

Business Continuity Plan Summary: ElderAdo Financial

Reviewed February 17, 2026

ElderAdo Financial, Inc. (“ElderAdo”) has adopted a Business Continuity Plan (“BCP”) designed to help ensure we can continue to serve our clients in the event of a significant business disruption (“SBD”). While no plan can eliminate all risks, we are committed to taking reasonable steps to resume operations as quickly as practicable under the circumstances. This Business Continuity Plan Summary is reviewed periodically and may be updated as needed.

Contacting Us

If you experience difficulty contacting us following a significant disruption, you may reach us at:

Call/Text: (970) 249-9900 Email: info@elderadofinancial.com

Updates may also be posted on our website at www.elderadofinancial.com, if available.

If you are unable to reach us and require immediate access to your account, you may contact our qualified custodian: Charles Schwab & Co., Inc. Clients may continue to access their accounts directly through Schwab’s website, mobile app, or telephone services.

Phone: 800-435-4000 or Website: www.schwab.com. Mail: PO Box 650567 Dallas, TX 75265

Our Continuity Planning

In the event of a significant business disruption, we are prepared to:

- Safeguard employees and property
- Protect and recover critical books and records
- Communicate with clients, employees, vendors, and regulators
- Transition to remote or alternate work locations, if necessary

We maintain backup copies of important electronic records at secure, geographically separate locations. Client account records and custody of assets are maintained by our qualified custodian, Charles Schwab & Co., Inc.

Access to Client Assets

Client assets are held at our qualified custodian and are not maintained by ElderAdo. Clients will continue to have direct access to their funds and securities at the custodian, independent of ElderAdo’s operational status.

Scope of Disruptions

Business disruptions may affect only our firm, our local area, or a broader region. The time required to resume normal business operations will depend on the nature and severity of the disruption. We will make reasonable efforts to keep clients informed through available communication channels during such events.

For questions regarding our Business Continuity Plan, please contact us at (970) 249-9900 or info@elderadofinancial.com.