



STRATEGIC INVESTMENT ADVISORS

BUSINESS CONTINUITY AND DISASTER PLAN

Continued business operations are critical for Strategic Investment Advisors, LLC. ("SIA"). We will attain continued business operations by following our Business Continuity and Disaster Plan as follows:

Firm Policy

SIA'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 SIA'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.

Significant Business Disruptions (SBDs)

SIA's plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as 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 clearing firm.

Office Location

SIA's main office is located at 38695 W. Seven Mile Road, Suite 125, Livonia, MI 48152. Its main telephone number is 248-567-6688.

Alternate Physical Location

In the event of an SBD, we will move business operations to our secondary branch in Ann Arbor, MI at 1310 S. Main St, Suite 15. If both the Livonia and Ann Arbor offices are inoperable, we will move business operations to our Bloomfield Hills, MI office at 36800 Woodward Ave, Suite 101. In the event all offices are inoperable, we will move business operations to a remote environment pursuant to SIA's Disaster Recovery policy.

Customers' Access to Funds and Securities

SIA does not maintain custody of customer's funds or securities, which are maintained at our clearing firm. Fidelity Investments Institutional is our Custodian. In the event of an internal or external SBD, if telephone service is available, customers may access their funds and securities by contacting Fidelity Investments Institutional at 800-544-4774. SIA will make this information available to customers through its disclosure policy.

Alternate Communications between SIA and Customers

Customers

SIA currently communicates with our customers using the telephone, e-mail, our Web site, fax, 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. 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.