



Annual Business Continuity Plan Review – June 2015

The annual review of the Business Continuity Plan revealed the following changes be made.

I. Business Description

Our fully disclosed clearing agreement needs to be updated to reflect a new clearing agreement.

DST Market Services, LLC. (DST)

The emergency contact needs to be updated to reflect the new clearing firm:

Paul Meehl
DST Market Services, LLC.
920 2nd Ave South, Suite 700
Minneapolis, MN 55402
612-238-1555
prmeehl@dstbs.com
<http://www.dstsystems.com/solutions/brokerage>

The alternate emergency contract needs to be updated to reflect the new clearing firm.

Deb Sanders
DST Market Services, LLC.
920 2nd Ave South, Suite 700
Minneapolis, MN 55402
612-238-1530
djsanders@dstbs.com
<http://www.dstsystems.com/solutions/brokerage>

II. Office Locations

Remove the following from branch office #3

Charles Kane

Add the following to branch office #3

Kathleen Medder

#1 Executive Park, P. O. Box 907, Granite City, IL 62040-0907
(618)931-3267 or (314)355-TERM; Toll Free: (888) GO NICOL; Fax: (618)797-3239
www.nicolfinancial.com

Securities and investments offered through: Nicol Investors Corporation (NIC), Member FINRA and SIPC
NIC; Nicol Advisors Corporation (NAC, A Registered Investment Advisor); and Kevin G. Nicol & Associates, Inc. (An Insurance Agency)
are subsidiaries of Nicol Enterprises, Inc. (NEI) dba Nicol Financial Services (NFS)
NEI and Nicol Properties are separate business entities.



Remove the following from branch office #4

Jill Cano

III. Customers' Access to Funds and Securities

Sterne, Agee and Leach, Inc. (SAL) needs to be replaced with DST Market Services, LLC. (DST) due to our new clearing agreement

IV. Data Back-Up and Recovery (Hard Copy and Electronics)

Back-up books and records needs to be changed to reflect information being stored on external hard drives.

V. Mission Critical Systems

All references to SAL need to be updated to DST

VI. Order Taking, Order Entry and Order Execution

All references to SAL need to be updated to DST.

VII. Alternate Communications Between the Firm and Customers, Employees, and Regulators

A. Employees

Removal of the following call recipients:

Jill Cano	(314) 518-1851
Charles Kane	(618) 548-2796
Richard Hahn	(618) 791-8555
Kathryn Hacker	(618) 257-8458

Add the following call recipients:

Donald W. Currie	(636) 978-2988
Charles West	(618) 462-6880

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VIII. Regulatory Reporting

Add the following state information:

Georgia Division of Securities & Business Regulations
2 Martin Luther King Jr. Drive, S.E., Suite 802, West Tower
Atlanta, GA 3033
(406) 656-2817

Office of the S. C. Attorney General
Securities Division
P O BOX 11549
Columbia, SC 29211
(803) 734-9916

Remove the following state information:

Minnesota Department of Commerce
85 East 7th Place, Suite 500
St. Paul, MN 55101
(651) 296-4026

Nebraska Department of Banking Finance
Commerce Court, 1230 "O" Street , Suite 400
P O Box 95006
Lincoln, NE 68509

Washington Department of Financial Institutions Securities Division
150 Israel Rd. SW
Tumwater, WA 98501

A handwritten signature in black ink, appearing to read "W. Christopher Ziebold".

W.Christopher Ziebold
Chief Compliance Officer
June 15, 2015

#1 Executive Park, P. O. Box 907, Granite City, IL 62040-0907
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