

## Business Continuity Plan Disclosure Statement

In accordance with FINRA Rule 4370(e), applicable to member firms of the Financial Industry Regulatory Authority, Inc. (“FINRA”), XP Investments US, LLC (“the Firm” or “XP”) has prepared a Business Continuity Plan (“BCP”) that provides a course of action for the assessment of a significant disruption to its business and for the continuation of business following such event.

XP 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 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.

The BCP is designed to address key areas of concern, including but not limited to the following:

1. data backup and recovery, including books and records;
2. mission critical systems and services;
3. financial and operational assessments;
4. alternate means of communication between the Firm and its clients;
5. alternate means of communication between the Firm and its personnel;
6. alternate physical location of employees;
7. critical business constituent, bank and counter-party impact;
8. regulatory reporting;
9. communications with regulators;
10. how the Firm will ensure that all clients have access to their funds and securities in the event the Firm determines it is unable to continue its business.

The BCP was prepared to face several levels of disaster. In the event that access to any of XP’s office locations is not possible, XP has implemented a remote working infrastructure that allow employees to work remotely when the region around one of the offices is severely impacted. XP reviews, updates and tests its BCP annually.

**Contacting Us** – If after a significant business disruption you cannot contact us as you usually do, you should call our alternative number (786) 732-1136 or go to our website at [www.xpi.us](http://www.xpi.us). If you cannot access us through either of those means, you may contact our clearing firm, at which you hold an account introduced by the Firm, to provide prompt access to funds and securities, enter orders and process other trade-related, cash and security transfer transactions.

The following are the telephone numbers for direct contact with our clearing firms:

- Pershing: (201) 413-3333
- Apex: (214) 765-1100
- RJ O’Brien: (866) 438-7564
- Interactive Brokers: (877) 442-2757

**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 XP to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our clearing firms listed above, back up our important records in a geographically separate area. 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 clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within the shortest period of time possible. Your orders and requests for funds and securities could be delayed during the time period which clearing firms are working on restoring operations.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm's office, 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 the event of a significant business disruption, we have plans to place to move to a back-up location or remote locations as necessary. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website or via e-mail. 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.

The information contained in this disclosure is provided by XP for informational purposes only and nothing contained herein shall be construed to amend, supplement or otherwise modify any of the terms and conditions set forth in any customer agreement between any party and XP.