

Business Continuity Plan

Balboa Wealth Partners, Inc.

Effective Date: December 10, 2025

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This Business Continuity Plan is the property of Balboa Wealth Partners, Inc. (“Balboa Wealth” or the “Advisor”) and its contents are confidential and may not be distributed outside the firm without the prior approval of the Chief Compliance Officer.

Using this BCP

Each Supervised Person of Balboa Wealth must read and understand the Business Continuity Plan and comply with all of the policies and procedures herein.

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1. Overview

This Business Continuity Plan (herein the “BCP”) for Balboa Wealth Partners, Inc. (“Balboa Wealth” or the “Advisor”) provides guidance to the Advisor, and its owners, employees, independent contractors and other insiders of the Advisor (herein collectively “Supervised Persons”) in the event of a business interruption or loss of key personnel.

In connection with its fiduciary duty to its clients (“Clients”), securities regulators expect the Advisor and its Supervised Persons to take reasonable steps to ensure continued operations in the event of a business interruption.

The goal of the BCP is to provide a framework to guide the continuation of business operations of the Advisor in the event of a Significant Business Disruption (“SBD”) as defined herein.

The BCP shall take into consideration the length of the interruption and the priority of business activities to ensure that the Advisor’s obligations to its Clients are met. It is understood that minor modifications may be made to activities specified within the BCP as required by the specific emergency encountered at the time the event takes place.

There are numerous SBD scenarios in which the BCP would be implemented, including a loss of access to the Advisor’s primary office, loss of Internet, phone outage, systems interruption, vendor outage, power outage, natural disaster, infectious disease pandemics, medical reasons, etc. As it is not practical to plan for every potential interruption, the Advisor will make every effort to ensure its ability to continue operations.

Disaster Recovery Team

The Chief Compliance Officer (“CCO”), Jeffrey Gilbert, is responsible for the implementation of this BCP and accountable for oversight and supervision. The CCO also serves as the Disaster Recovery Coordinator (“DRC”). The CCO may also be referred to as the DRC throughout this BCP. The DRC shall train all Supervised Persons to ensure a complete understanding of the overall BCP, as well as each Supervised Person’s responsibilities during an SBD. The CCO or DRC may also delegate a portion of the responsibilities to appropriate delegates (each a “Delegate”) but remain primarily responsible for the BCP oversight and administration.

Amendments

The CCO will amend, modify, suspend, or terminate any policy or procedure contained in the BCP, as well as add any policy as necessary. The Advisor will endeavor to promptly inform Supervised Persons of any relevant changes and provide each Supervised Person with the respective updated BCP document as soon as practicable.

Receipt and Acknowledgement

The BCP is provided to each Supervised Person upon hire and annually thereafter. The BCP will also be distributed on an ad hoc basis if there are any material amendments. Electronic copies are posted and stored internally in a location that is accessible by all Supervised Persons. All Supervised Persons must review the BCP and sign an acknowledgment that they have read, understood, and will abide by the BCP.

2. Internal and External Communication

In the event of an SBD, communication is critical. Below are standard communication procedures for potentially affected parties. Please note that based on the incident’s facts and circumstances, the DRC may alter the below procedures as necessary.

Advisor and Supervised Persons

Depending on the nature of the SBD, the DRC will contact Supervised Persons to notify them of the situation and provide next steps (i.e., work from the alternate worksite, come into the office, etc.). Throughout the life cycle of the SBD, the DRC will keep Supervised Persons updated. The mode of communication may vary between phone calls, texts, and/or email, depending on the timing and impact of the SBD. The Advisor will maintain updated Supervised Person contact information within their Customer Relationship Management

system ("CRM") or other contact storage location. The Advisor will ensure that all Supervised Persons have access to CRM or other storage location via an internet connection.

Additionally, it recommends that Supervised Persons maintain that a copy of the BCP and relevant appendices are accessible from their personal residences.

Clients

Depending on the nature and expected duration of the SBD, the DRC will determine when and how to communicate with Clients to alert them to the situation and keep them apprised as the situation evolves. The Advisor will maintain updated Client contact information within their Customer Relationship Management system ("CRM") or other contact storage locations. The Advisor will ensure that all Supervised Persons have access to CRM or other storage location via an internet connection.

Critical Vendors

The Advisor relies on critical vendors who operate enterprise-grade systems and maintain appropriate plans in place (i.e., business continuity and cybersecurity) to ensure the integrity and accessibility of the stored data.

Depending on the nature of the SBD, the DRC will contact critical vendors (businesses with which the Advisor has an ongoing commercial relationship in support of operating activities, such as vendors providing the Advisor with critical services), and determine the extent to which the Advisor can continue the business relationship during the SBD. The Advisor will quickly establish alternative arrangements if a critical vendor can no longer provide the needed services when needed because of an SBD affecting them or the Advisor. The Advisor will maintain updated Critical Vendor contact information within their Customer Relationship Management system ("CRM") or other contact storage location. The Advisor will ensure that all Supervised Persons have access to CRM or other storage location via an internet connection from any location.

Regulators

Depending on the type of business interruption, the DRC will work with the CCO or Delegate to contact regulators if there is the possibility of any regulatory reporting disruption or potential rule violations that could result from the business interruption. The Advisor will maintain updated regulator contact information within their CRM. The Advisor will ensure that all Supervised Persons have access to CRM from their alternate worksite.

3. Critical Business Functions

This section of the BCP discusses business functions segregated by how soon after the incident, they must be functional to provide seamless services to Clients.

Day One Critical Business Functions

Day One critical business functions are defined as activities that must be performed on a daily basis. Included are any processes that, if affected, will result in financial, reputational, regulatory or operational risk.

1. Trading, Portfolio Management, and Operations
 - a. Pre-trade research
 - b. Position reconciliation
 - c. Trade review and approval
 - d. Trade execution
 - e. Trade confirm reconciliation
2. Client Service
 - a. Client account access
 - b. Client contact information
 - c. Client account restrictions
3. Systems
 - a. Custodian and/or Sub-Advisor platform access
 - b. Systems backup (online or portable backup drive[s] with critical information)

Day Ten Critical Business Functions

Day Ten critical business functions are defined as important and necessary functions that must be performed regularly, but if not performed for several days during a business interruption, they will NOT have a significant effect on the organization. Day Ten business functions include those that can be mitigated by applying additional financial and human resources to address the interruption and bring all systems and processes online.

1. Trading, Portfolio Management, and Operations
 - a. Management and ad hoc reporting
 - b. Maintenance of Client files
 - c. Accounts Payable (Billing, etc.)
 - d. Delivery of disclosure statements to new Clients (48 Hours)
 - e. Records retention and filing
 - f. Performance calculation and reporting
2. Client Service
 - a. Client portfolio review
 - b. Management and ad hoc reporting
3. Systems
 - a. Regular system maintenance
 - b. Vendor inquiries
 - c. Hardware/software testing
4. Executive and Compliance
 - a. Regulatory filings
 - b. E-mail monitoring
 - c. Marketing material creation/review
 - d. Certain compliance functions

Nonrecurring Critical Business Functions

Nonrecurring critical business functions are defined as critical activities that do not occur on a consistent basis but may be treated as a Day One critical business functions as necessary.

1. Trading, Portfolio Management, and Operations
 - a. Trade error correction
 - b. Account terminations
2. Client Service
 - a. Client change request - financial condition or suitability

4. Alternate Work Sites

In the event that the Advisor's home office location[s] are not accessible, Supervised Persons (as applicable) may work from branch offices or from home using their home's Internet access to securely connect to the Advisor's technology systems to perform their job responsibilities.

In the case of an extended period of office inaccessibility, the DRC may determine that Supervised Persons (as applicable) will relocate to a specified branch office, allowing Supervised Persons to continue business operations.

The DRC will take into consideration the type of interruption expected the duration of interruption, weather/traffic conditions, staff locations, as well as other factors that are to be determined when deciding if Supervised Persons should relocate to their alternate worksite.

Infectious Disease Pandemics

In the event of the spread of an infectious disease or pandemic, the Advisor will require all Supervised Persons to work remotely for a period of time. The DRC will assess whether any business operations cannot be performed remotely and identify site-critical personnel who must be physically located at their duty stations in order to perform their job. Access to firm premises will be limited to site-critical personnel. All other Supervised Persons must obtain permission from the DRC on a case-by-case basis before entering firm premises.

The DRC should assess whether employees have adequate systems and equipment to work remotely for at least 14 days. The assessment should consider ways to ensure Supervised Persons can access critical trading systems, client data, and any other documentation or software necessary to perform their duties. Supervised Persons should confirm whether they have adequate computers, laptops, and/or other personal devices with a secure and reliable internet connection at their residencies. Supervised Persons are required to conduct all meetings with prospective clients, current clients, and service providers via phone, video, or web conferencing whenever possible. Supervised Persons should avoid entering into close proximity of Clients, especially senior Clients and/or those who may have severe underlying medical conditions.

5. Maintenance, Protection, Recovery, and Backup of Key-Systems and Data

The Advisor has implemented the following procedures to ensure the availability of critical data in the event of a business interruption where data must be replicated or restored:

Cloud-Based Storage Systems

The Advisor primarily utilizes third-party vendors for maintenance of books and records and business activities. Additionally, most third-party vendors leverage cloud-based storage systems. As such, the continuity of the Advisor's services is heavily dependent on cloud-based systems. Cloud-based systems are backed-up periodically by the service provider. These backups generally occur daily. Third-party vendors have their business continuity plans and maintain highly available systems that are accessible from any location where an Internet connection is present.

Phone System

The Advisor utilizes a hosted VOIP phone system (Voice Over Internet Protocol) for its office phones. If there is a business interruption, all inbound calls will automatically forward to mobile devices. Should the expected duration exceed one (1) business day, the DRC shall assess the impact of continued use of alternate methods of communication and determine the best course of action.

Internet and Email

If the Advisor's Internet or email services are not functioning and the expected duration is four (4) hours or less to restoration, the Advisor may opt to utilize telephones as an alternative means of conducting all necessary business activities. Should the expected or actual duration exceed four (4) hours, the DRC may decide to relocate some or all Supervised Persons to the alternate worksite.

6. Restricted Information Log

During an SBD, the Advisor may have to provide sensitive information to those outside of the Advisor. The Advisor will make every reasonable effort to ensure protection and privacy, resulting from this necessary sharing of information. The CCO or Delegate shall make the formal determination as to whether any information is to be shared outside of the Advisor, and what will be the protective measures taken (i.e., password change, confirmation of document destruction, etc.).

Date	Provided To	Details	Protective Measures

7. Key Person Risk and Succession Planning

The continued operations of the Advisor are heavily contingent upon the availability of key personnel ("Key Person[s]"), and the business owner[s] having a successor[s] in place to take over the business ("Succession

Plan"). The primary goal of this BCP is to ensure Client interests are protected. The long-term unavailability or loss of Key Persons and the lack of a Succession Plan is a risk to the Client's experience with the Advisor.

To address this risk, the Advisor maintains a professional relationship with another registered investment advisor; Axxcess Wealth Management, whose information is included below. Axxcess Wealth Management's CEO, Michael Seid has also been appointed as Special Business Trustee to help facilitate ongoing compliance and continuity planning of Balboa Wealth Partners, Inc. In the event of the incapacitation or death of Jeffrey Gilbert, Micael Seid will take action to assist with ensuring the continued protection of Client accounts and communication with Clients and regulators, as applicable. Michael Seid maintains all appropriate licensing to promptly become registered with the Advisor to assist with any Client transactions. Additionally, Lesa Skarlot maintains her Series 65 license and is actively registered with Balboa Wealth Partners, Inc. and will assist in a principal role in ensuring the continuity planning of the firm.

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Michael Seid, Axxcess Wealth CEO

A copy of this BCP is maintained with the personal documents of Jeffrey Gilbert and shared with their family and/or estate records. This Key Person Risk and Succession Planning language contained in the BCP shall be reviewed regularly in order to incorporate any changes that would impact the document, as applicable.

This Key Person Risk and Succession Planning language contained in the BCP shall be reviewed regularly in order to incorporate any changes in the Advisor's business operations that would impact the document, as applicable.

8. Testing the BCP

The CCO is responsible for testing the integrity of the BCP and making any required modifications given the results of the testing, as applicable.

Alternate Work Sites

On an at least annual basis, Supervised Persons will work from their alternate work site to ensure that each Supervised Person can resume all critical business functions and day-to-day operations. The review will be documented within the Advisor's books and records.

Third-Party Vendor Due Diligence

On an annual basis, the CCO or Delegate will request BCP information from its vendors to ensure they maintain an adequate contingency plan to support the activities of the Advisor. Any deficiencies will be addressed with the vendor and documented in a memorandum to be placed in Advisor's books and records and/or the Advisor's annual review of the effectiveness of the Compliance Program.