

Business continuity for advice firms

Incendio Trading Limited (trading as RetireMe / Incendio Software)

Version 1.0 · Last updated 10 July 2026

This statement records Incendio's business continuity commitments for advice firms using the RetireMe adviser Services. It is not a third-party certificate or insurance policy.

1. Purpose

RetireMe is an ongoing business concern. Incendio intends to grow the product, deepen partnerships, and continue supplying the adviser Services for the long term. We have **no plan to deprecate** the RetireMe adviser platform.

This statement reassures advice firms on two practical points: that your firm always retains **immediate access to export** its client data and plans; and that, in the unexpected event the business cannot continue in the ordinary way (in particular death or lasting incapacity of the Director(s), or a closure that is not a sale as a going concern), you have clear options for access and transition.

2. Ongoing concern

- Incendio operates RetireMe as a continuing commercial business and intends to keep developing and supporting the adviser Services.
- We maintain succession and continuity arrangements, including a suitable partner organisation that provides similar services and is capable of supporting ongoing business continuity for the adviser Services if required, so the product is not dependent on a single person over time.
- This statement does not create an uptime SLA. Ordinary service availability remains as described in our Adviser terms of business.

3. Immediate data export (always)

While you are a customer, you have **full, immediate access** to export your firm's client data and plans. There is **no withholding period** and no requirement to wait for Incendio approval before using the export facilities available in the product.

Export covers, as available in the product at the time:

- client records and retirement plan data held for your organisation (in detail);
- vault / document files associated with your organisation; and
- relevant activity or audit history exposed for export.

If a self-serve export path is temporarily unavailable for a technical reason, we will restore it or provide an equivalent full export as soon as practicable — still without any contractual "hold" period. Formats will be practical machine-readable formats we support at the time (for example JSON/CSV plus document files). Export does not guarantee import into any particular third-party tool.

This aligns with, and does not reduce, the offboarding language in our Adviser data storage, backup and retention statement.

4. Unexpected events this statement addresses

The continuity scenario this document is intended to address is the **unexpected inability of Incendio to continue ordinary operation** of the Services — in particular:

- **death or lasting incapacity** of the Director(s) of Incendio such that day-to-day direction of the business cannot continue in the ordinary way; or
- **closure of the RetireMe adviser business other than as a sale as a going concern** (for example a decision to cease trading the Services without transferring them to a purchaser who continues to supply them).

A sale or assignment of the business or Services as a going concern is not a closure for the purposes of section 5. In that case your licence continues with the successor supplier on the terms then applicable (subject to our Adviser terms of business on assignment).

5. Platform access if the business closes (not sold as a going concern)

If Incendio closes the RetireMe adviser Services **and** the Services are **not** sold or transferred as a going concern, then for the remainder of your then-current paid licence period we will ensure you retain **guaranteed access** to the platform (including your organisation's data and plans) for the duration of that licence period, so you can continue to use the Services and complete exports under section 3.

Access during that period may be full or, if we are winding down operations, reasonably limited (for example read-only or reduced feature set) provided you can still retrieve your data and plans in full. Fees already paid for that licence period remain as agreed; we will not require a new prepaid term solely to honour this section.

6. Director death or lasting incapacity

Incendio will maintain arrangements so that, on death or lasting incapacity of the Director(s), an appointed representative can instruct hosting, billing, domain, and customer communications, and can honour sections 3 and 5.

We have a suitable partner organisation that provides similar services and is capable of providing ongoing business continuity support for the RetireMe adviser Services if required. Customer firms will be given appropriate contact details for that arrangement if a continuity event under this statement occurs (or earlier if we choose to notify firms in writing).

Those steps are intended to keep your access and data rights workable. They do not by themselves guarantee uninterrupted service in every circumstance, and they do not transfer ownership of RetireMe source code to your firm.

7. Source code and platform IP

This statement does **not** grant access to RetireMe source code, repositories, or deployment credentials. Continuity for advice firms is provided through **data export, licence-period platform access** under section 5, and Incendio's succession / continuity arrangements — not through a source-code release to customer firms.

8. Relationship to other documents

This statement sits alongside the Adviser terms of business, Security and confidentiality statement, and Data storage, backup and retention statement. If there is a conflict on fees, liability caps, or IP ownership, the Adviser terms of business prevail. This statement adds continuity commitments for customer firms; it does not expand our liability cap.

9. What this is not

- Not a third-party audited certificate or ISO attestation.
- Not insurance or key-man cover (unless we later confirm those in writing).
- Not a grant of source code or a right to operate a competing multi-tenant RetireMe service.
- Not a public naming of the continuity partner, or a guarantee that a third party will operate the Services in every circumstance, unless we confirm further detail to you in writing.

10. Updates

This statement applies while you have an active RetireMe adviser subscription or licence with Incendio, and for any remaining licence period protected under section 5. We may publish an updated version; material reductions of commitments require 30 days' written notice (you may then exit under the Adviser terms).

11. Contact

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Related: [This statement \(PDF\)](#); [Adviser terms of business](#); [Security and confidentiality](#); [Data storage, backup and retention](#); [Legal pack for advice firms](#).