

# ABILITIES FINANCE

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*Internal Governance & Operational Control*

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## DOCUMENT RETENTION POLICY

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*Policy Objective: Establishes the secure storage, retention periods, and destruction protocols for all legal, financial, and identity documents.*

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### 1. Retention Periods

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Promissory Notes and Addenda: Life of the loan + 7 years after termination.

Identity Verification and Source of Funds: Life of the loan + 7 years.

Monthly Statements and Profit Calculations: 7 years.

Communication Logs: 5 years.

### 2. Storage Security

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All digital documents must be stored in an encrypted, access-controlled environment.

Physical documents (if any) must be kept in a secure, fireproof location.

### 3. Data Privacy

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Lender information may not be shared with third parties except as required by law or with explicit written consent.

## 4. Destruction Protocol

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Upon expiration of the retention period, digital files must be securely wiped and physical documents shredded.

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