

**FACTS****WHAT DOES American Investment Planners LLC  
("American Investment") DO WITH YOUR PERSONAL  
INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>▪ Social Security number and income</li> <li>▪ account balances and investment experience</li> <li>▪ risk tolerance and employment information</li> </ul>
<b>How?</b>	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons American Investment chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does American Investment share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 516-932-5130
-------------------	-------------------

## Who we are

Who is providing this notice?

American Investment Planners (“American Investment”)

## What we do

How does American Investment 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.

How does American Investment collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Seek financial or tax advice
- Seek advice about your investments
- Enter into an investment advisory contract

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include R & S Planning Corp., an insurance agent.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *A non-affiliate we share with is a registered securities broker-dealer*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *American Investment doesn't jointly market*

## Other important information

***Securities offered through Cadaret, Grant & Co., Inc. Member FINRA/SIPC. Advisory services offered through American Investment Planners LLC, an SEC Registered Investment Advisor. American Investment Planners LLC and Cadaret, Grant & Co., Inc. are separate entities.***