

Business Continuity Plan

Our firm's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' life and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all the firm's books and records, and allowing our customers to transact business. In accordance with IIROC Rule 17.16 in the event of an SBD, Nour Private Wealth (NPW) is required to provide all clients' access to their assets within 48 hours following the event. Access to assets means the ability of our clients to buy, sell or redeem securities and have assets, including cash, delivered out based on the client's instructions. If we determine we are unable to continue our business, we will assure customers prompt access to their funds and securities. Our plan anticipates two kinds of SBDs, internal and external.

- External SBDs prevent the operation of the securities markets or several firms, such as a terrorist attack, or a wide-scale regional disruption. Our response to an external SBD relies more heavily on other organizations and systems, especially on the capabilities of our clearing firm.
- Internal SBDs affect only our firm's ability to communicate and do business and may include anything from temporary interruptions due to power outages or connection failures, to more serious incidents where there is no access to our premises, such as a fire in our building and/or pandemic or any other such critical event.

The firm will provide customers with notice in the event of a planned or unexpected disruption to its services or facilities (e.g., a disruption to customer services phone lines, website, or physical access to the NPW location), advising clients of procedures to follow to trade or access funds in their accounts. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available. The notice will be placed on our website

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Our customers Should contact the Fidelity Clearing Canada ULC our carrying broker in case of a significant business disruption at our firm and in the possibility that customers are unable to reach us. Trading desk 416-216-6358, Banking 416-216-2660, Settlements 416-216-2606 and Transfers 416-216-2620.