

FORM ADV BROCHURE

March 28, 2012



Investors Asset Management of Georgia, Inc.

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www.investorsassetmanagement.com

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This Brochure provides information about the qualifications and business practices of Investors Asset Management of Georgia, Inc. If you have any questions about the contents of this Brochure, please contact us at 770.394.5619. 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.

Material Changes

There have been no material changes in our senior management team, our investment management programs and fees or services offered since our March 25, 2011 report.

We will provide clients with a new Brochure as necessary based on changes or new information, at any time, without charge. Our Brochure may be requested by contacting Timothy Rigby, President, at 770.394.5619.

Additional information about Investors Asset Management of Georgia, Inc. is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Investors Asset Management of Georgia, Inc. who are registered, or are required to be registered, as investment adviser representatives of our firm.



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Table of Contents

1. Cover Page.....	1
2. Material Changes.....	2
3. Table of Contents.....	3
4. Advisory Business.....	4
5. Fees and Compensation.....	5
6. Performance-Based Fees and Side-By-Side Management.....	7
7. Types of Clients.....	7
8. Methods of Analysis, Investment Strategies and Risk of Loss.....	7
9. Disciplinary Information.....	7
10. Other Financial Industry Activities and Affiliations.....	8
11. Code of Ethics.....	8
12. Brokerage Practices.....	8
13. Review of Accounts.....	10
14. Client Referrals and Other Compensation.....	10
15. Custody.....	10
16. Investment Discretion.....	11
17. Voting Client Securities.....	11
18. Financial Information.....	11

Advisory Business

Investors Asset Management of Georgia, Inc. and our Investment Advisory Representatives manage investment accounts on a discretionary basis for a fee. Our company was founded in November 1990. We perform an initial review of each client's investible assets in relation to their objectives, preferences and tolerance for risk. These objectives can range from preservation of capital, growth, growth and income, income and short or long term goals. A specific investment strategy is determined for each client and our representatives develop truly individualized portfolios for each client. An allocation among publicly traded securities is then made based on our judgments regarding expected returns and variability of returns on those securities. Thereafter, the portfolio will be monitored daily, and adjustments will be made when warranted by changes in estimated returns of specific securities or asset classes or in the client's personal situation. Clients will receive quarterly reviews which outline each holding, date of purchase, cost, market value, gain or loss, as well as performance data. It is necessary for clients to inform us of any changes in their financial situation or investment goals and objectives, and any preferences or restrictions on certain investments.

Our advisor representatives also provide financial and consulting services not managed and/or maintained by Investors Asset Management. Accounts eligible for this service are those where our representative does not have discretionary trading authority on the account or is not the registered representative of record. Such accounts include traditional brokerage accounts or our "Investors Choice 401(k)" or other 401(k) services. For these corporate 401(k) accounts, we consult and advise trustees of corporate retirement plans on overall plan design and implementation. Included in this service is selection and monitoring of the investment selections offered, including model portfolios, for participants to choose from. We also give guidance on plan expenses and fiduciary liability and all disclosures required under Department of Labor rules. Our overriding goal is to create a better outcome for participants at retirement. Our representatives will not at any time have access to a client's funds, securities, or account(s) and therefore will not have authority to rebalance, reallocate or place trades in the account. All trade implementation under these services is the responsibility of the client through the particular recordkeeper and/or custodian in the program.

We also offer planning in areas such as estate and retirement planning, financial planning, educational funding, tax and risk strategies, and insurance analysis. We will provide clients with a written analysis in one or more of these areas detailing strengths and weaknesses of their current financial situation. These written plans can range from brief summaries to complex financial solutions depending on each client's needs and goals.

Fees and Compensation

Investors Asset Management's basic advisory fee schedule is as follows:

1.25% annually of the first \$1,000,000 of assets
1.00% annually over \$1,000,000 but under \$5,000,000
.75% annually over \$5,000,000

In special circumstances, at our discretion, certain clients may negotiate fee arrangements different from the basic schedule provided above. Annual fees are payable in 4 quarterly installments, due in advance generally at the beginning of each quarter. It is suggested that fees be deducted from accounts, but may be billed directly to each client in special cases.

Under no circumstances will fees of \$500 or more be billed six months or more in advance. Clients who invest in mutual funds may incur management and other fees in addition to our advisory fee.

A client may terminate his advisory agreement with us at any time by written notice to our home office. In such case, any prepaid advisory fee will be pro-rated on a daily basis from the date written notice is received, and any unearned portion will be refunded. In addition, a client may terminate our investment advisory contract without penalty within five business days from the date of the contract.

As of December 31, 2011 we managed assets on a fee basis as follows:

Discretionary	\$47,918,969
Non Discretionary	\$ 5,262,519
Total	\$53,181,488

In addition to our advisory fee, clients pay transaction charges to a brokerage firm to execute the purchase or sale of securities. While not required, we recommend the firm Cambridge Investment Research, Inc. (a registered broker/dealer, member FINRA/SIPC) as we are securities licensed (Series 7) through them. These fees are paid through Cambridge Investment Research to NFS, LLC at our cost of execution for each trade.

Our representatives furnish investment advice on specific securities or investment and insurance products outside of its fee-based advisory service and may receive commissions from the sale of such securities or products. Commissions earned on some securities transactions may be negotiated. This type of advice is available without a fee to the client, and an advisory contract is not required.

As of December 31, 2011 client assets of this type were: \$90,471,833.

Total combined regulatory assets under management are \$143,653,322.

Management fees, setup fees, and other costs associated with purchasing and owning securities, including mutual funds and variable insurance products, may be more or less than fees offered by other financial professionals.

Investors Choice 401(k) Program

This consulting and advisory program charges an asset based fee ranging from .25% to 1.00% depending on the extent of our involvement and the services desired. In addition, there may be a one time set up fee, or other fees charged to reimburse Investors Asset Management for plan set up expenses. Our annual fees are billed quarterly in advance, and may be billed directly to the plan sponsor or through the plan recordkeeper or custodian. Clients will incur certain other charges imposed by other parties that are integral to the operation of these plans. The recordkeeper, custodian, third party administrator, mutual funds, and other parties impose fees for their services, in addition to ours, which will be outlined in their respective contracts or prospectus.

Cambridge Asset Allocation Platform (“CAAP”)

CAAP is a wrap fee platform sponsored by Cambridge Investment Research Advisors, Inc. (“CIRA”), an SEC-registered Investment Adviser, that may be recommended to clients by the Adviser/IAR, and that offers the Adviser/IAR an ability to select one or more CAAP strategies (Described in Schedule H wrap fee brochure to be given to participating clients) using risk tolerance information provided by the client. The Adviser/IAR will recommend a portfolio based on one of several asset allocation models designed to meet the individual financial needs, investment objectives and risk tolerance of the client. Portfolios are comprised of load-waived mutual funds, no-load mutual funds or exchange traded mutual funds (ETF's), and accounts are discretionary. Portfolios are selected through comprehensive due diligence by Consultants who are Registered Investment Advisers selected but not affiliated with CIRA, who use a screening process that looks at various investment criteria.

CAAP Management Fee Schedule:

First \$250,000 – 1.90%
Next \$250,000 – 1.75%
Next \$500,000 – 1.55%
All above \$1,000,000 – 1.25%

Account fees are negotiable and subject to discounts on an account-by-account basis. A trading and processing fee or annual maintenance fee will also be assessed to the CAAP accounts, which are detailed in the CAAP Schedule H wrap fee brochure. Depending upon the CAAP platform utilized, client may be charged a tiered fee or a flat fee not to exceed 1.90%. The fee is a maximum combined fee charged to the client and shared by the Adviser and IAR.

CAAP Set-Up Fee:

Depending on the complexity and structure of the CAAP strategy selected by the client, IAR may assess a one-time non-refundable set-up fee of no more than \$1,000. The combined set-up fee and first year's account fee may not exceed 3% of assets under management.

Planning and Advisory Fees:

Fees are determined on a case by case basis after an initial review of a client's circumstances and goals. The minimum fee is \$150 per hour for reviews that require a minimum number of hours to complete. Complex or in depth complete reviews are \$2,500, paid half in advance and the remainder upon delivery of the written review. At our discretion, these fees may be negotiable. Implementation of recommendations made in the financial plan through our representatives is at the client's discretion.

Performance Based Fees and Side-By-Side Management

Investors Asset Management of Georgia, Inc. does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Types of Clients

Investors Asset Management of Georgia, Inc. provides portfolio management and advisory services to individuals, high net worth individuals, corporations, pension and profit-sharing plans, charitable institutions, foundations, endowments, private investment funds, trusts, and others.

\$100,000 cash and/or marketable securities are required for starting an investment advisory account. In our sole discretion, lesser amounts may be accepted in certain circumstances, including relatives of existing clients as a courtesy, or accounts that will be funded regularly which will grow the account to \$100,000 or more in the near future.

Methods of Analysis, Investment Strategies and Risk of Loss

Our investment strategy for discretionary accounts is focused on diversifying accounts in publicly traded securities. We diversify between stocks, bonds and mutual funds with allocations differing in these asset classes based on each client's goals and risk tolerance. Our analysis revolves around determining where the economy is in the economic cycle. Based on this analysis, portfolios are positioned to take advantage of growth prospects over the long term. We employ a buy and hold strategy but may get more defensive periodically by increasing cash allocations to protect capital. Investing in securities involves risk of loss that clients should be prepared to bear.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Investors Asset Management of Georgia, Inc. or the integrity of Investors Asset Management of Georgia, Inc.'s management. Investors Asset Management of Georgia, Inc. has had no disciplinary or legal issues.

Other Financial Industry Activities and Affiliations

Investors Asset Management's representatives are registered as representatives of Cambridge Investment Research, Inc., which is a registered broker dealer. These representatives hold various securities and variable insurance licenses with Cambridge Investment Research, Inc. See Item 5, Fees and Commissions for more information.

Code of Ethics

Investors Asset Management's Code of Ethics is based on the principle that all representatives of the Company and certain other persons have a fiduciary duty to place the interests of clients ahead of their own and the Company's. All must avoid activities, interests and relationships that might interfere with making decisions in the best interest of the Company's Advisory Clients. A copy of our complete Code of Ethics is available to any client or prospective client upon request.

Our officers, representatives, and/or their families may from time to time affect transactions for their own individual accounts and have positions in securities which are the same as in client accounts. This is fully disclosed as a potential conflict of interest in our Investment Advisory Agreement. These positions or transactions will be taken in such a way as to avoid conflict of interest with client accounts. Any purchases or sales of securities by our representatives for their personal accounts will be made to ensure that clients receive better prices than our representatives on date of purchase or sale.

Brokerage Practices

Our representatives may affect securities transactions that are required for accounts under our investment supervision. We are limited to buying and selling only those investments and the amount of those investments authorized by our contract with each client. For trade execution, if clients wish to have us implement their advice in the capacity as registered representatives, we suggest the brokerage firm of Cambridge Investment Research and the correspondent securities firm of NFS, LLC., because we are licensed to conduct securities business and receive commissions on transactions through those firms. Cambridge Investment Research recommends transaction fees at our cost of execution of \$28 on most equity trades, \$39 on most bond trades and \$0 - \$18 on most Mutual Fund trades. There are circumstances that can arise that would cause the actual transaction fee to be more or less than that described such as block transactions, large transactions or situations where special handling is required to ensure a "best execution".

Clients wishing only to implement the advice of our representatives may select another broker to execute transactions if they wish and are so informed. Full disclosure of any conflict of interest in being paid investment advisory fees and transaction charges for security transactions will be made to each fee-paying client. Cambridge has a wide range of approved securities products for which they perform due diligence and our registered representatives are required to adhere to these products when

implementing securities transactions. The transaction fees charged for these products may be higher or lower than those charged through another broker/dealer.

Some of our representatives have entered into an Equity Participation Plan (EPP) with Cambridge. They are not owners or officers of CIR, but are eligible to participate in the EPP as registered representatives of CIR. This arrangement between our representatives and CIR is a potential conflict of interest in that it may inhibit our representatives' independent judgment concerning the best execution services offered by CIR. At least annually, Investors Asset Management will review alternative broker/dealers and custodians in the marketplace. The review will include a comparison to CIR and the currently used custodians which involve evaluating criteria such as overall expertise, cost competitiveness and financial condition. The quality of execution by CIR and custodians will be reviewed through trade journal evaluations. However, best execution does not simply mean the lowest transaction cost. Therefore, no single criteria will validate nor invalidate a custodian, but rather all criteria taken together will be used in evaluating the currently utilized custodian. The recommendation of CIR is not influenced by any soft dollar services or benefits provided to the advisor.

Investors Asset Management has established a Business Continuity Plan (BCP) which is available to clients upon request. The BCP describes how we will respond to significant business disruptions and provide clients with alternative contact information in the event of a significant business disruption. Included in this is our website: www.investorsassetmanagement.com which will allow clients to access their accounts and information, and contact us from anywhere worldwide.

At Investors Asset Management of Georgia, Inc. we are committed to building relationships with our current and prospective clients based on trust and confidence. An important part of our policy includes maintaining the confidentiality of our clients' non-public personal information. We collect only the information that is necessary to administer client accounts(s) with us, and we do not sell any of our clients' personal information to anyone. This information is collected and retained to help serve clients' financial needs, to provide customer service above expectations, and to fulfill regulatory and legal requirements. The information we collect can be summarized as follows:

1. Client name, address, age, Social Security number, beneficiary designations and other identifying information on new account forms to establish client account(s) with us, the selected broker/dealer, and the selected custodian.
2. Account transaction information obtained from client and the various entities that comprise the assets in client account(s). This includes balances, positions, and history that has occurred in client account(s), along with correspondence, phone, email contacts with us concerning client accounts, and the assets held within client accounts and our services.

Identifying information and account transaction information may be disclosed to financial service providers who are nonaffiliated parties. Examples are Broker/Dealers, Registered Investment Advisors, or Investment Advisory Representatives. These companies and individuals are also required to maintain the confidentiality of this information. Other than these types of exceptions, we do not

disclose any nonpublic information regarding our current or former clients unless authorized by the client or as permitted by law.

We have implemented security standards and processes, which include physical, electronic, and procedural safeguards. These are designed to limit access to our clients' information to only those employees and agents who need it to adequately perform their job and provide service to the client. These employees and/or agents are required to respect the confidentiality of this information.

Review of Accounts

Investors Asset Management currently has seven shareholders (including one President and six Vice Presidents) and one associate, all of whom review their own respective accounts. Clients are assigned to the representative that introduces that account to the firm. Each member of the firm is responsible for any number of accounts.

Accounts are reviewed by assigned representative on a daily basis, at the end of each calendar quarter, and again in person with the client at least annually, or at the client's desire. Triggering factors for reviews include changing market conditions, price levels, economic conditions, and changes in a client's personal circumstances or objectives. Timothy Rigby, President, who also acts as FINRA principal and Chief Compliance Officer, promptly reviews selective accounts on a monthly basis.

Clients receive written confirmation on each individual purchase or sale from the broker/dealer or custodian. Monthly statements from the custodian or clearing firm detail all holdings in the portfolio and all purchases, sales, dividends, interest and related items. Fee clients also receive quarterly reviews from Investors Asset Management (or more or less frequently as desired) that detail all positions including date of purchase, cost basis, gain or loss as well as rate of return.

Client Referrals and Compensation

Investors Asset Management receives no compensation for client referrals, and has no solicitor relationships for obtaining clients.

Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Investors Asset Management urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Investment Discretion

For our fee based accounts, Investors Asset Management receives discretionary authority through our management agreement from the advisory client at the outset of a relationship. In all cases such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

For our corporate consulting relationships, we do not assume discretionary authority but we do offer ourselves as co-fiduciaries to trustees and/or officers of corporate retirement plans.

When selecting securities and determining amounts, Investors Asset Management observes the investment policies, limitations, and restrictions of the clients for which it advises. Any investment guidelines or restrictions must be provided to us in writing.

Voting Client Securities

Investors Asset Management does not vote proxies on clients' behalf. Clients receive proxies or other solicitations directly from their custodian or transfer agent. Each client votes their own individual proxies but may contact us with any questions about a particular solicitation.

Financial Information

Investors Asset Management has no financial commitment that impairs its ability to meet contractual or fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

