



American Investment Advisors, Inc. is an investment adviser registered with the Securities and Exchange Commission. Investment advisers and broker-dealers offer different services under differing compensation structures, and it is important for retail investors like you to understand the differences between them. Educational materials about broker-dealers, investment advisers, and investing in general are available, along with free and simple tools to research firms and financial professionals, at <https://www.investor.gov/CRS>.

What investment services and advice can you provide me?

Services: We provide investment advisory services and financial planning services to our retail investors. Client assets are allocated among various mutual fund equities, exchange traded funds, bonds and other securities which we believe will meet your investment objectives and restrictions. We can also coordinate our account management services with the counseling services of other advisory firms alongside our continuous investment management services. Our services begin with a meeting between you (or your counseling firm) and us to discuss your investment goals, risk tolerance, and liquidity needs. Based on this meeting, and with your input, we will develop a plan to help you reach your goals. Financial planning services are generally limited in scope to a specific project or time period and are typically not ongoing in nature.

Monitoring: Our investment management services are ongoing in nature and include the continual monitoring and management of your account.

Investment Authority: We offer both discretionary and nondiscretionary investment advisory services. When you grant us discretionary authority, we are able to buy and sell investments in your account without asking you in advance. If we do not have discretionary authority, the ultimate decision over what investments to buy or sell is yours, and we will need

your express permission before making any transactions in your account.

Account Minimums and Other Requirements: We do not have account size minimums, but may charge clients a minimum of \$1,000 per year (payable quarterly). Applying our minimum fee may have the effect of causing you to pay a higher fee than the highest annual fee rate noted in our tiered fee schedule.

Conversation Starters. Ask your financial professional:

- 🔗 *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- 🔗 *How will you choose investments to recommend to me?*
- 🔗 *What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?*

ADDITIONAL INFORMATION

Additional information about the services we offer can be found under Item 4 and Item 7 of our Form ADV Part 2A disclosure brochure.

What fees will I pay?

Principal Fees and Costs. Our fee for asset management services is generally based on the value of your investment account under our management on the last day of the previous three-month billing period and is due after services are provided. Our fee incorporates the active management and monitoring of your account and applies even if there are no transactions in your account during a particular billing period. Our current fee schedules are described in Item 5 of the Form ADV Part 2A. Because our investment management services fee is based on the amount of assets under our management, we have an incentive to recommend that you place additional assets under our management. Our fees are negotiable in isolated instances and vary client to client.

Other Fees and Costs. In addition to the fee you pay us for our services, you are responsible for other fees and costs incurred in connection with the management of your account.

Certain investment products, such as mutual funds and exchange-traded funds, charge ongoing fees to cover their internal operating costs (including portfolio management fees, legal and accounting services, and marketing expenses). You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters. Ask your financial professional:

- 🔗 *Help me understand how these fees and costs might affect my investments:*
If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

ADDITIONAL INFORMATION


Additional information about fees you may pay can be found under Item 5 of our Form ADV Part 2A disclosure brochure.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

For example, because our revenue is based on the amount of assets under our management, we have an incentive to recommend that clients place additional assets under our care, along with an incentive to grow your holdings.

Conversation Starters. Ask your financial professional:

 *How might your conflicts of interest affect me, and how will you address them?*

ADDITIONAL INFORMATION

For additional information about the conflicts of interests between you and us, please review our Form ADV, Part 2A disclosure brochure.


How do your financial professionals make money?

Our financial professionals' compensation is directly tied to the success of our firm. Therefore, any conflicts between you and us regarding our incentives to increase our fees apply equally to your financial professional. For example, your financial professional has an incentive to encourage you to increase the amount of assets under our management because it will increase their compensation, just as we have an incentive to grow your holdings. You are encouraged to discuss compensation, including any conflicts it may create and the steps taken to mitigate those conflicts, with your financial professional.

Do you or your financial professionals have legal or disciplinary history?

No. A free and simple search tool is available to help research financial professionals, including us, at www.investor.gov/CRS.

Conversation Starters. Ask your financial professional:

 *As a financial professional, do you have any disciplinary history? For what type of conduct?*

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Additional information about us and the services we provide, including our current version of this Form CRS, can be found online on our website, <https://www.aiai.biz/>, or by searching our firm's name or CRD number (104579) at: www.adviserinfo.sec.gov or by contacting us at 608-238-3500.

Conversation Starters. Ask your financial professional:

 *Who is my primary contact person?*

 *Is he or she a representative of an investment adviser or a broker-dealer?*

 *Who can I talk to if I have concerns about how this person is treating me?*