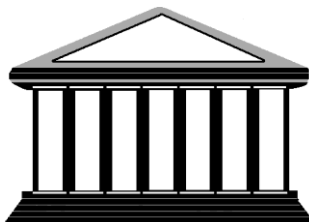


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ONE RESOURCE
FINANCIAL CONSULTANTS

Securities and investment advisory services offered through
NEXT Financial Group, Inc. Member FINRA/SIPC.
One Resource Financial Consultants is not an affiliate of NEXT Financial Group, Inc.

Business Continuity Plan (BCP)

Established: June 24, 2015

Introduction:

This documents the BCP for One Resource Financial Consultants (ORFC) as it relates to the plans for the recovery of our critical business functions and systems in the event of a significant business disruption (SBD).

Emergency Contact Persons:

Our firm's two emergency contact persons are Fred Farhoumand, President of ORFC, with cell number of (260) 450-3733 and email of ffarhoumand@orgwm.com. The second person is Ali Farhoumand, Registered Principal, with a cell number of (260) 602-3100 and email of afarhoumand@orgwm.com

Firm Policy:

ORFC's policy is to respond to a SBD by safeguarding employees' lives and our property, making a financial and operational assessment, quickly recovering and resuming operations, protecting the firm's books and records, and allowing our customers to transact business. In the event we determine we are unable to continue our business at our branch location of 7337 W. Jefferson Blvd., Suite 100, Fort Wayne, IN 46804 within 24 hours, we will direct our clients to our broker/dealer for questions and status updates: NEXT Financial Group, Inc. (NEXT), 2500 Wilcrest, Suite 620, Houston, TX 77042; phone number of 877-876-6398. If ORFC or NEXT personnel are unreachable, brokerage clients may contact Pershing LLC directly at (201) 413-3635 for emergency assistance and to access client funds. ORFC also maintains relationships with third parties which custody client assets elsewhere such as investment companies, insurance companies, and trust companies. Clients can contact these companies directly to obtain access to investment and/or insurance account information. Clients' statements will help determine the contact information for each company

- **SBDs:** Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our office's ability to communicate and do business, such as communications failure or a fire in our building. External SBDs prevent the operation of the securities markets or a number of branches as a result of such things as terrorist attacks 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 NEXT and Pershing LLC.

- **Approval and Execution Authority:** Ali Farhoumand is responsible for approving this plan and for reviewing it in the registered location annually with the employees. Ali Farhoumand has the authority to execute this BCP. Should Ali Farhoumand not be available, Fred Farhoumand will have the authority to execute this BCP
- **Plan Location and Access:** ORFC will maintain copies of its BCP and any changes that have been made to it. An electronic copy of our plan is location on the office back-up hard drive.

Business Description

ORFC primarily conducts securities and insurance business on behalf of its clients, their businesses, and their families. NEXT is our affiliated broker/dealer and performs many back office and support related functions. Pershing LLC serves as the clearing firm for NEXT and executes securities trades for our clients.

Pershing LLC is located at: One Pershing Plaza, Jersey City, NJ 07399 and can be reached by phone at (201) 413-3635.

Alternative Office Location

In the event of an SBD that affects our branch office, our staff will relocate to an alternative location that is not affected by the SBD as quickly as possible to resume operations. If possible, the office phones will be redirected to Fred and Ali Farhoumand's cell phones and/or to NEXT.

Customers' Access to Funds and Securities

Pershing LLC maintains our customers' brokerage accounts and can grant access to them and deliver funds/securities.

ORFC also maintains relationships with third parties which custody assets elsewhere such as investment companies, insurance companies, and trust companies. Clients may contact these companies directly to gain access to their accounts.

Data Back Up and Recovery (Hard Copy and Electronics)

ORFC maintains its primary hard copy books and records at its branch location. ORFC uses Pershing LLC's Netx360 software to maintain brokerage client data. ORFC uses Albridge Solutions to compile current and historic client account data from multiple investment and insurance providers.

ORFC backs up electronic documents on a routine basis and the back-up hard drive is maintained at the residence of Ali Farhoumand, at 7815 Griffey Drive, Fort Wayne, IN 46804.

In the event of an internal or external SBD that causes the loss of our paper records, we will physically recover the primary new account forms and other related account documents from NEXT or the investment/insurance companies who custody the clients' accounts.

Alternative Communications Between ORFC and Customers

ORFC currently communicates with our customers using the telephone, email, fax, UPS, and U.S. Mail as well as in person at our branch 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 to the means that we have used in the past to communicate with our clients.

Updates and Annual Reviews

ORFC will update this plan whenever we have a material change to our operations, structure, business, or location or to those of NEXT or Pershing LLC.

Approval

I, Ali Farhoumand, as Registered Principal for this branch have approved the BCP as reasonably designed to enable ORFC to meet its obligations to our clients in the event of an SBD.

Ali Farhoumand

