Training	Conduct staff training in December each year. Record completion of training in Appendix L, Training Log		

## Appendix J: Vendor/Agency Call List

Maintain the list of vendors to obtain their special assistance during an event.

<b>Vendor/Agency</b>	<b>Vendor/Agency Contact Person</b>	<b>Location</b>	<b>Telephone</b>
Phone	Qwest	PO Box 12480 Seattle, WA 98111	800/244-1111 (customer service) 800/573-1311 (Repair)
Electricity	City of Ashland	20 E. Main, Ashland	541/488-6004
Water	City of Ashland	20 E Main, Ashland	541/488-6004
Landlord	Ed & Tonya Bemis	PO Box 1018 Ashland, OR 97520	541/482-4466 541-821-2021
Fire-911			482-2770
Police-911			482-5211
IT Services	Hanna Technical Consulting Terry Hanna		541/776-3205 cell 541/973-8505
Copier	Pacific Office Automation	628 N Riverside Ste E, Medford, OR 97501	541/772-8125
Printers	ABC Office Machines	1327 Redwood Ave Grants Pass, OR 97527	541/479-1481
Broker/Dealer	SunAmerica Securities	2800 N Central Ave Phoenix, AZ 85004	800/552-3319

## Appendix K: Recovery Box Inventory

Each alternate office location should store a Recovery Box containing all of the following pre-positioned resources. Use this Appendix to perform an annual inventory of the Recovery Box each December. Include a diskette with all electronic documents.

Recovery Box Inventory			
Item	Description	Desired Quantity	Quantity Checked
Business Continuity Plan	Copy of this Plan	1	
Deposit Slips	Bank of America	25	
Checks	Bank of America	25	
Pens		1 box	
Stapler		2	
Staple Remover		2	
2-hole punch		1	
3-hole punch		1	
Emergency flashlight	2 D-cell battery-powered flashlights (Change batteries annually in Dec.)	1	
Correction tape		3	
Telephone note pads	"While You Were Out"	3	
Trash Bags	Large black plastic trash bags	1 box	
Credit Card Information	Credit Card Numbers for ordering supplies	1	
Stamps	Postage for one- and two-ounce first class mailings.	300	
Stationery	First and second sheets	300 each	
Envelopes	RPS envelopes	300	



<b>Recovery Box Inventory</b>			
<b>Item</b>	<b>Description</b>	<b>Desired Quantity</b>	<b>Quantity Checked</b>
Forms CD	Files for all forms	1	



