

FORM ADV BROCHURE

March 15, 2017



Investors Asset Management of Georgia, Inc.

7000 Peachtree Dunwoody Road

Building 9, Suite 200

Atlanta, Georgia 30328

770.394.5619 - phone 770.394.5532 - fax

www.investorsassetmanagement.com

FORM ADV BROCHURE

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 changes since our last annual Brochure in March 2016.

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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Advisory Business

Advisory Services

Investors Asset Management of Georgia, Inc. (“Investors Asset Management”) and our Investment Advisory Representatives manage investment accounts on a discretionary basis for a fee. Our company was founded in November 1990. Investors Asset Management provides advisory services, giving continuous advice based on the client’s individual needs. 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 Advisors develop truly individualized portfolios for each client based on individual needs. 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. If requested, 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.

Investors Choice 401(k) Program

Our Advisors also provide financial and consulting services for assets not managed and/or maintained by Investors Asset Management. Such accounts include 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 Advisors 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 participant’s account. All trade implementation under these services is the responsibility of the client through the particular recordkeeper and/or custodian in the program.

MidAtlantic Trust Company, a leading custodian for corporate 401(k) programs, has developed a management platform called “ModelxChange” for 401(k) model portfolios. Investors Asset Management has enrolled their Investors CHOICE 401(k) portfolios on this platform as a means to provide a single system for the creation, execution, and on-going management of mutual fund and ETF investment portfolios for the 401(k) marketplace. Incorporation of disclosure data and fact sheets is a key component of the ModelxChange platform. MidAtlantic satisfies DOL regulations by calculating returns, expense ratios, turnover, benchmark data, and other pertinent data and delivers it to plan sponsors and participants via composite and plan specific fact sheets.

Financial Planning

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.

Independent Investment Managers

Investors Asset Management may recommend that certain clients authorize the active management of a portion of their assets by and/or among certain independent investment manager(s) either directly or through a program sponsored by FTJ FundChoice. The terms and conditions under which the client shall engage FTJ FundChoice shall be set forth in separate written agreements between (1) the client and Investors Asset Management and (2) the client and the Independent Investment Manager. Investors Asset Management shall continue to render advisory services to the client relative to the ongoing monitoring and review of account performance, for which Investors Asset Management shall receive an annual advisory fee which is based upon a percentage of the market value of the assets being managed by the Independent Investment Manager. Factors that Investors Asset Management shall consider in recommending an Independent Investment Manager include the client's stated investment objective(s), management style, performance, reputation, financial strength, reporting, pricing, and research. Important information regarding the Independent Investment Manager's advisory business is disclosed in each Manager's Firm Brochure.

General Information

Each client has the ability to impose reasonable restrictions on the management of his/her account, including the designation of particular securities or types of securities that should not be purchased for the account, or that should be sold if held in the account. If a client's instructions are unreasonable or an Investment Advisor Representative believes that the instructions are inappropriate for the client, Investors Asset Management will notify the client that, unless the instructions are modified, it may cancel the instructions in the client's account. A client will not be able to provide instructions that prohibit or restrict the Investment Adviser of an open-end or closed-end mutual fund or ETF with respect to the purchase or sale of specific securities or types of securities within the fund.

Investors Asset Management does not offer a wrap fee program. Investors Asset Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Investors Asset Management's fee, and Investors Asset Management shall not receive any portion of these commissions, fees, and costs.

As of December 31, 2016 Investors Asset Management had \$183,394,224 assets under management on a discretionary basis.

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

The specific manner in which fees are charged is established in the client's written agreement and in special circumstances, at our discretion, fees may be negotiated. Annual fees are payable quarterly, due in advance at the beginning of each calendar quarter. The initial fee will be prorated according to the number of days remaining in the calendar quarter and based on the initial deposit. It is suggested that fees be deducted from accounts, but may be billed directly to each client in special cases.

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, the size of the plan, 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 record keeper or custodian. In certain circumstances, such as a new plan, a flat or negotiated fee may be agreed upon. Clients will incur certain other charges imposed by other parties that are integral to the operation of these plans. The record keeper, 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.

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 Advisors is at the client's discretion.

Independent Investment Managers

The specific manner in which fees are charged by the Firm is established in a client's written agreement and are billed in arrears on a monthly basis. The initial fee will be pro-rated based upon the number of days that the account was open during the month the account is opened. The client will be charged separately for Investors Asset Management, FTJ Fundsources, and other Independent Investment Manager or subadvisor fees. Investor Asset Management's fee's may be negotiated and will be deducted from the account based on the schedule below:

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

Termination of the contract will not affect any liabilities or obligations of the parties from transactions initiated before termination of this Agreement or a client's obligation to pay advisory fees if paid in arrears (pro-rated through end of the month in which termination is effective).

General Fee Information

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.

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 TD Ameritrade, Inc.

(a registered broker/dealer, member FINRA/SIPC). The advisory fees and transaction charges do not cover charges imposed by third-parties for investments held in the account, such as contingent deferred sales charges or 12(b)-1 trails on mutual funds. In addition, each mutual fund or third party money manager charges asset management fees, which are in addition to the advisory fees charged by our firm. The fees charged by such funds or managers are disclosed in each fund's prospectus or Manager's ADV Part 2A. Accounts may require a minimum advisory fee or quarterly maintenance fee that will be detailed in the applicable advisory agreement. The Management Fee also does not cover fees and charges in connection with: debit balances; margin interest; odd-lot differentials; IRA fees; transfer taxes; exchange fees; wire transfers; extensions; non-sufficient funds; mailgrams; legal transfers; bank wires; postage; costs associated with exchanging foreign currencies; and SEC fees or other fees or taxes required by law. 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.

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.

Upon written receipt of notice to terminate its client agreement and unless specific transfer instructions are received, Investors Asset Management and its agent will, in an orderly and efficient manner, proceed with liquidation of the client's account. There will not be a charge by us for such redemption; however, the client should be aware that certain mutual funds impose redemption fees as stated in each company's fund prospectus in certain circumstances. Clients must keep in mind that the decision to liquidate security issues or mutual funds may result in tax consequences that should be discussed with the client's tax advisor. Factors that may affect the orderly and efficient manner would be size and types of issues, liquidity of the markets, and market makers' abilities. Should the necessary securities' markets be unavailable and trading suspended, efforts to trade will be done as soon as possible following their reopening. Due to the administrative processing time needed to terminate client's investment advisory service and communicate the instructions to client's Investment Advisor, termination orders received from clients are not market orders; it may take several business days under normal market conditions to process the client's request. During this time, the client's account is subject to market risk. Investors Asset Management and its agent are not responsible for market fluctuations of the client's account from time of written notice until complete liquidation. All efforts will be made to process the termination in an efficient and timely manner.

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, trusts, and others.

\$100,000 cash and/or marketable securities are suggested 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. Certain managers may require a higher minimum as disclosed in the individual manager's Firm Brochure. Under certain circumstances, the minimum may be waived, including related accounts that may be combined to meet the minimum if the services involved may otherwise be provided.

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.

It is important to note that investing in securities involves a risk that clients should be prepared to bear. For any risks associated with Investment Company products, please refer to the prospectuses for additional details about these risks. Our investment approach constantly keeps the risk of loss in mind. These risks include, but are not limited to:

-) Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
-) Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
-) Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
-) Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
-) Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
-) Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
-) Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

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. On March 14, 2016, Mr. Rigby reached a settlement with FINRA, the organization that regulates broker-dealers. FINRA contended that while serving as a branch manager at a broker-dealer, Mr. Rigby failed reasonably to supervise a representative in connection with trading of mutual fund shares. Without admitting or denying the allegations, Mr. Rigby consented to an order by FINRA that suspends him from supervisory capacities for 15 business days and requires he pay a fine of \$5,000 if he ever chooses to work for a broker-dealer in the future. These sanctions have no effect on him in his current capacities as owner and representative of an SEC registered investment adviser. Additional information is available via the SEC's web site www.adviserinfo.sec.gov.

Other Financial Industry Activities and Affiliations

Certain Investment Adviser Representatives are separately licensed as insurance agents/brokers for various independent insurance companies. These individuals may spend as much as 10% of their time with these aforementioned non-advisory activities. In their capacities as independent insurance agents, clients will be charged separately from their advisory services.

Investors Asset Management is not affiliated with any broker/dealer or other RIA including TD Ameritrade and FTJ FundSource.

Code of Ethics

Investors Asset Management's Code of Ethics is based on the principle that all Advisors 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 advisory clients. A copy of our complete Code of Ethics is available to any client or prospective client upon request.

Advisors may recommend and trade in the same securities with clients and/or related accounts at or about the same time. Generally, this would pose a conflict if the Advisor or related account were given a better price than the client. To mitigate this conflict, it is procedure to not trade an Advisors account or related persons account on the same day as a client unless the client gets the better price, or if the trades are completed by "simultaneous execution."

Trades may also be done on an aggregated basis when consistent with Investors Asset Management's obligation of best execution. In such circumstances, the Advisor (or related account) and client accounts will share commission costs equally and receive securities at a total average price. Investors Asset Management will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

Brokerage Practices

Client transactions are generally executed at the firm that custodies your account. We recommend the brokerage and custodial services of TD Ameritrade based on a number of factors including financial strength, reputation, execution, pricing, responsiveness, fees, research, and other services available. For client accounts maintained in its custody, TD Ameritrade does not charge separately for custody services. They are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed. The custodian makes products and services available to Investors Asset Management that benefit Investors Asset Management but may not directly benefit its clients' accounts. Many of these products and services are used to service all or a substantial number of Investors Asset Management's accounts. Some of these products and services provided include software and other technology that:

-) provide research related products and tools; provides access to client account data (such as trade confirmations and account statements)
-) facilitates trade execution and allocates aggregated trade orders for multiple client accounts
-) provides research, pricing and other market data
-) facilitates payment of Investors Asset Management's fees from its clients' accounts; and
-) assists with back-office functions, recordkeeping and client reporting.

Investors Asset Management benefits from this arrangement because we do not have to pay for these services. This gives us an incentive to recommend TD Ameritrade based on receiving these services rather than on our clients' interest in receiving most favorable execution. Commissions charged by TD Ameritrade may be higher than commissions charged by other broker-dealers.

You and our other clients can benefit when we aggregate trades to obtain volume discounts on execution costs. Trade aggregation refers to the practice of combining orders for execution. When consistent with our duty to obtain best execution, we will aggregate multiple client transactions into a single order in order to obtain the best price for our clients.

As an alternative to trade aggregation, we may release trades for execution simultaneously. This practice allows us to enter several trades among different client accounts and release the trades for execution simultaneously. Simultaneous release of trades seeks to ensure accounts are treated fairly and equitably over time; however, a particular client may receive a higher or lower execution price than a similar client due to market conditions and order routing.

Clients wishing only to implement the advice of our Advisors may select another broker to execute transactions if they wish and are so informed. If you choose to custody your account with another custodian, then we may be unable to achieve most favorable execution of your transactions. Directing brokerage may cost you more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices.

For third party money managers Investors Asset Management recommends, such as FTJ FundSource, we do not direct brokerage in these accounts. Brokerage practices of separately managed accounts are disclosed separately in their Brochure.

Review of Accounts

Investors Asset Management currently has five shareholders (including one President and

four Vice Presidents) all of whom review their own respective accounts. Clients are generally assigned to the Advisor that introduces that account to the firm. Each member of the firm is responsible for any number of accounts.

The investments of clients' accounts are monitored on a continuous basis for comparison against broad market indexes by the assigned Advisor. A second level of review is done on a quarterly basis. Clients' asset allocations are reviewed at least quarterly and more often based on the client's request or triggering factors. Triggering factors beyond the normal timing factors include a material change in the market conditions, price levels, economic conditions, and notification of changes in a client's personal circumstances or objectives. In addition, Timothy Rigby, President and Chief Compliance Officer, reviews a sample of the firm's accounts on a quarterly basis.

Clients receive written confirmation on each individual purchase or sale from the custodian. Monthly statements from the custodian detail all holdings in the portfolio and all purchases, sales, dividends, interest and related items. Upon request, clients may also receive quarterly reports from Investors Asset Management 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 wealth management 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 Investors Choice 401(k) Program, 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.

Privacy Policy

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, the selected custodian, and/or recordkeepers.
2. Account transaction information obtained from the 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.