

INVESTMENT ADVISOR BROCHURE

INNOVATIVE INVESTMENT SOLUTIONS, INC.

3095 52nd Avenue Court
Bettendorf, IA 52722

T: (563) 349-3056
E: degeorgejp@gmail.com

This Investment Advisor Brochure provides information about the investment advisor and its business for the use of clients and prospective clients. If you have any questions about the contents of this brochure, please contact us using one of the methods listed 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. Registration is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of skill or training.

Additional information about our firm is available on the SEC’s website at:
www.adviserinfo.sec.gov.

March 22, 2016

MATERIAL CHANGES

Summary of Material Changes:

2016 is Innovative Investment Solutions first year of incorporation; therefore, there are not any material changes.

Delivery:

Within 120 days of our fiscal year end we will deliver our annual Summary of Material Changes if there have been material changes since the last annual updating amendment.

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ADVISORY BUSINESS

Advisory Firm:

Innovative Investment Solutions has been providing investment advisory services since 2016. Joseph P. DeGeorge is the founder and President and has been in the financial services industry since 2005.

Advisory Services:

① **Innovative Investment Solutions** provides management services.

As of the date of approval by state regulators, Innovative Investment Solutions will have \$300,000.00 of assets under management on a discretionary basis, and \$1,200,000.00 of assets under management on a non-discretionary basis.

Services are based on the individual needs of the client. An initial interview and data gathering questionnaire is undertaken to determine the client's financial situation and investment objectives, and to give the client the opportunity to impose reasonable restrictions on the management of the account. Clients have the ability to leave standing instructions with the IA Rep to refrain from investing in particular securities or types of securities, or invest in limited amounts of securities. The IA Rep will notify the client annually in writing to contact the IA Rep if there have been any changes in the client's financial situation or investment objectives, or to impose or modify account restrictions. It is the client's responsibility to notify the IA Rep at any time there are changes. Clients may call in at any time during normal business hours to discuss directly with the IA Rep about the client's account, financial situation, or investment needs. Clients will receive from the custodian/brokerage firm timely confirmations and at least quarterly statements containing a description of all transactions and all account activity. The client will retain rights of ownership of all securities and funds in the account to the same extent as if the client held the securities and funds outside the program. In addition to custodial statements, Innovative Investment Solutions sends annual reports to the client.

② Innovative Investment Solutions provides Financial Plans consistent with the individual client's financial and tax status and financial risk/reward objectives. Planning may be comprehensive, or segmented and focus on investments, insurance, taxes, and/or estate plans.

③ Innovative Investment Solutions invests in stocks, options, ETF's and closed-end funds.

④ On occasion we hold seminars. These seminars may include presentations on various securities and insurance products, or on financial planning strategies. A fee is not charged to those in attendance.

FEES AND COMPENSATION

Fees for Financial Plans are a minimum of \$500.00. Half the fee is payable upon signing the Agreement and the balance upon delivery of the written plan.

Fees for portfolio management are a flat rate of 1.00% annually to be paid upfront and at the beginning of each month to Innovative Investment Solutions. Fees are not negotiable. These fees are for advisory services only and do not include any transaction fees or commissions, which may be charged separately by the broker/dealer custodial firm. See the section heading Brokerage Practices for more information. The customer is responsible for paying the commissions for each trade to the custodian.

Client shall authorize the custodian holding client funds and securities to deduct Innovative Investment Solutions' advisory fees direct from the client account in accordance with statements prepared and submitted to the custodian by Innovative Investment Solutions. The custodian will provide periodic account statements to the client. Such statements will reflect all fee withdrawals by Innovative Investment Solutions. It is the client's responsibility to verify the accuracy of the fee calculation. The custodian will not determine whether the fee is properly calculated.

Services will continue until either party terminates the Agreement on ten business days written notice. If termination occurs prior to the end of a calendar month, a pro-rata refund of unearned fees will be made to the client.

For Financial Plans, the client may terminate the Agreement at any time and a refund of the unearned fees will be made based on the time and effort expended before termination. No refunds will be made upon the delivery of the Financial Plan

In addition to the advisory fees paid to us, clients pay transaction fees to the custodian of their account.

All fees paid to Innovative Investment Solutions for investment management services are separate from the fees and expenses charged to shareholders of mutual fund shares by the fund companies, or by the investment manager of the fund. Complete explanations of the expenses charged by mutual funds are contained in each fund's prospectus. Investors are encouraged to read any offering document or prospectus before investing funds. We receive no portion of these fees.

The Advisory Agreement contains a pre-dispute arbitration clause. Arbitration is final and binding on the parties.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Innovative Investment Solutions does not charge performance-based fees.

TYPES OF CLIENTS AND ACCOUNT MINIMUMS

Innovative Investment Solutions provides advisory services to individuals, pension and profit sharing plans and other ERISA accounts, trusts, estates, and business entities.

Generally, the minimum account size is \$10,000.00.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

Analysis utilized includes charting, fundamental, technical, and cyclical.

By its nature, financial planning looks to the long-term. After the client's short-term cash needs and emergency fund is evaluated, investment and insurance strategies are designed to help the client achieve his or her financial goals. Casualty insurance (e.g. homeowner's, auto, liability, etc.) is reviewed only at the client's request, and would be provided by an outside casualty firm.

All investment programs have certain risks that are borne by the investor, including the possible loss of principal. Our investment approach constantly keeps the risk of loss in mind. Nonetheless, investors face a number of investment risks including the following:

- **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.
- **Interest Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate.
- **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.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments – primarily fixed income securities – may have to be reinvested at a potentially lower rate of return (i.e. interest rate).
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry.
- **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.

While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. For those investments sold by prospectus, clients should read the prospectus in full.

Innovative Investment Solutions is disclosing those risks and opportunities for our investment strategy or for particular types of securities used.

- Like other securities including stocks, bonds, and mutual funds, options carry no guaranties. Be aware that it is possible to lose the entire principal invested, and sometimes more. As an options holder, you risk the entire amount of the premiums you pay.
- By timing the buys and sells, we endeavor to control the risks. Timing the markets has its own set of risks.
- There are tax consequences for short-term trading wherein capital gains are taxed as ordinary income.
- Our investment style is a non-diversified approach.

DISCIPLINARY INFORMATION

Innovative Investment Solutions does not have any disclosure items.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Innovative Investment Solutions is an independent, fee-only investment advisory firm. Neither the firm nor its employees are registered as a broker/dealer or as representatives of a broker/dealer firm. We do not participate in fee-sharing agreements with any of our service providers.

IA Reps of the firm are licensed with several life, disability, and other insurance companies. Insurance products offered by these companies may be recommended. If clients purchase these products through us, we receive the normal commissions. Thus a conflict of interest exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through us or through these insurance companies.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING

Code of Ethics:

Innovative Investment Solutions maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal securities laws; and, addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

Participation or Interest in Client Transactions:

Innovative Investment Solutions does not participate or have an interest in client transactions.

Personal Trading:

At times Innovative Investment Solutions and/or its IA Reps may take positions in the same securities as clients, and we will try to avoid conflicts with clients. The firm and its IA Reps will generally be “last in” and “last out” for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Scalping (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

Principal Trades:

Innovative Investment Solutions does not engage in principal trades.

Agency Cross Transactions:

Innovative Investment Solutions does not engage in agency cross transactions.

BROKERAGE PRACTICES

Selection or Recommendation of Broker/Dealers:

Innovative Investment Solutions is not affiliated with Interactive Brokers. The principal and IA Reps of Innovative Investment Solutions are not registered representatives with any broker/dealer, and do not receive any commissions or fees from recommending these services.

Soft Dollar Practices:

Innovative Investment Solutions does not receive compensation from a brokerage firm in the form of research, products or services (“soft dollars”).

Client Referrals From Brokers:

Innovative Investment Solutions has no incentive to select or recommend broker-dealers based on any interest in receiving client referrals.

Directed Brokerage:

Innovative Investment Solutions does not permit its clients to direct brokerage.

Trade Aggregation:

While individual client advice is provided each account, client trades may be executed as a block trade. All block trades will be done through the Innovative Investment Solutions’ Master Account

with custodian, but will be allocated pre-trade only. No advisory account within the block trade will be favored over any other advisory account, and thus, each account will participate in an aggregated order at the average share price and receive the same commission rate. The aggregation should, on average, reduce slightly the costs of execution, and the Innovative Investment Solutions will not aggregate a client's order if in a particular instance the Innovative Investment Solutions believes that aggregation would cause the client's cost of execution to be increased. Innovative Investment Solutions and/or its IA Reps may participate in block trades with clients, but only if clients receive fair and equitable treatment.

REVIEW OF ACCOUNTS AND REPORTS ON ACCOUNTS

Reviews:

Client accounts are reviewed at least quarterly by the Principal of the firm. Additional reviews may be conducted based on various factors, including account contributions and withdrawals, year-end tax planning, material market events, or at the request of the client.

Clients receive monthly or quarterly statements from the account custodian. We also prepare periodic reports for clients showing the performance of their accounts.

Reports:

All clients receive standard account statements from Interactive Brokers. Innovative Investment Solutions also prepares periodic reports for clients showing the performance of their accounts.

CLIENT REFERRALS & OTHER COMPENSATION

Innovative Investment Solutions receives client referrals from current clients, attorneys, accountants, employees, personal friends of employees and other similar sources. We do not compensate referring parties for these referrals.

We do not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

CUSTODY

Although client assets are held at a third-party independent custodian, Innovative Investment Solutions is deemed to have custody of client funds solely because of the fee deduction authority granted by the client in the investment advisory agreement. Except for this fee deduction, we do not have authority to withdraw funds out of client accounts.

Clients will receive account statements at least quarterly from the broker-dealer or other qualified custodian. Client is urged to compare custodial account statements against statements prepared by Innovative Investment Solutions for accuracy. Minor variations may occur because

of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of your account for tax purposes.

INVESTMENT DISCRETION

Innovative Investment Solutions maintains full discretion over some customer accounts under a limited power of attorney as to the securities and amount of securities.

Innovative Investment Solutions will not have authority to withdraw funds or to take custody of client funds or securities, other than under the terms of the Fee Payment Authorization clause in the Agreement with the client.

VOTING CLIENT SECURITIES

Innovative Investment Solutions does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the cover page.

FINANCIAL INFORMATION

Innovative Investment Solutions does not have any disclosure items in this section.

BROCHURE SUPPLEMENT

A. Joseph P. DeGeorge

Education

Joseph P. DeGeorge received his Masters of Liberal Arts in 1998 from North Central College, and his Bachelor of Arts in English Literature from Beloit College in 1988.

Business Experience

Joe is a long-time educator and coach who has been investing for 27 years. He first entered the business as a Market professional in 2005. A top producer at Wells Fargo both hired and mentored him. After a stint at Smith Barney and a devastating 2008, Joe returned to teaching for five years. During that time, he doggedly studied top investors and traded in his own account. Joe now considers himself a swing and position trader who primarily trades options. Joe concentrates on earning income for retirees and creating growth in accounts for investors who are trying to build a portfolio. Joe became an independent financial planner in late 2014 with Money Concepts. In 2016, Joe took a proprietary trading position with Maverick Trading and created Innovative Investment Solutions.

B. Joseph P. DeGeorge is a professional option trader, who trades for Maverick Trading. He allots 40% of his time to trading for Maverick, but the research and trades done for Maverick directly improve his successful ability to trade for his clients at Innovative Investment Solutions.

PRIVACY POLICY

Our Commitment to You

Innovative Investment Solutions (“IIS”) is committed to safeguarding the use of your personal information that we have as your investment advisor. IIS (also referred to as “we”, “our” and “us” throughout this notice) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

IIS does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

Why you need to know?
Registered Investment Advisors (RIAs) share some of your personal information. Federal and State laws give you the right to limit some of this sharing. Federal and State laws require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?	
Social Security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What sources do we collect information from in addition to you?	
Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information to service account

How we share your information?

RIAs do need to share personal information regarding its clients to effectively implement the RIA's services. In the section below we list some reasons we may share your personal information.

Basis for sharing	Sharing	Limitations
<p>Servicing our Clients</p> <p>We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed services to you consistent with applicable law, including but not limited to:</p> <ul style="list-style-type: none">• Processing transactions;• General account maintenance;• Responding to regulators or legal investigations; and• Credit reporting, etc.	IIS may share this information	Clients cannot limit the Advisor's ability to share.
<p>Administrators</p> <p>We may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.</p>	IIS may share this information	Clients cannot limit the Advisor's ability to share.

<p>Marketing Purposes</p> <p>IIS does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where IIS or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	<p>IIS does not share personal information.</p>	<p>Clients cannot limit the Advisor's ability to share.</p>
<p>Authorized Users</p> <p>In addition, your non-public personal information may also be disclosed to you and persons we believe to be your authorized agent or representative.</p>	<p>IIS does share personal information.</p>	<p>Clients can limit the Advisor's ability to share.</p>
<p>Information About Former Clients</p> <p>IIS does not disclose, and does not intend to disclose, non-public personal information to nonaffiliated third parties with respect to persons who are no longer our clients.</p>	<p>IIS does not share personal information regarding former clients.</p>	<p>Clients can limit the Advisor's ability to share</p>

<p>How do we protect your information?</p>
<p>To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.</p>
<p>Our employees are advised about IIS's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.</p>
<p>We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third party agreements.</p>

<p>Changes to our Privacy Policy</p>
<p>We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us.</p>

Periodically we may revise our Privacy Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

State specific regulations

California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
Massachusetts	In response to a Massachusetts law, clients must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose nonpublic personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.
Vermont	In response to a Vermont regulation, if we disclose personal information about you to non-affiliated third parties we will only disclose your name, address, other contract information, and general information about our experience with you.

Questions: You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at 563-349-3056 or by email at degeorgejp@gmail.com.