FORM CRS – CUSTOMER RELATIONSHIP SUMMARY 3/24/2026

Item 1. Introduction	Advanced Asset Management Advisors Inc ("AAMA") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at https://investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.
Item 2. Relationships and Services	**What investment services and advice can you provide me?** We offer investment advisory services to retail investors, including customized portfolios, market neutral portfolio strategies, and a number of Life-Style Portfolios including: Stable, Fixed Income, Moderate Fixed Income, Balanced, Strategic Balanced, Moderate Growth, Growth, Aggressive Growth, International Growth and Frontier (Alternative Asset Class) Disciplines. Clients may complete a risk/return profile questionnaire, which helps determine which of the above portfolios might be appropriate for the management of the clients' assets. Each client selects one or a combination of the above portfolio disciplines. Each client acknowledges and agrees to the selected portfolio discipline(s) by their execution of the Asset Management Agreement. We occasionally assist clients in limited financial planning discussions. These services are limited and considered incidental to our investment management services. **Monitoring** Our Investment Committee conducts daily analysis of the markets and meets formally once a week to review and evaluate the security markets and client investment positions. **Investment Authority** We usually receive discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. **Limited Investment Offering** We do not limit investment offerings to proprietary products, or a limited menu of products or types of investments. However, Clients may impose reasonable restrictions in writing on their accounts, such as investing in or excluding certain securities or types of securities. **Account Minimums and Other Requirements** We do not presently have stated account minimums. Account minimums are negotiated with each client, the terms of which are outlined in investment advisory agreements. **Additional information** about AAMA services is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/119859. ***Conversation Starters.*** 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?**
Item 3. Fees, Costs, Conflicts, and Standard of Conduct	**What fees will I pay?** Our management fee for clients is calculated at the annual rate of 2.00% or less of the value of assets under management. Management fees are negotiable. Clients who invest in AAMA funds are not subject to direct management fees for assets invested in those funds. However, those clients will be subject to the expense ratio of the AAMA funds of which AAMA receives an asset management fee for managing the AAMA funds. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which will be incurred by the client. Clients may incur certain charges imposed by platforms/custodians, brokers, third party investment advisers, and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund transfer fees, and other fees and taxes on brokerage accounts and securities transactions. Our clients whose assets are partially or fully invested in mutual funds, ETF shares, or variable annuity sub-account shares will pay a direct management fee to us and an indirect management fee through the investment in the shares of the mutual funds, ETF Shares, or annuity sub-account. Such charges, fees,

	and commissions are exclusive of and in addition to our fee, and we do not receive any portion of these commissions, fees, and costs. Additional information about our firm's fees are included in Item 5 of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/119859. **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**. **Conversation Starter.** Ask your financial professional— • **Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will goto fees and costs, and how much will be invested for me?**
Item 3. Fees, Costs, Conflicts, and Standard of Conduct	**What are your legal obligations to me when acting as my investment adviser? 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 interest 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 we provide to you. Here are some examples to help you understand what this means. • We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client. • We manage assets for certain clients who are introduced to us through placement agents/third party solicitors. The agent/solicitor makes an endorsement or testimonial and receives a portion of our management fees as compensation for referring the client to us and maintaining communications with the client. Therefore, the agent/solicitor has a financial interest in the client selecting us to manage the clients' assets and executing agreements with us and the agent/solicitor. The amount of the agent's/solicitor's compensation is solely determined by their ability to negotiate a higher management fee with the client. Agent/solicitor-referred clients generally pay a higher fee than clients that engage us directly. ***Conversation Starter.*** Ask your financial professional— • **How might your conflicts of interest affect me, and how will you address them?** **Additional information** about conflicts of interest between AAMA and its clients is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/119859. **How do your financial professionals make money?** Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the profitability of the firm, the number, value, and complexity of accounts under management, and client satisfaction and retention.
Item 4. Disciplinary History	**Do you or your financial professionals have legal or disciplinary history?** **Yes ☐** **No ☒** Visit https://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?**
Item 5. Additional Information	***Additional information about our services*** can be found at https://adviserinfo.sec.gov/firm/summary/119859. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Robert D. Baker, President at 614-726-3622. **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?**