

Firm Brochure

(Part 2A of Form ADV)

AFFINITY INVESTMENT GROUP, LLC

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This brochure provides information about the qualifications and business practices of AFFINITY INVESTMENT GROUP, LLC. If you have any questions about the contents of this brochure, please contact us at: 603-778-6436, or by email at: greg@affinityinvestmentgroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about AFFINITY INVESTMENT GROUP, LLC is available on the SEC's website at www.adviserinfo.sec.gov

January 18, 2011

Item 2 - Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization. There are no other material changes other than re-formatting our brochure to comply with the new rule.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 603-778-6436 or by email at: greg@affinityinvestmentgroup.com.

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Item 4 - Advisory Business

Firm Description

AFFINITY INVESTMENT GROUP, LLC, was founded in 1998.

AFFINITY INVESTMENT GROUP, LLC provides personalized confidential financial planning and investment management to individuals, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

AFFINITY INVESTMENT GROUP, LLC is a fee-based financial planning and investment management firm. The firm does not receive commission from stocks, bonds, mutual funds, limited partnerships, or other non-insurance products. Advisors of Affinity Investment Group, LLC may in a separate capacity act as independent insurance brokers. In this capacity the advisor will earn commissions which are separate and distinct from fees charged for advisory services.

Investment advice is provided, with the client making the final decision on investment selection. AFFINITY INVESTMENT GROUP, LLC does not act as a custodian of client assets. The client always maintains asset control. AFFINITY INVESTMENT GROUP, LLC places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, current asset allocation review, or a combination of both. Periodic reviews are also conducted to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial consultation, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owner

Gregory B. Gagne, ChFC is 100% owner and the managing member of Affinity Investment Group, LLC.

Types of Advisory Services

AFFINITY INVESTMENT GROUP, LLC provides the following advisory services:

PORTFOLIO MANAGEMENT:

Affinity Investment Group, LLC provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established. Affinity Investment Group, LLC develops a client's personal investment policy and creates and manages a portfolio based on that policy. Affinity Investment Group, LLC reviews the underlying securities in each portfolio on a continuous basis. Affinity Investment Group, LLC performs quarterly reviews of each client account. Affinity Investment Group, LLC will manage advisory accounts on a non-discretionary basis only.

Affinity Investment Group, LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2010 Affinity Investment Group managed approximately \$95,800,000 of assets for approximately 259 clients on a non-discretionary basis.

FINANCIAL PLANNING/CONSULTING:

Clients can also receive financial advice through consultations. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. Affinity Investment Group, LLC also provides specific consultation and administrative services regarding investment and financial concerns of the client.

Additionally, Affinity Investment Group, LLC provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice.

Financial planning and consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning/Consulting Agreement

Clients may receive investment advice through consultations. This may include advice on only an isolated area(s) of concern such as investment planning, retirement planning, or any other specific topic.

Affinity Investment Group, LLC also provides advice on non-securities matters. Generally, this is in connection with rendering estate planning, insurance, and/or annuity advice.

Financial planning and consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

Financial planning and consulting clients will be charged a fixed fee, ranging from \$1,500 to \$5,000 depending on each client's individual circumstances and needs. However, under certain rare circumstances, these rates may be negotiable. Affinity Investment Group, LLC will quote the fixed fee to the client at the time the advisory agreement is executed. Affinity Investment Group, LLC may require financial planning clients to pay a retainer in an amount to be determined on a case by case basis. One half of the total fee is due upon contracting the advisor and the remaining fee is due upon completion of the project. Affinity Investment Group, LLC will never charge more than \$500 more than 6 months in advance of the financial plan or consulting service being completed.

If a financial planning client becomes an Affinity Investment Group, LLC portfolio management client, Affinity Investment Group, LLC may waive or discount the financial planning fee in lieu of the portfolio management fee.

Advisory Service Agreement:

Most clients choose to have Affinity Investment Group, LLC manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

An advisory services agreement includes: cash flow management, insurance review, investment management (including performance reporting), retirement planning, estate planning, tax based planning, education planning, as well as the implementation of recommendations within each area.

The annual Advisory Services Agreement fee will be charged as a percentage of assets under management, according to the schedule below:

\$100,000 - \$500,000 = 1.25%

\$500,001 - \$1,000,000 = 1%

\$1,000,001 - \$2,000,000 = .75%

Greater than \$2,000,000 = .5%

Typically these fees are debited directly from client accounts on a quarterly basis in arrears. In rare circumstances client may elect to be billed directly for portfolio management services rendered.

A minimum of \$100,000 of assets under management and a \$1,250 minimum annual fee is required for this service. Fees for accounts under \$100,000 will be negotiated upon the needs of each individual client. The fee will never exceed 3% of the managed assets.

At the client's request, fees may be charged as a fixed or flat fee. These fees and the account minimum may be negotiable under rare circumstances. Negotiated fees for such clients may be in the form of fixed fees; such fees will never exceed 3% of a client's managed assets. Clients will be invoiced quarterly in arrears based upon the value of the account as of the last day of the quarter.

Consulting Agreement

In some circumstances, a Consultant Agreement is executed in lieu of an Advisory Service Agreement when it is more appropriate to work on a fixed-fee basis or for a set project. Explanation previously discussed on page 3.

Asset Management

Assets are invested primarily in no-load or load- waived mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. AFFINITY INVESTMENT GROUP, LLC does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through AFFINITY INVESTMENT GROUP, LLC.

Termination of Agreement

This agreement will continue in effect until terminated by either party by 30 day written notice to the other. Termination of this agreement will not affect (a) the validity of any action previously taken by the Adviser under this agreement; (b) liabilities or obligations of the parties from transactions initiated before termination of this agreement; or (c) Client's obligation to pay advisory fees (pro rated through the date of termination). On the termination of this agreement, Adviser will have no obligation to recommend or take any action with regard to the securities, cash or other investments in the account. Upon termination of this agreement, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Item 5 - Fees and Compensation

Description

AFFINITY INVESTMENT GROUP, LLC bases its fees on a percentage of assets under management, fixed fees for investment management, or a flat fee for consulting based on the scope and manner of the planning required by the client.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Under rare circumstances fees may be negotiable.

Fee Billing

Investment management fees are billed quarterly, in *arrears*, meaning that we invoice you *after* the three-month billing period has *ended*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. This authorization is found on the account application of a brokerage account.

Fees for financial/consultant planning are due 50% in advance, with the balance due upon completion of the financial plan or consult project.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are

usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. We consider these fees when researching investment firms to do business with, but will not choose a firm solely because they waive a transaction charge.

AFFINITY INVESTMENT GROUP, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations and for advisory clients the amount of assets that will be placed under management. Our fee schedule is listed earlier in this document.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to AFFINITY INVESTMENT GROUP, LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

AFFINITY INVESTMENT GROUP, LLC reserves the right to stop work on any account that is more than 30 days overdue. In addition, AFFINITY INVESTMENT GROUP, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in AFFINITY INVESTMENT GROUP, LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Item 6 - Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

AFFINITY INVESTMENT GROUP, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based

compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7 - Types of Clients

Description

AFFINITY INVESTMENT GROUP, LLC generally provides investment advice to individuals, trusts and estates. In addition advice is provided for pension and profit sharing plans, charitable organizations, and corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$100,000 of assets under management, which equates to an annual fee of \$1,250.

AFFINITY INVESTMENT GROUP, LLC has the discretion to waive the account minimum. Accounts of less than \$100,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$100,000 within a reasonable time. Other exceptions will apply to employees of AFFINITY INVESTMENT GROUP, LLC and their relatives, or relatives of existing clients.

Fees for accounts under \$100,000 will be negotiated upon the needs of each individual client. The fee will never exceed 3% of the managed assets.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis. Our primary method of security analysis is fundamental analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that AFFINITY INVESTMENT GROUP, LLC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "Schwab Link"

service, TD Ameritrade, the World Wide Web, and other subscription services.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and/or exchange-traded funds as the core, and add actively-managed funds. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases and short-term purchases.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of

profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9 - Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10 - Other Financial Industry Activities and Affiliations

Financial Industry Activities

AFFINITY INVESTMENT GROUP, LLC has no financial industry activities.

Affiliations

AFFINITY INVESTMENT GROUP, LLC does not have arrangements that are material to its advisory business.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of AFFINITY INVESTMENT GROUP, LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

AFFINITY INVESTMENT GROUP, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own

securities ahead of client trades. Employees comply with the provisions of the AFFINITY INVESTMENT GROUP, LLC *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of AFFINITY INVESTMENT GROUP, LLC is Gregory B. Gagne. He reviews all employee trades each quarter. His trades are reviewed by Affinity Investment Group, LLC director of operations. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Item 12 - Brokerage Practices

Selecting Brokerage Firms

AFFINITY INVESTMENT GROUP, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. AFFINITY INVESTMENT GROUP, LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates. Clients are under no obligation to use the custodians Affinity Investment Group, LLC recommends. Affinity Investment Group, LLC currently uses TD Ameritrade and Charles Schwab when authorized by our client. Please keep in mind that certain services may be hindered if TD Ameritrade or Charles Schwab & Company is not used.

Affinity Investment Group, LLC recommends TD Ameritrade and Charles Schwab for custody services because their systems are linked into our client account management system. For clients who direct us to utilize a different custodian we may be unable to achieve the most favorable execution for client transactions and may encounter difficulty in providing the best management of the client's portfolio due to technological barriers in obtaining account level data on a daily basis.

AFFINITY INVESTMENT GROUP, LLC recommends discount brokerage firms (qualified custodians), such as TD Ameritrade and Charles Schwab & Company.

AFFINITY INVESTMENT GROUP, LLC does not receive fees or commissions from any of these arrangements.

Best Execution

AFFINITY INVESTMENT GROUP, LLC reviews the execution of trades at each custodian each quarter. The review is documented in the AFFINITY INVESTMENT GROUP, LLC *Compliance Manual*. Trading fees charged by

the custodians is also reviewed on a quarterly basis. AFFINITY INVESTMENT GROUP, LLC does not receive any portion of the trading fees.

Soft Dollars

AFFINITY INVESTMENT GROUP, LLC receives any or all of the following economic benefits as a result of placing trades through Charles Schwab or TD Ameritrade. These benefits would not be received if Affinity Investment Group, LLC did not give investment advice to clients. These benefits include: receipt of duplicate client confirmations and bundled statements; access to a trading desk serving Charles Schwab or TD Ameritrade participants. Affinity Investment Group, LLC has the ability to deduct advisory fees directly from client accounts, access to electronic account access, publications and research and access to mutual funds which generally would require significantly higher minimum initial investments or are generally only available to institutional investors. These soft dollar arrangements are beneficial to all clients.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Item 13 - Review of Accounts

Periodic Reviews

Account reviews are performed at least quarterly. Account reviews are performed more frequently when market conditions dictate. Gregory B Gagne reviews any account in which he is the advisor and Charles L Stephen reviews any account in which he is the advisor. In certain circumstances both Gregory B. Gagne and Charles L. Stephen will review accounts jointly.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, economic conditions, and changes in a client's own situation.

Regular Reports

Advisor will provide Client quarterly written statements of the assets in Client's account, the current market value, allocation, and performance data for the period. These reports are in an easy to read format that provides a view of the total portfolio managed at Affinity Investment Group, LLC for Client.

Item 14 - Client Referrals and Other Compensation

Incoming Referrals

AFFINITY INVESTMENT GROUP, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

AFFINITY INVESTMENT GROUP, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

If a Client executes recommended insurance transactions through Gregory B. Gagne or Charles L. Stephen in their separate capacity as independent insurance brokers; they will earn commissions which are separate and distinct from fees charged for advisory services. In some instances, and at Affinity Investment Group, LLC's discretion, the firm can offset the amount of its advisory fee with respect to the additional compensation earned.

Item 15 - Custody

Account Statements

All assets are held at qualified custodians. This means the custodians provide account statements directly to clients at their address of record at least monthly. Clients are urged to compare the account statements received directly from their custodians to the account statements provided by Affinity Investment Group, LLC.

Item 16 - Investment Discretion

Limited Power of Attorney

AFFINITY INVESTMENT GROUP, LLC does not maintain any discretionary authority with respect to client accounts. However, with the clients prior approval the firm may affect certain securities transactions on their behalf. A Limited Power of Attorney is a trading authorization for this purpose. You sign a Limited Power of Attorney so that we may execute trades that you have approved.

Item 17 - Voting Client Securities

Proxy Votes

AFFINITY INVESTMENT GROUP, LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, AFFINITY INVESTMENT GROUP, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18 - Financial Information

Financial Condition

AFFINITY INVESTMENT GROUP, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because AFFINITY INVESTMENT GROUP, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Item 19 - Business Continuity Plan

General

AFFINITY INVESTMENT GROUP, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

AFFINITY INVESTMENT GROUP, LLC has signed a Business Continuation Agreement with another financial advisory firm to support AFFINITY INVESTMENT GROUP, LLC in the event of NAME's serious disability or death.

Item 20 - Information Security Program

Information Security

AFFINITY INVESTMENT GROUP, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

AFFINITY INVESTMENT GROUP, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.