

March 2, 2021

Customer Relationship Summary

Investors Asset Management of Georgia, Inc.

Form CRS

Investors Asset Management of Georgia, Inc. ("IAM") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Investment advisers are required to act as a fiduciary, the highest standard under the law. Under the Advisers Act, an adviser's fiduciary duty requires they must, at all times, serve the best interest of its client and not subordinate its client's interest to its own.

What investment services and advice can you provide me?

IAM offers wealth management services to retail investors giving comprehensive and ongoing advice based on each client's individual needs. Advisory services include defining client objectives, preparing an investment plan, selecting appropriate investments, implementing the plan, monitoring progress, and meeting with each client regularly to discuss plan performance and any changes to objectives. Advisory accounts are monitored by the Investment Advisor who is responsible for performing periodic reviews and consulting with their client at least annually.

For wealth management services, IAM receives discretionary authority through the management agreement from the advisory client at the outset of a relationship. In a discretionary account, the Adviser has the authority to determine which securities are bought and sold without securing the client's consent before taking such action in the portfolio. In all cases such discretion is exercised in a manner consistent with the client's stated objectives and adheres to any restrictions the client provides in writing. Discretionary authority is provided as part of the Client Agreement. The minimum account size is \$100,000, but may be negotiated in certain instances.

Additional information about services provided can be found on the company's website at: <https://www.investorsassetmanagement.com/> and on IAM's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Advisory Business, Types of Clients, Review of Accounts and Investment Discretion sections).

When considering our services, ask your Advisor:

- **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 your licenses, education and other qualifications? What do these qualifications mean?**

What fees will I pay?

For advisory services, IAM charges individual investors an annualized asset-based fee, billed quarterly in advance of service. Fees will be debited from your account, as outlined in your advisory agreement.

The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in your account.

Aside from the fees we charge you for providing investment advice, you will have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian; deferred sales charges; odd-lot differentials; transfer fees; wire transfer fees; electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

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.

Additional information about fees provided can be found on your advisory agreement and on IAM's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Fees and Compensation section).

When considering our services, ask your Advisor:

- **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 providing recommendations as my investment adviser? How else does the 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. Here is an example to help you understand what this means.

Advisors may buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a conflict of interest in that IAM or its Advisors are in a position to benefit from the sale or purchase of those securities. In order to mitigate this conflict, all Advisors and other Access Persons of the Firm are required to follow our Code of Ethics, which includes personal trading policies for limitations on personal securities transactions of associated persons, reporting and review of such trading. These policies are designed to discourage and prohibit personal trading that would disadvantage clients.

When considering our services, ask your Advisor:

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

Additional information about our conflicts of interest can be found on IAM's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Code of Ethics section).

How do your financial professionals make money?

Investment Adviser Representatives earn a portion of the fee you pay. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor, or the time and complexity needed to meet your needs.

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

Yes, visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

When considering our services, ask your Advisor:

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

Additional Information

Additional information, including our most recent Relationship Summary, is available at our website at <https://www.investorsassetmanagement.com/>; or you can call your Registered Representative at (770) 394-5619 to request up-to-date information and a copy of the Relationship Summary.

When considering our services, ask your Advisor:

- **Who is my primary contact person?**
- **Is she or he 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?**