

AMERICAN INVESTORS GROUP, INC. of Minnetonka, Minnesota, is a registered securities firm established to provide investments and investment banking opportunities to individual and institutional clients. We offer a spectrum of conservative investments to meet the needs of individual investors nationwide through a seasoned, professional sales staff. While we offer an array of investment alternatives, we specialize in underwriting and distributing first mortgage secured bonds issued by not-for-profit religious institutions, primarily churches.

AMERICAN INVESTORS GROUP, INC. is a member of the Financial Industry Regulatory Authority (FINRA); Securities Investors Protection Corporation (SIPC); National Association of Church and Institutional Financing Organization (NACIFO) and is registered with the Securities and Exchange Commission (SEC).

AMERICAN INVESTORS GROUP, INC.

10237 Yellow Circle Drive
Minnetonka, MN 55343

(952) 945-9455

(800) 815-1175

Visit our website:

www.Church-Loans.net

or

www.americaninvestor.com

Our Privacy Promise To You

Pursuant to the Federal Privacy Law (Gramm, Leach, Bliley) and the Securities and Exchange Commission's Regulation S-P this notice describes our privacy policy to you. Because American Investors Group, Inc. respects your right to privacy, we have always placed a high priority on protecting the information you provide to us. We collect information from our customers for legitimate business purposes and our Privacy Policy states that:

“We do not sell or share customer information to anyone, internally or externally, for any purpose other than was originally intended when the customer established their account with us.”

It is our commitment to always meet the highest legal and ethical standards in the conduct of our business. We will always work to meet both the letter and the intent of the law in all matters surrounding customer privacy issues.

During our relationship with you, we have and will continue to gather information considered “nonpublic,” but which is required for us as a securities broker/dealer to help determine that investments you make with our firm are suitable and meet your investment objectives. All information we collect about you and your account is deemed confidential and will not be disclosed except under the following circumstances.

1. We engage third party independent trustees for our bond issue underwritings. We are very selective in whom we choose to be trustee for our bond issues. We are required to provide personal information such as your social security number and mailing address to enable them to conduct their duties. Therefore, we require the trustees for our bond issues to subscribe to our strict standard of never releasing, selling or otherwise disseminating any of our customers' information to any other party.
2. The information is required to complete a transaction for your account or on your behalf.
3. We may disclose personal information in those rare circumstances where we conclude that its disclosure required by law in such cases as: complying with regulators' examinations, audits by our independent certified public accounts, legal subpoenas, IRS or other government requests for information and investigations regarding illegal or fraudulent activity.

Other than the exceptions shown above, we will not share your personal information with third parties unless you have specifically asked us to do so.

We maintain policies and practices that protect the security and confidentiality of our customers' information.

1. Access to customer records is restricted to employees deemed to have a need for the information to perform their job duties.
2. Maintenance of protection of information through security-

enhancing software, such as virus and intrusion detection software which includes password and restricted access to our database records.

3. Physical security of our building.

If American Investors Group, Inc. should ever elect to disclose your information in any way that may otherwise violate this policy, we will advise you in advance of the change and afford you the opportunity to elect not to allow us to disclose your information.

If you have any questions or concerns about our Privacy Policy please contact us at the number listed above.

FINRA Public Disclosure Program

The Financial Industry Regulatory Authority is charged with regulating the securities industry and oversees virtually all U.S. stockbrokers and brokerage firms.

We are advising you, our customer, that available to you is the FINRA Public Disclosure Program. This Program provides you with a reference tool regarding us and your broker.

Public Disclosure Program Hotline Number: **1-800-289-9999**.

FINRA Regulation Website Address:

<http://www.finra.org/RulesRegulation/index.htm>

In addition, please be aware that available on the FINRA website is an investor brochure that includes information describing the Public Disclosure Program.

SIPC Coverage

American Investors Group, Inc. is a member of SIPC. SIPC protects each customer's account up to \$500,000, and is limited to \$250,000 on claims for cash. You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC at www.sipc.org or (202) 371-8300.

Business Continuity Plan (BCP)

Ten Critical Elements

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

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:

Philip J. Myers, President, CEO 952-252-0911

email: phil@amerinvest.com

Scott J. Marquis, CFO, COO 952-252-0909

email: 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 SDBs our 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 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 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 hold customer funds or 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 Bank – most bond issues and ACMC notes: 800-753-1439
Goldstar Trust Co. 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 2011). All home office computers are connected to the SBS 2011 network and all data is backed up onto a separate disk drive on a daily basis. A redundant backup of the disk drive is done on a monthly basis and the redundant backup is 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 a customer could 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 our data disk 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 available for inspection in our home office or for distribution to you upon request, 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, 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 Bank – most bond issues and ACMC notes: 800-753-1439
Goldstar Trust Company: 800-486-6888
TMI Trust Company: 800-241-5568
Computershare Trust Company – ACMC common stock: 303-262-0600

Regulatory Reporting

All regulatory reporting is currently 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



AMERICAN INVESTORS GROUP, INC.

Privacy Policy

FINRA Regulation Public Disclosure Program

SIPC Coverage

Business Continuity Plan (BCP)

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