

# ***WWK Investments' Business Continuity Planning***

*WWK Investments, Inc. 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 248.449.8300, you should call our alternative number 734.657.5007 or 248.396.5007. You may also go to our web site at [www.wwkinvestments.com](http://www.wwkinvestments.com).

WWK Investments does not hold custody of your assets. If you cannot access us through any of the above means, you should contact the investment or insurance company holding your assets directly. Their information is available on your latest statement, and in the case of a disruption, will be posted on our web site, [www.wwkinvestments.com](http://www.wwkinvestments.com).

**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 back up 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.

WWK backs up 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, our objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments as soon as possible. In the interim, you may contact the investment or insurance company directly to request redemptions. If the significant business disruption is nationwide, your orders and requests for funds and securities could be delayed.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, a 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 a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within the next business day. 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 the next business day. In either situation, we plan to continue in business and notify you through our web site, [www.wwkinvestments.com](http://www.wwkinvestments.com) or our customer emergency number, 734.657.5007 how to contact us. 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.

**Potential of Flu Pandemic such as Avian Flu Statement** - Recognizing that flu pandemic is not a "normal" business risk, our planning has focused on augmenting our existing plans and practices to take into account the following aspects:

- Global impact with no differentiation by culture, industry, geography.
- Potential to escalate quickly and continue for several months in more than one wave.
- A high projected rate of infection potentially causing heavy absenteeism.
- Overtaxed health care facilities, public health agencies, and personnel.

This Firm is continually reviewing many strategic options as part of our business continuity planning, such as: assigning associates and management staff and other personnel responsible for critical processes to multiple geographically dispersed locations, providing personnel with electronic access to work from home where appropriate, and assessing ways to make our facilities more biohazard resistant.

**For more information** – If you have questions about our business continuity planning, you can contact us at 248.449.8300 or [retire@wwkinvestments.com](mailto:retire@wwkinvestments.com).

**FACTS****WHAT DOES WWK Investments, Inc.  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- assets and transaction history
- investment experience and risk tolerance

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WWK Investments, Inc. chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does WWK Investments, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> —to offer our products and services to you	NO	We do not share
<b>For joint marketing with other financial companies</b>	NO	We do not share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	NO	We do not share
<b>For our affiliates to market to you</b>	NO	We do not share
<b>For nonaffiliates to market to you</b>	NO	We do not share

**Questions?**

Call 248.449.8300 or go to [www.wwkinvestments.com](http://www.wwkinvestments.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	WWK Investments, Inc.
<b>What we do</b>	
<b>How does WWK Investments, Inc. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does WWK Investments, Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or give us contact information</li> <li>■ enter into an investment adviser contract or give us your income information</li> <li>■ tell us about your investment or retirement portfolio</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <b><i>WWK Advisors, LLC is an affiliate of WWK Investments, Inc.</i></b></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <b><i>WWK Investments, Inc. does not share with nonaffiliates so they can market to you</i></b></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <b><i>WWK Investments, Inc. doesn't jointly market</i></b></li> </ul>
<b>Other important information</b>	