

Nikoh Securities Corporation/Hokin Investment Advisors Business Continuity and Disaster Recovery Plan

Nikoh Securities Corporation/Hokin Investment Advisors has developed a Business Continuity Plan (BCP) 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 at (847) 559-1002, you should call our emergency contacts. Our firm’s two emergency contact persons are: Gary Hokin, (847) 897-8111, and Joel Mathews, (847) 897-8105. If you cannot access us through either of those means, you should contact the customer service number listed on your last statement for instructions on how the company may provide prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions for our clients. For convenience, these are the phone numbers to the following companies’ service departments:

Allmerica Financial	(800) 782-8380
CNA Life	(800) 827-2621
First Variable Life	(800) 228-1035
GE Life and Annuity	(800) 352-9910
Guardian Life and Annuity	(800) 221-3253
ING Life Insurance	(800) 238-6219
Jackson National Life	(877) 565-2968
Kemper Life Investors	(888) 477-9700
Lincoln National Life	(800) 942-5500
Mainstay Annuities	(800) 762-6212
Nationwide Financial	(800) 255-7566
ProFunds	(888) 776-5717
Pacific Life	(800) 722-2333
Peoples Benefit Life	(800) 797-9177
Phoenix Life	(800) 541-0171
Prudential Life	(888) 778-5471
Scudder Investments	(800) 621-5001
Security Benefit Life	(800) 888-2461
Sterne Agee Leach	(205) 414-7377
Van Eck Funds	(800) 345-8506

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 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.

Our firm is an introducing firm and does not perform any type of clearing function for itself or others. Furthermore, we do not hold customer funds or securities. We accept and enter orders. All transactions are sent to the company the security has been purchased from, which executes our orders, compares them, allocates them, clears and settles them. Therefore, all clients' holdings and important records are held or backed up 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, our objective is to restore operations and complete existing transactions and accept new transactions and payments within 1 month. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Our firm'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, especially on the capabilities of our vendors.

B. Approval and Execution Authority

Gary Hokin who is president of Nikoh Securities Corporation/Hokin Investment Advisors, a registered principal, is responsible for approving the plan and for conducting the required annual review. Gary Hokin has the authority to execute this BCP.

C. Plan Location and Access

Our firm 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 server under G:\NIKOH\BCP.doc.

Office Location – Our firm's office is located 500 Skokie Boulevard, Suite 320, Northbrook, IL 60062. Its mail telephone number is (847) 559-1002. We engage in order taking and entry at this location.

Customers' Access to Funds and Securities - Our firm does not maintain custody of customers' funds or securities, which are maintained at the individual companies where the securities are purchased from. 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 the companies on their behalf.

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.

Data Back-Up and Recovery - Our firm maintains its primary hard copy books and records at Nikoh Securities Corporation/Hokin Investment Advisors, 500 Skokie Blvd., Ste 320, Northbrook, IL 60062. Gary Hokin (847) 559-1002 is responsible for the maintenance of these books and records. Email back-ups are stored on a server controlled by LiveOffice an email hosting and archiving company located at 2780 Skypark Drive, Suite 300, Torrance, CA 90505.

Our firm maintains its back-up hard copy books and records at Krupnick, Bokor, Kagda and Brooks, 3750 W. Devon, Lincolnwood, IL 60659. These records are both computer and paper copies. Aliza Faber, CPA, (847) 675-3585, is responsible for the maintenance of these back-up books and records. Our firm backs up its paper records by copying and mailing them to our back-up site. We back up our records weekly.

In the event of an internal or external SBD that causes the loss of our paper records, we will physically recover them from our back-up site.

Alternate Communications between the Firm and Customers, Employees, and Regulators –

A. Customers

We now communicate with our customers using the telephone, e-mail, fax, U.S. mail, and in person visits at our firm or at the other's location. 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 e-mail 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.

B. Employees

We communicate with our employees using the telephone, e-mail, and in person. 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. All parties have phone and offsite email capability. We utilize Microsoft Server for offsite Exchange usage.

C. Regulators

We are currently members of the following SROs: FINRA, SEC. We communicate with our regulators using the telephone, e-mail, fax, and U.S. mail. 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.

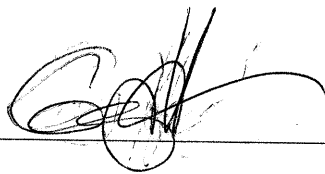
Regulatory Reporting - Our firm is subject to regulation by: FINRA, SEC and Illinois Department of Insurance. We now file reports with our regulators using paper copies in the U.S. mail, and electronically using fax, e-mail, and the Internet. In the event of an SBD, we will check with the SEC, FINRA, 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.

Disclosure of Business Continuity Plan - We will provide in writing a BCP disclosure statement to all new customers and to existing customers upon request.

Updates - Our firm will update this plan whenever we have a material change to our operations, structure, business or location.

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.

Signed:  _____
Title: President
Date: 4/30/08