

**Client Disclosure Statement of Business Continuity Plan for
Certified Financial Group, Inc., Certified Advisory Corp, Certified Benefits Corp,
Certified Insurance Corp and TransAm Securities, Inc.**

Certified Financial Group, Inc., et al, has developed a Business Continuity Plan 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 407-869-9800 or at plan@financialgroup.com, you should call our alternative numbers, 407-310-0801 or 321-356-8008, or go to our website at www.financialgroup.com. If you cannot access us through either of those means, you should contact our investment companies, or other third party that sponsors your investments through us. Their toll free phone numbers are shown on your statements you receive periodically from them.

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 backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees and regulators; alternative 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 investment companies, or other third parties, are required to backup our important records 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, we have been advised by our investment companies, or other third parties that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable time depending on the scope of the disruption. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruption – Significant business disruptions can vary in scope such as only our firm, the single building housing our firm, the business district where our firm is located, the city where we are located or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or the building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within a reasonable time depending on the scope of the disruption. In a disruption affecting our business district, city or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within a reasonable time depending on the scope of the disruption. In either situation, we plan to continue in business, transfer operations to our investment companies or other third parties if necessary, and notify you through our website www.financialgroup.com, or our customer emergency numbers above on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers’ prompt access to their funds and securities.

For More Information – If you have questions about our business continuity planning, you can contact us at 407-869-9800 or plan@financialgroup.com.