

Customer Relationship Summary

Helping you make an informed decision

Form CRS 1/1/2022

Introduction

Innovative Adviser Solutions, LLC (IAS) is a state-registered investment adviser. Your IAS financial professional (adviser) offers their services under the name Diazo Wealth Group. We provide advisory services and financial planning. This document gives you a summary of the types of services we provide and how you pay. **Please ask us for more information.**

In addition to information in this relationship summary, the SEC offers free and simple tools for you to use at their website: [Investor.gov/CRS](https://www.investor.gov/crs). These tools can provide you with educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Diazo Wealth Group offers portfolio management services and financial planning to retail investors. You may engage us to manage your investment assets or “portfolio” or to prepare a one-time or ongoing financial plan.

Our portfolio management services provide the opportunity for continuous monitoring of your investments. If you use our portfolio management services, you will authorize your adviser, in writing, to use their **discretion** to manage your assets. This means you will **not be asked in advance** to review or approve each transaction. We do not monitor your investments or require a grant of discretion in our one-time or ongoing financial planning services.

Your Diazo adviser will develop your investment strategy by discussing your financial situation and investment goals in detail. He or she will meet with you – in person or by phone – at least annually to discuss any changes that have occurred in your financial situation or that they feel should be made to your strategy.

You will typically receive account statements at least quarterly and will receive or have access to periodic performance reports from your adviser. There is no minimum deposit required to establish an advisory relationship with us though your adviser may discuss certain minimums for efficient investing.

For a more detailed discussion of our advisory services, please see the Form ADV, Part 2A supplied by your adviser or request a copy at administration@ias.team or by calling 206-832-1525.

Conversation Starters

Questions you might want to ask the adviser when considering our services:

- Given my financial situation, should I choose a financial plan or have you manage my investment assets? Why or why not?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
- How will you choose investments to recommend to me?

What fees will I pay?

Regardless of which type of service you choose from Diazo Wealth Group, you will pay fees, and other costs as applicable, whether you make or lose money on your investments. Fees, and costs will affect the value of your account over time. You should discuss fees and other applicable costs in detail with your financial professional to make sure you understand the fees and costs you will pay for their services.

Our fees vary depending on the services you require. If you choose to have us manage your portfolio, you will pay us an **on-going asset-based fee** based on the value of cash and investments in your advisory account. The **on-going asset-based fee** will be deducted from your account once each calendar quarter, typically in January, April, July and October. If you choose to have us prepare a financial plan, you will enter into an agreement describing the scope of our consultation and the limits of our recommendations. You will pay a **one-time fee** for our consultation and will not receive or be obligated to use any ongoing services.

If your Diazo adviser recommends mutual funds, you must review the prospectus for the recommended fund with the adviser to determine if or how the fund's additional administrative fees or costs may affect the value of your investment over time.

For a more detailed discussion of our fees, please see the Form ADV, Part 2A supplied by your adviser or request a copy at administration@ias.team or by calling 206-832-1525.

What are your legal obligations to me when acting as my investment adviser?

When we provide you with a recommendation as your investment adviser, we must act in your best interest and may never put our interest ahead of yours. At the same time, the way we make money creates some inherent conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you.

How do you make money?

We keep a portion of any fee you pay and we pass on a portion of that fee to your Diazo adviser.

Additional Information and Disciplinary History

We encourage you to seek out additional information. Some advisers have legal history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and your Renaissance adviser or to report a problem to the SEC. You may also report a problem to the SEC by calling the SEC's toll-free investor assistance line at 800-732-0330.

You can also learn more by discussing any of these topics with your Diazo Wealth Group adviser, by visiting **BrokerCheck** at www.finra.org, or by reviewing our Form ADV Part 2 Brochure and your account agreement. If you have any problem with your investments, investment account or an IAS financial professional, please contact us in writing at Innovative Adviser Solutions, LLC, Attn: Compliance, 2212 Queen Anne Ave. N #931, Seattle, WA 98109, or call 206-832-1525.

Conversation Starters

- 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?

Conversation Starters

- Do you have any potential or actual conflicts with my interests?
- How might your conflicts of interest affect me, and how will you address them?
- As an adviser, do you have any disciplinary history? For what type of conduct?