

AMERICAN INVESTORS GROUP, INC. BUSINESS CONTINUITY PLAN (BCP)

Ten Critical Elements

1. Data back-up and recovery (hard copy and electronic)
2. All mission critical systems
3. Financial and operational assessments
4. Alternate communications between customers and the member
5. Alternate communications between the member and its employees
6. Alternate physical location of employees
7. Critical business constituents, banks, and counter-party impact
8. Regulatory reporting
9. Communications with regulators
10. 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.

Emergency Contact Persons

Our firm's two emergency contacts are:

Phil Myers, CEO	952-945-9455 ext. 136	phil@amerinvest.com
Scott Marquis, CFO, COO	952-945-9455 ext. 124	scott@amerinvest.com

Firm Policy

Our firm's policy is to respond to a Significant Business Disruption by taking necessary steps to protect the property of the firm, make a financial and operational assessment, quickly recover and resume operations, protect all the firm's books and records, and allow our customers to transact business.

Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs -- internal and external. Internal SBDs would only affect our firm's ability to conduct business and communicate with our customers. These would include, among others, fire and theft. External SBDs are broader in scale and may prevent the operations of the securities markets and our clearing or correspondent firms. These events would include a terrorist attack, natural disaster, or other wide-scale disruption.

Approval and Execution Authority

Philip J. Myers, President, CEO and owner of American Investors Group, Inc. has complete authority regarding approval and execution of the firm's BCP. In his absence, Scott J. Marquis, the firm's Chief Financial and Operating Officer will have authority to approve and execute the firm's BCP.

Plan Location and Access

Our firm will maintain copies of its BCP plan and the annual reviews, and the changes that have been made to it for inspection.

Business Description

American Investors Group, Inc. (“American”) provides investment-banking services and specializes in providing first mortgage bond financing for not-for-profit religious organizations. As a registered broker-dealer, American also offers a range of investment products through a nationwide network of licensed registered representatives. We self-clear and settle transactions involving our proprietary products. We have a relationship with Hilltop Securities as our clearing firm for all other fixed income and equity securities. In the trading of such securities, Hilltop Securities also maintains our customers’ accounts, can grant customers access to them, and delivers funds and securities. We do not presently hold customer funds and securities.

Office Location

We are located at 10237 Yellow Circle Drive, Minnetonka, MN 55343. Our telephone number is 952-945-9455. Our employees may travel to the office by car or bus. Order taking, order entry, and generating order confirmations take place at this location. In addition, the communication with our branch offices takes place from this location.

Alternate Physical Location of Employees

If our current location is unavailable to perform its current day-to-day operations, we will find accommodations in close proximity to our current location. Since we are located in a suburban area within an office park, options are abundant to acquire rental space that would meet our needs.

Customers’ Access to Funds and Securities

Our firm does not maintain custody of customers’ funds or securities. These are held at our clearing firm, in book-entry form at the trustee, or in certificate form with the customer.

Hilltop Securities, Inc. is our clearing firm for our non-proprietary security transactions. If our phone lines become inoperable, our clients may call Hilltop Securities directly to place a transaction.

Equity Trading	214-859-1080
Fixed Income	214-859-6448
Check Request	214-859-9388

We work with different Transfer/Paying Agents with our proprietary (Church Bond / American Church Mortgage Company certificates and shares) products. If our phone lines become inoperable, our customers may call:

Herring National Bank – most bond issues and ACMC notes	800-753-1439
Goldstar Trust Company	800-486-6888
TMI Trust Company (formerly Reliance)	800-241-5568
Computershare Trust Company – ACMC common stock	800-962-4284

We act as the broker in the purchase of various loaded mutual funds. These particular transactions will not be accepted if our office is not up and running.

Data Back-Up and Recovery (Hard Copy and Electronic)

Our current address is 10237 Yellow Circle Drive, Minnetonka, MN 55343 and is where the firm’s primary books and records, both hard copy and electronic, are kept. American has a Microsoft Small Business Server (SBS 2000). All home office computers are connected to the SBS 2000 network and all data is backed up onto magnetic tape on a daily basis. The tapes are rotated on a 10-day basis and are stored in a fireproof safe. At the end of each month, the end of the month tape is removed from the rotation and stored off-site.

Financial and Operational Assessments

Since we do not hold customer funds or securities, our clients would not be adversely effected if we could not maintain our current day to day operations. We do not accept cash from customers. All payments due to us are received from either a check mailed to our home office location or are wired funds to our Beacon Bank accounts. We rely on the world wide web (internet) to access bank account information and communication with our regulators. If the internet was not available, we can communicate with our bank by telephone or by physically visiting their location which is less than 5 miles from our home office location. Communicating with our regulators would be done telephonically since they do not maintain a location in our immediate area. If funds were due to clients or were in route to our physical location and we were not able to continue our day-to-day operations at our current address, we would direct the U.S. Postal service to either forward our mail to our new location or return mail to the sender. Funds due to customer could again be sent by our bank as directed by us.

We rely on our Back Office Accounting System (BOB) to process our day to day securities processing. This is a custom designed software package that we developed. The software runs on a Microsoft Sequel database software. Microsoft sequel database software is readily available from outside vendors. If our current computer system was inoperable or missing, we would need to replace the physical computer hardware and operating system software and restore the BOB software for a magnetic tape backup system. Many variables can effect the timing of replacing the hardware and software. We believe the recovery time to be fully operational would be one to three business days. This recovery period would not effect investments our clients have already made. Ongoing investment in our church bond products could not continue if we did not have a computerized system to track and record our clients investment requests.

Mission Critical Systems

Our firm's "mission critical systems" involve order taking, entry, execution, comparison, allocation, clearance and settlement of securities transactions. In addition, they include the maintenance of customer accounts and the delivery of funds and securities.

We have a primary responsibility for the systems of order taking and entry and execution for our non-proprietary products that clear through Hilltop Securities. Hilltop Securities, through contact with us, has responsibility for the systems of execution, comparison, allocation, clearance and settlement of transactions. Also, they have responsibility for the maintenance of customer accounts, access to customer accounts, and the delivery of funds and securities.

Hilltop Securities provided us with a copy of their Business Continuity Plan, which is attached, that describes what they have in place in the event of an SBD. These would include, but not limited to, the back up of books and records, and the taking and execution of orders.

Order Taking

Currently, our firm receives orders from our brokers via telephone, fax, e-mail and written instruction. The customer's broker, who is located at the Home Office location or one of our Branch Offices, submits these orders. In the event of a SBD, we will continue to take orders from our customers through any of the methods that are available and reliable. If necessary, for transactions involving Hilltop Securities, we will advise our customers to place orders directly with Hilltop.

Order Entry and Execution

Currently, our firm enters orders electronically for our proprietary (self-clearing) products and electronically or telephonically for Hilltop Securities. If our back-office system is down, we will "enter" orders by writing them down on paper for our proprietary products with the intent on executing them at a later date (we are the sole market-maker for these securities), or calling in the orders to Hilltop Securities for all other fixed-income and equity securities.

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

We communicate with our sales representatives, employees, and regulators via the telephone, fax, e-mail, U.S. Mail, and in person. We communicate with our customers via the telephone, U.S. Mail and in person. In the event of an SBD, we will determine which lines of communication are still open to us and utilize the most appropriate form of communication with the other party.

Critical Business Constituents, Banks, and Counter-Parties

We work with different Transfer/Paying Agents with our proprietary (Church Bond / American Church Mortgage Company certificates and shares) products. If our phone lines become inoperable, our customers may call:

Herring National Bank – most bond issues and APMC notes	800-753-1439
Colonial Trust Company	800-486-6888
TMI Trust Company	800-241-5568
Computershare Trust Company – APMC common stock	800-962-4284

Regulatory Reporting

All regulatory reporting is correctly done via the Internet. Since our senior management and a majority of the firm's support staff own personal computers within their homes with Internet access, ongoing regulatory reporting will be able to continue utilizing another computer with Internet access.

Disclosure of Business Continuity Plan

Will be made available on our website, at the time an account is opened and at the request of customers.

Updates and Annual Review

Our firm will update this plan whenever we have a material change to our business operations and structure. In addition, we will review the BCP annually.

Senior Manager Approval

Philip J. Myers, President and CEO
Scott J. Marquis, Chief Financial and Operating Officer