

FACTS	WHAT DOES AMERICAN ADVISORS GROUP 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: <ul style="list-style-type: none"> <input type="checkbox"/> Social Security Number and Income <input type="checkbox"/> Account Balances and Transaction History <input type="checkbox"/> Credit History and Credit Scores
How?	All financial companies need to share customer's 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 American Advisors Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Advisors Group share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, internal research, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	<input type="checkbox"/> Call toll-free at 1-866-254-9903 or <input type="checkbox"/> Mail the form below Please note: If you are a new customer, we may begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.
Questions?	Call toll-free at 1-866-254-9903

Mail-In Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
<p>Name</p> <p>Address</p> <p>City, State, ZIP</p> <p>Loan Number</p>	<p>Mail to:</p> <p>American Advisors Group Imaging Department 18200 Von Karman Avenue Suite 300 Irvine, CA 92612</p>

Who we are

Who is providing this notice?	American Advisors Group (“AAG”)
--------------------------------------	---------------------------------

What we do

How does American Advisors Group protect my personal information?	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. We authorize our employees to access your information only when they need it to do their work, and we require companies that work for us to protect your information.
--	---

How does American Advisors Group collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▫ Give us your contact information or apply for a loan ▫ Tell us where to send the money or show your government-issued ID ▫ Tell us about your investment or retirement earnings <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
--	---

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▫ Sharing for affiliates' everyday business purpose—information about your creditworthiness ▫ Affiliates from using your information to market to you ▫ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
---------------------------------------	---

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
---	---

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include our subsidiary AAG Residential Services, Inc. (AAGRS) and one company under common ownership (FNC Title Services, LLC, d/b/a Allegiant Reverse Services (hereafter “FNC”)) and its divisions.</i>
-------------------	---

Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Examples of typical nonaffiliates include Loan Application Underwriting and Processing Companies, Appraisal Management Companies, Title Companies, Credit Reporting Companies, Homeowner Insurance Companies, Flood Insurance Providers, Trust Attorneys and Service Providers.</i>
----------------------	--

Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include non-financial services entities who may use your information for marketing purposes.</i>
------------------------	--

Other important information

For California Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our companies to the extent required by California law.

For Vermont Customers: Accounts with a Vermont mailing address are treated as if they have limited sharing as described on page 1, unless such sharing is permitted by law. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For North Dakota Customers: We will not share personal information with non-affiliates either for them to market you or for joint marketing, without your authorization.