

GOINVEST

SEC Registered Investment Advisor
CRD # 291884

Go Invest LLC
8427 S. Old Bingham Highway
Suite A
West Jordan, UT 84088

385-246-3516
www.goinvest.us

Business Continuity Plan
BCP
March 13, 2020

Item 1 – Emergency Contact Person

Go Invest has a primary and secondary emergency contact. The primary contact is Nathan Beck, phone number 385-444-4211, email nate@goinvest.us. The secondary contact person is Jared Porter, phone number 801-214-2125, email address jared@401go.com. Jared is not an employee of 401GO but works with an associated company.

Item 2 – Firm Policy

Go Invest's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting all of the firm's books and records, and allowing our customers to transact business. In the event that we determine we are unable to continue our business; we will assure customers prompt access to their funds and securities.

A. Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a fire in our building. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood, or a wide-scale, regional disruption. Our response to an external SBD relies more heavily on other organizations and systems.

B. Approval and Execution Authority

Nathan Beck is responsible for approving the plan and for conducting the required annual review. Nathan Beck has the authority to execute this BCP.

C. Plan Location and Access

Go Invest will maintain copies of its BCP plan and the annual reviews, and the changes that have been made to it for inspection. An electronic copy of our plan is located on our website goinvest.us

Item 3 – Business Description

Go Invest is an online advisor. We provide software to pension consultants, investment advisors, and other firm, to make automated recommendations to clients and to handle their investments. We do not hold customer funds or securities. We use Matrix Broadridge as the custodian to hold all customer funds and securities. Matrix can be reached at 800-353-0103.

Item 4 – Office Location

Go Invest has a single office at 8427 Old Bingham HWY, West Jordan, UT 84088, USA. Its main telephone number is 385-444-4211. Go Invest is an online only advisor and does not take orders or transact at that address. That address is for employees and you may reach Go Invest at that address.

Item 5 – Alternative Physical Locations of Employees

As an online-only advisor, in the event of an SBD, Go Invest employees will work from home and will continue to be reachable by emailing info@goinvest.us or using the emergency contact information in item 1.

Item 6 – Customer Access to Funds and Securities

Go Invest does not maintain custody of customers' funds or securities, which are maintained by Matrix Broadridge. In the event of an internal or external SBD, if telephone service is available, our registered persons will take customer orders or instructions and contact our clearing firm on their behalf, and if our Web access is available, our firm will post on our website that customers may access their funds and securities by contacting Go Invest at 385-444-4211. The firm will make this information available to customers through its disclosure policy.

If SIPC determines that we are unable to meet our obligations to our customers or if our liabilities exceed our assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek to appoint a trustee to disburse our assets to customers. We will assist SIPC and the trustee by providing our books and records identifying customer accounts subject to SIPC regulation.

Item 7 – Data Back-up and Recovery

Go Invest maintains digital copies of all records at a minimum of 3 locations. We backup data using both Google Cloud Platform and Amazon Web Services with a secure encrypted digital copy of our books and records stored in multiple datacenters in a minimum of 3 States. All data is encrypted using industry best practices both in-transit and at rest.

All data is backed up to two locations in real time with back up to a third location daily.

All paper records and mail are scanned when received and the digital copy is saved in a minimum of 3 locations.

In the event of an internal or external SBD that causes the loss of our records, we will recover them from a back-up site. If our primary site is inoperable, we will continue operations from our back-up site or an alternate location. For the loss of electronic records, we will either physically recover the storage media or electronically recover data from our back-up site, or, if our primary site is inoperable, continue operations from our back-up site or an alternate location.

Item 8 – Financial and Operational Assessments

A. Operational Risk

In the event of an SBD, we will immediately identify what means will permit us to communicate with our customers, employees, critical business constituents, critical banks, critical counter-parties and regulators. Although the effects of an SBD will determine the means of alternative communication, the

communications options we will employ will include our website, telephone, and email. In addition, we will retrieve our key activity records as described in the section above, Data Back-Up and Recovery.

B. Financial and Credit Risk

In the event of an SBD, we will determine the value and liquidity of our investments and other assets to evaluate our ability to continue to fund our operations and remain in capital compliance. We will contact our clearing firm, critical banks and investors to apprise them of our financial status. If we determine that we may be unable to meet our obligations to those counter-parties or otherwise continue to fund our operations, we will request additional financing from our bank or other credit sources to fulfill our obligations to our customers and clients. If we cannot remedy a capital deficiency, we will file appropriate notices with our regulators and immediately take appropriate steps.

Item 9 – Mission Critical Systems

Our firm’s “mission critical systems” are those that ensure prompt and accurate processing of securities transactions, including order taking, entry, execution, comparison, allocation, clearance and settlement of securities transactions, the maintenance of customer accounts, access to customer accounts and the delivery of funds and securities.

As an online only advisor our mission critical systems are stored on servers and offered to clients over the internet. We always maintain a minimum of two servers with a “failover” server for data connections. If there is a problem with one server, data will automatically be routed to the second server and a third server will automatically start to replace the first. We maintain our mission critical systems in Google data centers that follow industry best practices. In the event of an SBD the reduces the availability of our mission critical systems we will rout all web traffic to one of our back-up locations automatically.

Our firm also relies on mission critical systems provided by our custodian Matrix Broadridge. Matrix maintains an SBD in accordance with regulations. Our interaction with Matrix is through our automated system with failovers and backups built in. In the even of an SBD we have primary and secondary contacts at Matrix.

Item 10 – Alternate Communication Methods

We now communicate with our customers using our website, email, and telephone. In the event of an SBD, we will assess which means of communication are still available to us, and use the means closest in speed and form (written or oral) to the means that we have used in the past to communicate with the other party. For example, if we have communicated with a party by email but the Internet is unavailable, we will call them on the telephone and follow up where a record is needed with paper copy in the U.S. mail as needed.

Item 11 – Critical Business Constituents

The only business we have a critical ongoing commercial relationship in support of our operating activities with is Matrix Broadridge. We have determined the extent to which we can continue our business relationship with them considering the internal or external SBD. We will quickly establish

alternative arrangements if Matrix can no longer provide the needed goods or services when we need them because of a SBD to them or our firm.

Item 12 – Regulatory Reporting

Our firm is subject to regulation by the SEC. We now file reports with our regulators using paper copies in the U.S. mail, and electronically using fax, email and the Internet. In the event of an SBD, we will check with the SEC, FINRA and other regulators to determine which means of filing are still available to us, and use the means closest in speed and form (written or oral) to our previous filing method. In the event that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

Item 13 – Disclosure of Business Continuity Plan

Attached is our written BCP disclosure statement we provide customers at account opening. We also post the disclosure statement on our website and mail it to customers upon request.

Item 14 – Updates and Annual Review

Our firm will update this plan whenever we have a material change to our operations, structure, business or location or to those of our custodian. In addition, our firm will review this BCP annually to modify it for any changes in our operations, structure, business or location or those of our custodian.

Item 15 – Senior Manager Approval

I have approved this Business Continuity Plan as reasonably designed to enable our firm to meet its obligations to customers in the event of an SBD.

A handwritten signature in black ink, appearing to read 'Nathan Beck', with a long horizontal flourish extending to the right.

Nathan Beck – CEO
March 13, 2020

Attachment A to Go Invest Business Continuity Plan

Go Invest 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, you should call our alternative number 385-444-4211 or email info@goinvest.us.

Our Business Continuity Plan – 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. In short, 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: data backup and recovery; 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.

We backup our important records in a geographically separate area.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. 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 2 business days. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within 5 business days. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website goinvest.us or our customer emergency number, 385-444-4211 how to contact us. 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 info@goinvest.us.