**Introduction**
AAG is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ, and it is important for you to understand these differences. [Investor.gov/CRS](https://investor.gov/CRS) offers free and simple tools to research firms and financial professionals. It also provides educational materials about broker-dealers, investment advisers and investing.

**What investment services and advice can you provide me?**
Our advisory services include our asset allocation services using mutual funds and exchange traded funds (ETFs), managed portfolios from third-party investment managers and financial planning. Our website (listed below) provides a detailed description of our advisory services. Depending on which service you select, our asset allocation services are either “nondiscretionary” (we recommend investments to you, and you make the ultimate decision regarding the purchase or sale of investments) or “discretionary” (we make the ultimate investment decisions without your signoff). Available investments may include mutual funds, exchange-listed equity securities, commingled funds, separate accounts and insurance company-guaranteed investment contracts. The third-party managers (subadvisers) we engage will invest your account on a discretionary basis using mutual funds, ETFs and other securities. When you enroll in one of our discretionary services, we (or a subadviser) will maintain discretion to invest your assets among the available investment options for so long as you remain enrolled in the service. We monitor your advisory assets and may rebalance periodically (approximately quarterly). Our financial planning services are limited to preparation of a customized financial assessment only, based on the information you provide, and do not include ongoing monitoring. You must meet certain investment minimums to open some of our advisory accounts (as described on our website). For additional information about our investment advisory services, please see Form ADV, Part 2A brochures (Items 4 and 7).

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

**What fees will I pay?**
The primary fees you pay are “asset-based” — a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us and as described on our website. This means that the more assets you invest in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. In some of our advisory accounts, our advisory fee includes most transaction costs and fees paid to a broker-dealer or custodian that has custody of your assets. Depending on the level of trading in your account, these fees may cost more or less than if you were separately paying for each transaction. Our clients typically pay the advisory fee each quarter. Please see your advisory agreement for the payment frequency that applies to your account. You may also pay miscellaneous fees that your account's record-keeper or custodian may charge, including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratios of certain of your investments (such as mutual funds, separate accounts, collective investment trusts and other investments). 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. For additional information about our advisory fees, please see Form ADV, Part 2A brochures (Item 5) and advisory agreements.

**Conversation Starter:** 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?
| 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 interests 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 affect the recommendations we provide you. The conflicts may include:

- Proprietary products: Our affiliates will earn fees, compensation and other benefits when you invest in a product that we or our affiliates advise, manage or sponsor, such as affiliated mutual funds, stable value funds, CITs and annuity contracts. Based on which service you select, you may pay advisory fees to us and indirectly to our affiliate investment managers if the funds and other products (stable value funds, collective investment funds or other investments) they manage are included in your available investment options. Any fees paid to our affiliated investment managers for management of the mutual funds are included in the fund share price.

- Third-party payments: Our affiliates receive payments from third-party product sponsors and managers (or their affiliates) when we recommend or sell certain products.

- Revenue sharing: Certain managers and sponsors (or their affiliates) share the revenue they earn with our affiliates when you invest in certain of their investment products (primarily mutual funds).

Ultimately, the revenue and other benefits that AAG or its affiliates receive from these conflicts may influence the products and services that we recommend.

For additional information about our conflicts of interest, please see Form ADV, Part 2A brochure. Conversation Starter: How might your conflicts of interest affect me, and how will you address them? |
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<td>How do your financial professionals make money?</td>
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