

**Summary Information about Business Continuity for
Southern Farm Bureau Fund Distributor, Inc. (SFBFD), a registered broker-dealer,
and Southern Farm Bureau Life Insurance Company (SFBLI), SFBFD's parent life-company, for
the administration and processing of its variable products business**

Purpose

The purpose of this document is to provide our customers with information about the actions we will take if an emergency or other event substantially disrupts our normal business operations for SFBFD for the administration and processing of its variable business. We have described a number of different situations below to provide you with a broad understanding of our policies and procedures in the event of various disruptions to our business. These events may be of different lengths and severity, such as a fire at our home office, a storm that closes down transportation in a city or county, or a terrorist attack that disrupts business for weeks or months throughout an entire region.

Planned Responses*

Event	Estimated length of time for recovery	Actions we will take
A disruption that affects only our ability to conduct business, such as failure of computer systems.	Up to 24 hours	No employees will be relocated. Our most experienced personnel will be allocated around the clock to fix any problem that has been identified.
Our home office building must be evacuated or is unavailable as a result of something specific to that building – such as fire or flood.	Up to 5 days	Employees in the affected area will be relocated locally and will be able to service customers from that location
An event occurs that forces the evacuation of our section of the city of Jackson, or prevents people from having access to that section.	Up to 5 days	Employees in the affected area will be relocated to a disaster recovery facility located outside of the affected area. They will be able to service customers from that location.
An event occurs that affects the entire city of Jackson.	Up to 5 days	Employees in the affected area will be relocated to a disaster recovery facility located outside of the affected area. They will be able to service customers from that location.
An event occurs that affects an entire regional area, such as a county or multiple counties.	Up to 5 days	Employees in the affected area will be relocated to a disaster recovery facility located outside of the affected area. They will be able to service customers from that location.

* SFBFD and SFBLI plan to continue to service their variable business under all scenarios listed above. We will, to the extent practical, work to minimize the effect of the disruption and contact the appropriate regulators when necessary.

Backup Facilities and Arrangements

SFBLI maintains or has arranged for offsite storage and backup of computer systems, electronic documents and other information. Also, SFBLI has contracted with a disaster recovery provider to restore SFBLI's full system and provide temporary work facilities for company employees in the event of a disaster.

From time to time, SFBLI relies upon third party service providers to provide administrative and other support services for its variable insurance product operations. When these support services are necessary, SFBLI takes steps to ensure that the third party's business continuity plan addresses any potential emergency situations that would affect the third party's ability to process variable annuity transactions.

Our Business Continuity Plan

Our plan is 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. Our goal is to permit our firm to resume operations as quickly as possible, given the scope and severity of the disruption. However, because the timing and impact of a business disruption is unpredictable, we will need to be flexible in responding to actual events as they occur. Your orders and requests for funds may be delayed during this period. **If the disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds.**

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 if we are unable to continue our business.

Assumptions

Our ability to take the actions described in this notice will depend on a number of factors, some of which may be beyond our control:

Availability of such basic infrastructure as electricity, water, heat, telecommunications, air conditioning, U. S. Mail or overnight delivery service for as long as the alternate facility or facilities are needed

Availability of adequate staffing

Accessibility of roads or public transportation available to allow SFBLI employees to reach an alternate location

Accessibility and operation of alternate offices, customer sites and other facilities to be used by those company employees who are directly affected by the disruption

How to Contact Us

In the event of a disaster or disruption affecting our headquarters in Jackson, Mississippi, we will route calls received there from our customer service number (866) 288 - 2172 to an alternate location.

Plan Modifications

SFBFD and SFBLI's business continuity plan is subject to modification at any time. Updated copies of the summary disclosure of the plan are available by sending a written request to P O Box 691, Jackson, MS 39205.