

Investment Advisory Services, Inc.



Customer Relationship Summary (Form CRS)

Introduction

IAS Wealth Management, Inc., formally known as Investment Advisory Services, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser and provide advisory accounts and financial planning services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

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 for you to research firms and financial professionals at www.investor.gov/CRS, a website maintained by the SEC. These tools can also provide you with educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services and financial planning to retail investors. Our services include discussing your investment goals, designing with you a strategy to achieve your investment goals, and regularly monitoring your account. Generally, we will contact you in person, by phone or email, at least quarterly regarding your investment portfolio.

We provide our services on a discretionary basis. Discretionary authority is generally granted at the outset of our advisory relationship through an Investment Management Agreement, allowing us to select the identity and amount of securities to be bought or sold during your advisory relationship with us. We exercise such discretion in a manner consistent with the stated investment objectives, limitations and restrictions imposed upon us by you. We offer investments in individual debt and equity securities, mutual funds, index funds, exchange-traded funds, municipal securities and other securities. There may be firms that provide advice with a wider range of choices, or with a lower cost. Generally, we have a \$1,000,000 minimum for retail investors to open or maintain an account or establish an advisory relationship with us, however we have the discretion to waive the minimum based on relationship.

For additional information please see our Form ADV, Part 2A brochure, Items 4, 5 and 7, or Items 4.A. Contact us at 281-364-0606 and we will be happy to discuss with you. Additional information can be found on our website: www.iastexas.com.

Conversation Starter: - Ask your financial professional -

- ***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?

Principal Fees and Costs

Retail investors will incur the fees described below for investment advisory services, which are negotiated between you the client, and us as your financial advisor. The principal fees for our investment advisory services are asset-based fees, which are based upon a percentage of the assets managed by us. Our fees vary. The fee you pay will depend on the amount of assets in your account. Additionally, you will pay fees and costs whether you make or lose money in your investments. The asset-based fee reduces the value of your account and will be deducted from your account. Fees are deducted from your account quarterly after your monies have been invested. Fees are calculated and reflected on your quarterly statement.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. However, at certain thresholds,

your fee schedule may be reduced due to the increased level of assets, which may result in a lower fee rate being charged to your account. You pay our fee quarterly even if we do not buy or sell your investment assets.

Other Fees and Costs

You will also pay transaction fees, and other related third-party costs and expenses incurred in the management of your assets. These costs include charges imposed by custodians and others, such as, wire transfer and electronic fund fees, and other fees and taxes on custodial brokerage accounts and securities transactions

Additional Information

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.

See our Form ADV, Part 2A brochure, Items 5 and 12 for additional information regarding our fees and costs.

Conversation Starter: Ask your financial professional and start a conversation about the impact of fees and costs on investments -

- **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?

When we act as your investment adviser, we are required to act in your best interest and as a Fiduciary 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 can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- Your custodian provides services to us, including research, execution, brokerage, custody and access to mutual funds and other investments. Additional products and services provided assist us in managing and administering clients' accounts. These services are provided based in part on the assets held at the respective custodians, and as such, creates an incentive for us to direct clients to their custodial platforms. For additional information, please see our Form ADV Part 2A, Item 14.

Additional Information

For more detailed information about our conflicts of interest, see our Form ADV, Part 2A brochure, Item 12 and 14.

Conversation Starter: Ask your financial professional -

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

How do your financial professionals make money?

Your financial professional receives a salary and a discretionary bonus based on the success of the firm.

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

No. Please see www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter: Ask your financial professional:

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

Additional Information

For additional information regarding our services. If you would like additional, up-to-date information or a copy of this disclosure, please contact CJ Haynes by phone at 281-364-0606, or by email at ch@iastexas.com.

Conversation Starter: Ask your financial professional -

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