

## **Coker & Palmer, Inc. Business Continuity Plan**

This document provides a general overview of the Business Continuity Plan ("BCP") for Coker & Palmer, Inc ("Coker & Palmer"). A BCP is a program designed to help ensure that we can continue to do business even if we experience an unplanned business interruption such as a loss of utility service, a building evacuation, or a catastrophic event.

Coker & Palmer's BCP addresses the action that we will take in the event that a significant business disruption ("SBD") affects a single building, a business district, a citywide area, or an entire region. We have different planned recovery times depending on the severity of the SBD. In the event of a branch outage, the telephones to the branch office experiencing the SBD will be re-routed to the main office or another branch office facility with the ability to service the needs of the clients within a few hours. In the event of a short term SBD at the main office, the telephones would be re-routed to a branch office location within several hours. In the case of a major business disruption at the main office, the firm has a plan to relocate the mission-critical employees and systems to an alternate location, which would result in a disruption of between several hours to several days.

In regards to client assets, all of our accounts are carried by our clearing firm, J.P. Morgan Clearing Corporation (JPMCC) and we have received and reviewed JPMCC's BCP. We are committed to providing continued service to our clients and to that end; JPMCC has established a contact number for our clients in the event they are unable to contact Coker & Palmer. That number is 212-552-1919. In the case of an SBD affecting JPMCC, our clients may experience additional delays. To review JPMCC's plan please visit [www.jpmorgan.com](http://www.jpmorgan.com).

Additionally, the firm conducts an institutional fixed income equity trading business for which all transactions are done on a DVP/RVP basis through Pershing, LLC ("Pershing"). The firm has received and reviewed Pershing's BCP. Pershing will establish a contact number for our clients in the event they are unable to contact Coker & Palmer. In the case of an SBD affecting Pershing, our clients may experience additional delays. To review the Pershing's plan please visit their website at [www.Pershing.com](http://www.Pershing.com).

Coker & Palmer's BCP is subject to annual review and update. In addition, the firm's regulators will periodically review the BCP for compliance. As our BCP is materially updated, you will be notified through our Web site at [www.cokerpalmer.com](http://www.cokerpalmer.com). You may also contact us to request a copy of our most recent BCP by calling 1-800-354-0860.