

Item 1. Introduction

Individual Asset Management, Inc. (“IAM”) is registered with the Securities and Exchange Commission as an investment advisor. 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 services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationship and Services

What investment services and advice can you provide me? IAM offers the following advisory services to our clients:

- PORTFOLIO MANAGEMENT
- PORTFOLIO ADVISORY
- COMPREHENSIVE SERVICE
- FINANCIAL PLANNING
- FINANCIAL CONSULTING

We provide portfolio management services, defined as giving continuous advice to a client or making investments for a client based on the client’s stated needs. Through personal consultations and questionnaires, a client’s investment goals and expectations are established, as well as any constraints the client may wish to impose on specific investments or on the investment policy. An investment policy is agreed and summarized in the Investment Policy Statement. We create and manage a portfolio of investments based upon this policy and evaluate the performance of the portfolio on a yearly basis against an agreed-upon benchmark.

Additional Information: more detailed information about services is available on our Form ADV Part 2A Brochure.

Questions to ask 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay?**

Fees for the IAM Portfolio Management Service are assessed based upon the level of assets under management (AUM). If fees are levied solely based upon the level of assets under management, the fee structure shall be as follows:

Yearly fee of:

- 1.5% on AUM under \$500,000,
- 1.25% on AUM between \$500,000 and \$1,000,000,
- 1.0% on AUM over \$1,000,000.

Standard portfolio advisory fees are: The greater of \$2,000/year or

Yearly fee of:

- 1.00% on AUM under \$1,000,000,
- 0.85% on AUM between \$1,000,000 and \$2,000,000,
- 0.70% on AUM over \$2,000,000.

Former Clients of Odyssey Wealth Management only: Yearly fee of: 0.75% on AUM

EuroAmerican Financial Advisors clients only: Yearly fee of 0.5% on AUM

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: more detailed information about fees is available on our Form ADV Part 2A Brochure

Questions to ask 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 acting as my investment adviser? We must abide by certain laws and regulations in our interactions with you. In addition, we are held to a fiduciary standard that covers our entire investment advisory relationship with you.

How else does your 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 interests ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the services and investment advice, we provide you. Here is an example to help you understand what this means. For instance, our firm is compensated for assets under management, so we have an incentive to move accounts to our management or add assets to the accounts which we manage for you.

Questions to ask advisor? How might your conflicts of interest affect me, and how will you address them?

Additional Information: more detailed information on our conflicts of interest is listed on our Form ADV, Part 2A brochure.

How do your financial professionals make money? Your Financial Professional makes money based on the amount of assets they manage for you, revenue the firm earns from the financial professional’s advisory services, recommendations, pooled investment vehicles, and/or its referrals to third party service providers.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No. Please visit <https://Investor.gov/CRS> for a free and simple search tool to research your financial professionals.

Questions to ask advisor? As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. Additional Information

This Client Relationship Summary (“Form CRS/ADV Part 3”) brochure provides information about the qualifications and business practices of IAM. If you have any questions about the contents of this brochure, please contact us at (415) 358-0138 or iam@iamadvisors.com if you would like to receive up-to-date information about our advisory service and/or to request the latest copy of this summary. 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. Registration with the Securities and Exchange Commission (“SEC”) does not imply a certain level of skill or training. Additional information about IAM also is available on the SEC’s website at www.adviserinfo.sec.gov.

Questions to ask advisor? 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?