EFS Advisors Business Continuity Plan (BCP) <u>Table of Contents</u>

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This "Business Continuity Plan" has been created to meet the requirements described in Rules 206(4)-7 and 204-2 of the Investment Advisers Act of 1940 as detailed in the August 27, 2013 National Exam Program Risk Alert published by the Securities and Exchange Commission. This Business Continuity Plan is reasonably designed to enable our firm to meet its obligations to customers in the event of a Significant Business Disruption.

Authorized Approval Signature:	
Printed Name & Title:	Kent Schutte, President
Date:	March 2025

This Plan is effective from the date approved until the date of its authorized revision, update or replacement (see below).

Introduction

In August 2013, the Securities and Exchange Commission released a National Exam Program Risk Alert dealing with emergency preparedness. The risk alert clarified that, in light of Hurricane Sandy, which caused significant and wide-ranging damage across northeastern United States in late October 2012, investment advisers should interpret Rules 206(4)-7 and 204-2 under the Investment Advisers Act of 1940 to require a business continuity plan (BCP) that identifies procedures relating to an emergency or significant business interruption that are "reasonably designed to prevent the adviser from violating the Advisers Act." In addition, the plan must address the firm's existing relationships with other members and counter-parties. This plan must be promptly made available to SEC staff upon request.

Rule 206(4)-7 requires each investment adviser to adopt and implement written policies and procedures reasonably designed to prevent the adviser from violating the Advisers Act. Rule 204-2, advisers have responsibilities to maintain books and records, including electronic storage media, "so as to reasonably safeguard them from loss, alteration, or destruction.

The plan should reflect the firm's business and operations. Therefore, the requirements of the plan are flexible and should be tailored to the firm's size and needs.

However, at a minimum, EFS Advisors plan must address the following areas:

- Data back-up and recovery (hard copy and electronic);
- All mission critical systems;
- Financial and operational assessments;
- Alternate communications between customers and the member;
- Alternate communications between the member and its employees;
- Alternate physical location of employees;
- Critical business constituents, banks, and counter-party impact;
- Regulatory reporting;
- Communications with regulators; and
- How the member will assure customers' prompt access to their funds and securities in the event that the member determines that it is unable to continue its business.

Each firm is required to only address the elements applicable to its business, but the plan must contain an explanation if any element above is not included.

SEC Rule 206(4)-7(c) requires an investment adviser to designate a chief compliance officer responsible for administering policies and procedures adopted pursuant to Rule 206(4)-7(a), duties which include administration of this BCP. As such, contact information is included for use in the event of a significant business disruption.

1. <u>Emergency Contact Persons</u>

EFS Advisors has designated the following individuals to act as contact persons for the firm:

Primary Contact

Name, Title:	Ellie Killian, CCO
Address:	1995 East Rum River Drive S., Cambridge, MN 55008
Telephone Number:	651-478-7227
Fax Number:	763-689-3742
E-mail Address:	askcompliance@efsadvisors.com

Secondary Contact:

Name, Title:	Dorothy Fuller, Chief Operating Officer
Address:	1995 East Rum River Drive S., Cambridge, MN 55008
Telephone Number:	763-552-6075
Fax Number:	763-689-3742
E-mail Address:	dorothyf@efsadvisors.com

These contacts are reported through regulatory filings with the SEC, namely Form ADV I & II and are updated in the event of a material change. In addition, EFS Advisors Executive Representative or his/her written designee, as a best practice, must review and update this information, if necessary, within 17 business days of the end of each quarter.

Executive Representative:

EFS Advisors Executive Representative and FINOP is Dorothy Fuller.

Disaster Recovery Coordinator/Team:

The Company has designated Dorothy Fuller as the "Disaster Recovery Coordinator." In his/her absence, Kent Schutte, President will assume his/her responsibilities.

The "Disaster Recovery Coordinator" has the responsibility to make an immediate preliminary assessment of the nature and extent of the disruption by assessing the following: electricity supply; condition of computer network/phones; damage to the building; HVAC in extreme weather; and other hazards.

If the Coordinator determines that personnel should evacuate the affected location(s), he/ she must make an announcement to all personnel as appropriate procedures. The announcement may be given via personal contact, e-mail, intercom or other methods as appropriate given the systems available and size of staff and building. This announcement should be short and concise, should calmly identify the situation and should provide instructions to employees on how to respond. This announcement should be repeated as often as necessary to avoid confusion and to ensure all employees are aware of the situation. After ensuring the physical safety of Company personnel, the Coordinator must then implement this BCP.

If the situation does not merit evacuation, steps should be taken to alert designated persons of necessary actions to facilitate ongoing operations in the face of limited disruption. In this case, the Coordinator will determine which, if any, procedures in this BCP should be implemented.

In the event, the SBD has directly affected other areas of the building but has not directly impacted the Company's office, the Coordinator will contact building security or emergency personnel for instructions on how the Company should respond and proceed accordingly.

2. <u>Firm Policy</u>

EFS Advisors 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 the firm'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):

EFS Advisors plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss electrical power in the office or building.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a natural disaster, or another event that causes a wide-scale, regional disruption in essential services. The Company's response to an external SBD will rely more heavily on other organizations and systems, especially on the capabilities of the product sponsors or issuers, federal emergency authorities, local officials and utility companies.

Approval and Execution Authority:

Kent Schutte, President, a registered principal, is responsible for approving the plan.

Dorothy Fuller is responsible for reviewing and has the authority to execute this BCP.

Plan Location and Access:

EFS Advisors will maintain copies of its BCP plan, a record of the firm's annual reviews, and the changes that have been made to the BCP for inspection by regulators. A hard copy of the Company's Plan is located in its main business location and may be accessed by contacting Dorothy Fuller at the main office.

An electronic copy of the Company's plan is located internally on the Company's server. A back-up copy of this electronic file is maintained at Premier Technology, INC..—Chris Schutte (319) 827-3505.

A copy of the BCP will be provided to the SEC Midwest Region office located in Chicago, IL upon request.

3. <u>Business Description</u>

EFS Advisors conducts fee-based investment advisory business. The Company does not hold customer funds, securities or customer accounts. EFS Advisors accepts applications from customers for the purchase of these products and sends them directly to the product sponsor for execution and settlement. The product sponsor maintains all the customer accounts, can the owner(s) access to them, and delivers funds and securities upon the customer's request. Our firm services only retail customers [*OR* retail and institutional customers]. We do not engage in any private placements or utilize the services of a clearing firm.

4. Office Locations

The Company or its registered personnel currently operate from the following locations: Please see Addendum A

Alternative Physical Location(s) of Employees:

In accordance with the expectations of Rule 206(4)-7 and the fiduciary standard of care, an investment adviser shall designate a location at which business will be conducted in the event the primary office of the Company must be evacuated. In accordance with these requirements, EFS Advisors will move critical members of its staff from affected offices to 12301 Whitewater Dr. #145, Minnetonka, MN. If this primary alternative location is not available to receive staff, they will relocate to one of the Company's other offsite branch offices indicated in Addendum A.

5. <u>Customers' Access to Funds and Securities</u>

Our firm does not maintain custody of customers' funds or securities. Respective hedge fund managers, private placement issuers, mutual fund sponsors, and variable annuity product issuers maintain all account records and documentation related to our customers' investments.

In the event of an SBD:

- 1. If telephone service is available, our registered persons will make efforts to assist customers in contacting these entities, if so requested.
- 2. If our Web access is available, our firm will post on our Web site information designed to assist customers reach these entities.

The Company will make this and additional information regarding accessing funds and/or securities available to customers through our disclosure statement (see end of BCP).

EFS Advisors does not hold customer securities. Rather, customer securities are held with custodian(s). If SIPC determines that the custodian(s) is/are unable to meet its/their obligations to its/their customers or if custodian liabilities exceed assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek to appoint a trustee to disburse custodian assets to customers whose securities are held with the custodian. EFS Advisors will assist SIPC and the trustee by providing applicable books and records identifying customer accounts subject to SIPC regulation.

6. <u>Data Back-Up and Recovery (Hard Copy and Electronic)</u>

EFS Advisors maintains its primary books and records in hard copy and/or electronically at its main office. Dorothy Fuller is responsible for the maintenance of these books and records.

EFS Advisors maintains the following document types and forms that are not transmitted to the product sponsor or issuer: New Account Forms, Suitability Documents

Back-up of Paper Records:

Our firm backs up its paper records by scanning them to an external hard drive daily and taking the back-up to an offsite location. In the event of an internal or external SBD that causes the loss of the EFS Advisors paper records, the Company will physically recover them from its back-up site. If the Company's primary site is inoperable, it will continue operations from its back-up site or an alternate location.

Back-up of Electronic Records:

The firm backs up its electronic records by copying them to an external hard drive daily and taking the back-up to an offsite location. In the event that electronic records are lost, the Company will either physically recover the storage media or electronically recover data from its back-up site, or, if the Company's primary site is inoperable, continue operations from its back-up site or an alternate location.

7. Financial and Operational Assessments

Operational Risk:

In the event of an SBD, EFS Advisors will immediately identify any methods available that will permit personnel to communicate with customers, other employees, critical business constituents, critical banks, critical counter-parties, and regulators.

Although the effects of an SBD will determine the means of alternative communication, the communications options the Company may employ will include telephone voice mail or secure e-mail. In addition, EFS Advisors will retrieve key activity records as described in the section above, Data Back-Up and Recovery (Hard Copy and Electronic).

Financial and Credit Risk:

In the event of an SBD, EFS Advisors FINOP will determine the value and liquidity of its investments and other assets to evaluate the Company's ability to continue to fund its operations and remain in capital compliance.

EFS Advisors will contact its clearing firm, critical banks, and investors to apprise them of the Company's financial status. If the Company determines that it may be unable to meet its obligations to those counter-parties or otherwise continue to fund its operations, EFS Advisors will request additional financing from our bank or other credit sources to fulfill its obligations to our customers and clients. If EFS Advisors cannot remedy a capital deficiency, the FINOP will file appropriate notices with applicable regulators and immediately take appropriate steps,

including a suspension of certain business activities. Additional funding by the owners of the Company should the need arise.

In the event there is suspension or termination of the Company's business, the Company will attempt to notify customers regarding the situation and provide them with instructions for accessing their funds or securities, if applicable, for verifying transactions in process or for conducting future business. Notification will be a form allowed based on the circumstances permitted by regulatory authorities and may include telephone calls, letters or a posting on the Company's website.

8. <u>Mission Critical Systems</u>

Internal Mission Critical Systems

EFS Advisors does not maintain trading or other critical systems to handle customer accounts since its business is limited to the sale of mutual funds and variable products via subscription method. The individual product sponsors maintain all records of customer investments. These companies, as members, are responsible for ensuring that they have policies and procedures in place to ensure their business continuity in the event of an SBD. EFS Advisors, in the event of an SBD, will notify investors how to access their account information or obtain assistance directly from these firms.

The Company has primary responsibility for establishing and maintaining business relationships with customers and has sole responsibility for the Company's mission critical functions of customer services and transaction processing.

Order Taking

Currently, the Company receives orders from customers via regular mail and in person. During an SBD, we will continue to take orders through any of these methods that are available and reliable.

The Company will inform our customers what alternatives they have to send their transactions to us in the event traditional methods are interrupted. Customers will be informed of alternatives by disclosure information provided when a new business relationship is established, through messages via email or posted on the Company's website or other means available. If necessary, clients will be advised to contact their issuer directly.

Order Submission

Currently, EFS Advisors submits transactions by sending them to the product sponsor or issuer by mail.

In the event of an internal SBD, the Company will send orders to its product sponsor or issuer by the fastest alternative means available, which may include messenger or courier. In addition, during an internal SBD, the Company may refer customers directly to the issuer for conducting transactions.

In the event of an external SBD, the Company will maintain the order in electronic or paper format, and deliver the order to the product sponsor or issuer by the fastest means available when it resumes operations.

Order Execution

The Company does not execute orders. All business transacted by the Company is done on a subscription basis and execution is handled by the product sponsor or issuer.

9. <u>Alternate Communications Between the Firm and Customers,</u> <u>Employees, and Regulators</u>

Customers

The Company currently communicates with our customers using the telephone, e-mail, fax, U.S. mail, and in person visits at our firm or at the other's 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 (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.

Employees

The Company currently communicates with its employees using the telephone, e-mail, regular mail and in person.

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. Employees will be notified directly by the Disaster Recover Coordinator, or his/her designee, as to events and the manner in which they should proceed.

Regulators

The Company is currently registered with the SEC. The Company is also registered/notice filed to conduct business in the following states: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MA, MI, MN, MO, MS, MT, NC, NE, NJ, ND, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI and WY.

EFS Advisors communicates with applicable regulators using the telephone, e-mail, fax, U.S. mail, and in person.

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.

10. Critical Business Constituents, Banks, and Counter-Parties

Business Constituents

EFS Advisors has contacted our critical business constituents (businesses with which the Company has an ongoing commercial relationship in support of its operating activities, such as vendors providing critical services), and determined the extent to which the Company can continue its business relationship with these businesses in light of the internal or external SBD. The Company will quickly establish alternative arrangements if a business constituent can no longer provide the needed goods or services when we need them because of a SBD to them or our firm.

Banks

EFS Advisors has contacted its banks and lenders to determine if they can continue to provide the financing that the Company may need in light of the internal or external SBD. The Company's accounts are currently with the following institutions:

Types of account (i.e. checking, savings, PAIB, escrow)	Name of Financial Institution	Address of Financial Institution	Telephone Number	Contact Name
Checking and Money Market	Cambridge State Bank	127 S. Main St., Cambridge, MN	763-689-2500	Bruce Montgomery

Counter-Parties

EFS Advisors has contacted our critical counter-parties, such as other broker-dealers or institutional customers, to determine if we will be able to carry out our transactions with them in light of the internal or external SBD. Where the transactions cannot be completed, we will work with our clearing firm or contact those counter-parties directly to make alternative arrangements to complete those transactions as soon as possible.

11. <u>Regulatory Reporting</u>

EFS Advisors is subject to regulation by the SEC, as well as various state and other securities regulators (see list of states in Part 9 – Regulators)

The Company currently files reports with our regulators using paper copies in the U.S. mail, and electronically using fax, e-mail, and the Internet. In the event of an SBD, we will check with the SEC and other regulators to determine which means of filing are still available to us, and use the means closest in speed and form (written or oral) to our previous filing method. In the event that we cannot contact our regulators, we will continue to file required reports using the communication means available to us.

The Company's current regulators can be reached as follows: Please see Addendum B

12. Disclosure of Business Continuity Plan

The Company will disclose in writing a summary of our BCP to customers at account opening. The Company will notify customers in writing when material changes are made to the Plan than may affect their business relationship with the Company. The Company will also [post the summary on our Web site and] mail it to customers upon request.

The summary addresses the possibility of a future SBD and how we plan to respond to events of varying scope. In addressing the events of varying scope, the summary:

- 1. Provides specific scenarios of varying severity (e.g., a firm-only business disruption, a disruption to a single building, a disruption to a business district, a city-wide business disruption, and a regional disruption);
- 2. States whether we plan to continue business during that scenario and, if so, our planned recovery time; and
- 3. Provide general information on our intended response.

Our summary also discloses the existence of back-up facilities and arrangements. A copy of the Company's disclosure statement is included at the back of this Plan.

13. Updates and Annual Review

The Company will update this plan whenever there is a material change to its operations, structure, business or location or to those of the clearing firm.

The Company's BCP will be reviewed and modified, if necessary, at least annually, but no later than within 12 months of the date on which this Plan was put into effect or previously reviewed, to take into account any changes in the Company's operations, structure, business, location or those of our clearing firm.

Customer Disclosure Statement

EFS Advisors

EFS Advisors plans to quickly recover and resume business operations after a significant business disruption (SBD) 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 company's business continuity plan (BCP) is designed to permit us to resume operations as quickly as possible, given the scope and severity of the SBD.

The BCP addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate 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.

The mutual fund or insurance company maintains all records related to your investments and account holdings and backs up important records in accordance with their business continuity plan. For more information on their contingency plan, please contact the sponsor or issuer directly at the telephone number provided on your statements or through their website.

Significant Business Disruptions: The Company's plan takes into account two kinds Significant Business Disruptions, internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss electrical power in the office or building.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a natural disaster, or another event that causes a wide-scale, regional disruption in essential services.

Internal SBDs: In the event of a disruption in the Company's business operations due an internal SBD, the Company will attempt to continue to conduct business as usual by utilizing alternative communication methods (if available), such as the Internet, cell phones, etc., or by moving its operations to an alternative location.

If personnel or operations must be moved to an alternate location, the Company anticipates that it will resume regular operations with 4-8 hours.

External SBDs: In the event of a disruption in the Company's business operations due to an external SBD, the Company will attempt to continue to conduct business as usual by moving its operations to an alternative location outside the affected area, if possible, or by providing customers with alternative communication arrangements, as indicated below, to conduct business or to access their funds and securities.

The Company will attempt to resume business within 24-48 hours and to keep its customers informed regarding relevant events to the best of its ability based on the circumstances.

In all cases, the Company will resume normal business operations as soon as it is able to do so, based on the type and the extent of the disrupting event.

If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

Communications: In the event you are unable to reach the Company at our main number, please proceed as follows:

- 1. Contact the Company at the following alternate telephone number: 763-689-6047
- 2. Access the Company's website at <u>www.efsadvisors.com</u>
- 3. Contact the product sponsor directly at the number listed on your most recent statement.
- 4. Contact SEC's Midwest Region office at the following telephone number for more information on the company's status and additional instructions: 312-353-7390

Contact information: Any questions regarding the Company's Business Continuity Plans should be addressed to: Dorothy Fuller 1995 E Rum River Dr S, Cambridge, MN 55008 or via email at <u>Dorothyf@efsadvisors.com</u>

I. <u>Addendum A</u>

Address and Main Phone Number	Personal Residence? (Y or N)	Means of Transportation Employees Use to Reach Office	Mission Critical Systems Taking Place at Office
1995 East Rum River Drive S. Cambridge, MN	N	Car	Customer services, review and approval of transactions, sales
12301 Whitewater Drive #145 Minnetonka, MN 55343	N	Car	Customer service, sales
639 E Central Entrance Duluth, MN 55811	N	Car	Customer service, sales
41 Sherburne Ave. St. Paul, MN 55103	N	Car	Customer service, sales
1950 Northwestern Ave. #106 Stillwater, MN 55082	N	Car	Customer service, sales
101 W Lake St Chisholm, MN 55746	N	Car	Customer service, sales
11599 Robinson Dr. NW Coon Rapids, MN 55433	N	Car	Customer service, sales
14989 Florence Trail Suite 101 Apple Valley, MN 55124	N	Car	Customer service, sales
2778 Commerce Dr. NW, Suite B Rochester, MN 55901	N	Car	Customer service, sales
30193 N Suscito Drive Peoria, AZ 85383	N	Car or Flight	Customer service, sales
110 2 nd St S #308 Waite Park, MN 56387	N	Car	Customer service, sales
613 Roosevelt RD SE Bemidji, MN 56601	N	Car	Customer service, sales
775 West Mt. Vernon Rd. Mt. Vernon, IA 52314	Y	Car	Customer service, sales
21642 N. Raider Ct. Crosby, MN 56441	Y	Car	Customer service, sales
1961 Premier Drive #406 Mankato, MN 56001	N	Car	Customer service, sales
9210 Wyoming Ave N. #200 Brooklyn Park, MN	N	Car	Customer service, sales
714 Lake Ave #105 Detroit Lakes, MN 56501	N	Car	Customer service, sales
1210 Lakeland Dr SE, Ste 3 Willmar, MN 56201	N	Car	Customer service, sales
1462 Monterey Court Stillwater, MN 55082	Y	Car	Customer service, sales
28245 Lamar Ave Chisago City, MN 55013	Y	Car	Customer service, sales
2517 8 th Ct W West Fargo, ND 58078	Y	Car	Customer services, sales
2042 Wooddale Drive Woodbury, MN 55125	N	Car	Customer services, sales
3523 45 th Street South Suite 100 Fargo, North Dakota 58104	N	Car	Customer services, sales
12726 Lake Vista Lane Champin, MN 55316	Y	Car	Customer services, sales

II. <u>Addendum B</u>

SEC Midwest R Address: Phone:	175 W. Jackson Blvd., Ste. 900, Chicago, IL 60604	
STATE of Alaska Address: Phone:	a: 150 3 rd St., #217, Juneau, AK 99801 (888) 925-2521	
STATE of Alaba Address: Phone:	ma 401 Adams Ave, Suite 280, Montgomery, AL 36104 (334) 242-2984	
STATE of Arkan Address: Phone:		
STATE of Arizor Address: Phone:		
STATE of Califo Address: Phone:		
STATE of Colora Address: Phone:	ado: 1560 Broadway #110, Denver, CO 80202 (303) 894-2320	
STATE of ConnecticutAddress:260 Constitution Plaza, Hartford, CT 06103Phone:(860) 240-8230		
STATE of Delaw Address: Phone:	vare: 820 N. French St, Wilmington, DE 19801 (302) 577-8424	
District of Columbia: Adress: 810 First St NE Suite 701, Washington, DC 20002 Phone: (202) 727-8000		
STATE of Florid Address: Phone:	a 200 E. Gaines St., Tallahassee, FL 32399 (850) 487-9687	

02 West Tower, Atlanta, GA 30334 04-656-3920
35 Merchant St, Rm 205, Honolulu, HI 96813 08) 586-2744
00 Park Blvd, Suite 200, Boise, ID, 83712 08) 332-8000
fferson Terrace, #300A, 300 W. Jefferson St., Springfield, IL 62702 17) 785-3000
)2 West Washington St., Room E111, Indianapolis, IN 46204 17) 232-6681
40 E. Maple St., Des Moines, IA 50319-0066 15) 281-4441
09 SW 9 th St, Suite 600, Topeka, KA 66612 85) 296-3307
/: 025 Capital Center Drive, Suite 200, Frankfort, KY 40601 02) 573-3390
a: 560 United Plaza Blvd, 2 nd Floor, Baton Rouge, LA 70809 25) 925-4660
d 00 St. Paul Place, Baltimore, MD 21202 .10) 576-6360
usetts: ne Ashburton Place, 17 th Floor, Boston, MA 02108 17) 727-3548
n 150 Harris Dr., Dimondale, MI 48821-5002 17) 241-6345

	sota: 85 East 7th Pl., #500, Saint Paul, MN 55101 651-296-4026
	uri: 600 West Main Street, 2 nd Floor, Jefferson City, MO 65101-1276 (573) 751-2061
STATE of Mississ Address: Phone:	700 North St, Jackson, MS 39202
	ina: 840 Helena Ave, Helena MT, 59601 (406) 444-2040
	ska: 1526 K Street, #300, Lincoln, NE 68508-2732 (402) 471-3445
	ersey: PO Box 47029 (973) 504-3668
	Carolina PO Box 29622, Raleigh, NC 27626-0622 (919) 733-3924
	Dakota: 600 E. Boulevard Avenue., State Capitol, 5 th Floor, Bismarck, ND 58505 (701) 328-2910
	1exico: 2550 Cerrillos Road, Third Floor, Santa Fe, NM 87505 (505) 476-4580
STATE of New Ye Address: Phone:	ork 120 Broadway, 23 rd Floor, New York, NY 10271 (212) 416-8222
	a: 555 East Washington Ave, Las Vegas, NV 89101 (702) 486-2440
	77 South High Street, 22 nd Floor, Columbus, OH 43215-6131 (614) 644-7381

STATE of Oklahoma: Address: Suite 860, First National Center, 120 N. Robinson, Oklahoma City, OK 73102 Phone: (405) 280-7700 STATE of Oregon Address: 350 Winter St. NE, Room 410, PO Box 14480, Salem, OR 97309 Phone: 503-378-4140 STATE of Pennsylvania: 1010 N. Seventh St., Eastgate Bldg., 2nd Floor, Harrisburg, PA 17102-1410 Address: Phone: (717) 783-4244 State of Puerto Rico: Address: PO Box 11855, San Juan PR 00910-3855 Phone: (787) 723-3131 STATE of Rhode Island: Address: 1511 Pontiac Avenue, Cranston, RI 02920 Phone: (401) 462-9500 STATE of South Carolina: Address: PO Box 11549, Columbia, SC 29211-1549 Phone: (803) 734-9916 STATE of South Dakota: Address: 445 E. Capitol Avenue, Pierre, SD 57501-3185 Phone: (605) 773-4823 STATE of Tennessee: Address: 500 James Robertson Parkway, Nashville, TN 37243-0575 Phone: (615) 741-2947 STATE of Texas: 208 E. 10th St., 5th Fl., Austin, TX 78701 Address: Phone: (512) 305-8300 STATE of Utah: 160 East 300 South, 2nd Floor, Salt Lake City, UT 84114-6760 Address: Phone: (801) 530-6600 STATE of Virginia Address: PO Box 1197, Richmond, VA 23218 Phone: (804) 371-9051 STATE of Vermont: Address: 89 Main St, Montpelier, VT 05620 Phone: (802) 828-3301

STATE of Washington:

Address: 150 Israel Rd. SW, Tumwater, WA 98501 Phone: (360) 902-8760

STATE of West Virginia:

Address:1600 Kanawha Boulevard East, Building 1, Room W-100, Charleston, WV 25305Phone:(304) 558-2261

STATE of Wisconsin

 Address:
 201 W Washington Ave #500, Madison, WI 53703

 Phone:
 (608) 261-9555

STATE of Wyoming:

Address:Herschler Building East, 122 W 25th Street, Suites 100, Cheyenne, WY 82002-0020Phone:(307) 777-7370