



Appendix 1 - BIAS' Business Continuity Planning

BIAS has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Business Continuity Plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 441-292-4292 you should call our alternative number 441-505-4292 or go to our website at www.bias.bm. If you cannot contact us at our Cayman office number 945-943-0003 you should call our alternative number 345-322-5500 or visit www.bias.ky

Our Business Continuity Plan (BCP) – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. Our Business Continuity Plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our Business Continuity Plan addresses: regular data backup and recovery; availability of all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Aside from local Bermuda shares, all custody of client securities is located outside Bermuda and Cayman. Our custodians have their own Business Continuity Plans, the details of which are limited due to security risks.

While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our custodians that their objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within four (4) to twenty four (24) hours. *'Your orders and requests for funds and securities could be delayed during this period'*.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, or the area where our firm is located. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 0-6 hours from the time of the significant business disruption. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at 441-292-4292 or email: info@bias.bm. In Cayman call 345-943-0003 or email: info@bias.ky.