

Item 1 Cover:

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Current Business Address:  
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Contact Information:  
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Website:  
**ivway.com**

This brochure provides information about the qualifications and business practices of IVWAY Corporation also known as just IVWAY. Questions about the content of this brochure should use the Contact Us feature at the website address mentioned above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about IVWAY is also available on the SEC website at **advisorinfo.sec.gov**

IVWAY Corporation is a registered Investment Adviser firm per the laws of the United States. Registration is a legal compliance and does not indicate a certain level of skill or training.

Item 2 Material Changes

The IVWAY website is active and accepting subscriptions. We now provide Index licensing for public fund usage and our fee structure has changed (see Fees and Compensation section).

Item 3 Does Not Apply

Item 4 Advisory Business

IVWAY was incorporated on June 20<sup>th</sup> of 2011 in the state of Illinois. IVWAY is a privately held business; its majority stock holder is Andrew Juszczak.

IVWAY is an Internet company. IVWAY stands for Internet Value Way. The business model provides potential investors, researchers, and current investors with affordable access to data that is material to making well informed investment decisions and includes six product types: financial news critiques and IVWAY pertinent news alerts, publicly listed company security analyses and relevant fundamental support data, a cross sector public company financial strength ranking called Ivway Qualitative Quantitative Scale (IQQS), Super Index licensing (usually

these are Index subsets or subgroups containing the best performing companies within a given Index or group), and educational products to disseminate investing knowledge.

Investors must realize that loss does occur. IVWAY reduces loss risk by identifying companies with good management, good market potential, and the ability to withstand recessions rather than trying to predict growth. A solid company will have passed the IVWAY qualitative and quantitative stress tests. IVWAY stress tests seek to assess company ability to grow under adverse economic conditions. Beyond a subscription cost, IVWAY, at this time, does not charge commissions or fees to advise the stock market securities investor on what specific securities to buy or sell.

In summary IVWAY investment advising services are as follows:

- Investment oriented education products to help increase investor knowledge
- Financial news critiques to help the investor differentiate between news opinion and fact
- Bundled subscription access to detailed security analyses reports and supporting data on publicly held companies
- Access to the IVWAY qualitative and quantitative scale (IQQS) which ranks companies across sectors according to their financial strength and economic downturn resilience
- Access to investment strategies including portfolio diversification strategies and when to buy and when to sell security methodologies
- Access to an Investment Adversity test including building a personal investing profile
- Access to a return simulator that can track and record simulated or actual portfolio returns with tracking ability regarding security buys, sells, and brokerage fees
- Access to IVWAY Super Indexes and a return comparison against other popular indexes

IVWAY does not manage client assets but can tailor advisory services to client needs.

#### Item 5 Fees and Compensation

IVWAY will offer its products according to the following non-negotiable (unless otherwise stated) fee schedule:

- News critiques are offered at no charge to the investor.
- Educational services are offered at two levels: Level I consists of explanations and articles that will help the investor clear up specific points (e.g., what is a short sale), these products are offered at no charge. Level II consists of courses (e.g., a course to prepare for the Series 65 Exam), prices are course content dependent, please visit our website.
- Access to the IVWAY product offering on its website is via standard six month subscription increments for top forty plus company analyses and all supporting services, excluding public fund Index licensing, for \$144.95 standard (currently being discounted at 72% until further notice). Multiuser group subscriptions are available for groups of ten or more users. Each subscription is generally made up of two parts. Part I is product usage and constitutes 90% of the subscription cost and is used up by accessing charged

for Website pages marked by an asterisk. Part II is a daily access subscription fee and constitutes 10% of the six month subscription cost and is used up at the rate of 1/180 per day. The Website explains how costs are calculated, charged, and refunded in greater detail.

- After IVWAY analyzes all the companies in a given index it identifies the best companies in that index and creates a Super Index. The Super Index will almost always post higher returns than its parent grouping of companies and therefore is a candidate for mutual or ETF funds to build on. Private investors can build their own index fund. However, public funds must license the right to use the Super Index. Licensing is contract driven. Subscribing to IVWAY is a prerequisite for Super Index licensing.

#### Item 6 Performance-Based Fees and Side-By-Side Management

IVWAY does not charge for performance and does not pay its employees any management incentive based on financial advice provided.

#### Item 7 Types of *Clients*

IVWAY draws clients from the pool of all potential and active stock market investors and researchers ranging from the individual to libraries, institutions, and fund managers. IVWAY strives to make security investment affordable to the individual investor.

#### Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

IVWAY conducts both qualitative analysis (e.g., company management duration, company legal issues, etc.) and quantitative analysis (e.g., is the current ratio at least 2.0, etc.). IVWAY computes ratios like the ratio of total equity to total assets, and return on assets ratio, but IVWAY also looks beyond popular ratios. IVWAY analysis strives to check company ability to withstand financial difficulties.

If a given company can survive a recession, then investment loss risk may be reduced. For example, IVWAY will look at bond interest and current maturities payable coverage and then assesses how many times company revenue can cover such expenses. Multiple-coverage suggests that adverse financial events will have a reduced effect on growth. Further, IVWAY looks at revenue, debt leverage, and other trends over a period of several years in an effort to judge management ability to sustaining market share and profit growth and so on.

Each investor is confronted with many investing choices: some may be profitable, some may result in a loss, and some may provide a zero return. IVWAY contends that reducing risk of loss is key to obtaining consistent potential returns. IVWAY uses a two step approach to support its claim.

First, IVWAY analysis establishes current company financial strength and market potential. IVWAY defines this as the ability to pay all bills while maintaining competitive growth along with a reserve for adverse financial events. Second, IVWAY checks to see if company history backs up its current standing.

## 9 Disciplinary Information

IVWAY Corporation does not have any legal or disciplinary procedures currently pending nor any legal or disciplinary procedures scheduled to be brought against it that could be material or otherwise.

## Item 10 Other Financial Industry Activities and Affiliations

IVWAY does not have any management personnel affiliated with any other financial companies, financial activities, or Securities Regulating Organizations (SROs) material to the IVWAY advisory business that might affect its subscriber abilities to make informed investment choices.

## Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

IVWAY has adopted a code of ethics for its employees pursuant to the Security and Exchange Commission (SEC) rule 204A-1. A copy of this ethics code can be found on the IVWAY website available for review.

IVWAY recognizes and takes seriously its role as a fiduciary regarding client investment choices. All IVWAY employees, management, and directors, with or without access to investing data are expected to abide by and live their daily lives according to the IVWAY code of ethics.

IVWAY does recommend specific securities indirectly to its clients because IVWAY ranks the companies it analyzes via fundamental analysis within its qualitative and quantitative scale (IQQS) thereby affecting investor investment choices. Therefore, IVWAY enforces an investing blackout period for all of its employees, management, and directors until the analyses are posted on the IVWAY website. That is, IVWAY will post new security analyses and/ or updates on any given day after regular market close.

Further, IVWAY recognizes that during its daily business its employees, management, and directors may come in contact with information that is not public information and can be material to client investments. The IVWAY code of ethics requires IVWAY personnel to bring this knowledge forth at daily meetings. The insider knowledge, if deemed material to investors, will then be posted on the IVWAY financial news critique web page as a *News Alert as appropriate*. Consequently it will be incorporated into IVWAY security analyses accordingly.

## Item 12 Brokerage Practices

Regarding brokerage services IVWAY is not a broker or broker-dealer and **does not**:

1. Recommend specific brokerage services
2. Provide soft dollars
3. Use brokerage research or any other brokerage produced products
4. Direct client transactions or do brokerage referrals
5. Do any type of directed brokerage

However, IVWAY may let brokers advertise on its website.

Item 13    Review of Accounts

IVWAY does not oversee client trading accounts at any level (power of attorney, discretionary, or directed). Therefore, IVWAY does not review client accounts or financial plans.

Item 14    *Client* Referrals and Other Compensation

IVWAY does not accept any economic benefits other than those mentioned in its fee schedule as described above (see Item 4).

IVWAY does not provide compensation to its employees for referrals nor does it accept any type of compensation from third parties for client referrals.

Item 15    *Custody*

IVWAY does not have custody of client funds nor their securities. IVWAY does not issue client statements or reports nor does IVWAY contract with any qualified custodian for any type of investing or investing related service.

Item 16    Investment Discretion

IVWAY does not accept any discretionary authority of any type over any client accounts nor does IVWAY maintain any type of client investment accounts.

Item 17    Voting *Client* Securities

IVWAY does not accept any type of voting authority from any of its clients.

Item 18    Financial Information

This item does not apply to IVWAY.

Item 19    Requirements for State-Registered Advisers

This item does not apply to IVWAY.