

Business Continuity Plan Summary

Overview - Robinhood Financial 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 through our website www.robinhood.com or through our mobile applications, you should call our emergency number in Palo Alto, CA at (844) 428-5411 or submit a ticket at support.robinhood.com. If you cannot access us through either of those means, you should contact our clearing firm, Apex Clearing Corporation, at (214) 765-1001 for instructions on how to obtain prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions. You can also find helpful information about Apex Clearing Corporation's Emergency Policies at <http://www.apexclearing.com/emergency/>.

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 program is designed to help ensure that we can continue to do business with little or no disruption, that your assets will be secure and accessible and that you will be able to reach us regardless of the unplanned business interruption or scope of the situation.

Our business continuity plan addresses: data back-up 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. As an on-line broker-dealer, it also addresses the recovery of technology systems. In general, our technology systems are located at alternate sites that are geographically separated and out of region. This design ensures that if one of our locations suffers a disruption in service, systems at an alternate location can be used to continue to provide service.

Clearing Agent - Our clearing firm, Apex Clearing Corp., backs 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 time period possible. 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, 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 as quickly as possible. 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 as quickly as possible. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website www.robinhood.com or our number (844) 428-5411 on 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 by visiting support.robinhood.com.