



AMERICAN MONEY
MANAGEMENT, LLC
SEC Registered Investment Advisor

American Money Management, LLC

Form CRS Customer Relationship Summary

November 2021

Introduction

American Money Management, LLC (“AMM”) 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

AMM offers the following investment advisory services to retail investors and institutions:

AMM’s primary business is providing discretionary Investment Supervisory Services. This involves the management of client funds and securities for a fee based on the fluctuating value of the assets managed.

AMM provides non-discretionary services to 401-K plans including monitoring investment choices and recommending changes to investment choices, conducting periodic meetings at client’s location, and assisting with new plan enrollments.

AMM provides financial planning services to clients to assist with retirement, college and estate planning.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at: https://www.amminvest.com/wp-content/uploads/2020/05/2020-03-30-Form-ADV-Part-2A-2B_FINAL.pdf

Conversation Starter. Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

The annual fee ranges from 0.25% to 2.00% and may be negotiable depending on the size and complexity of the client’s account. AMM’s minimum account size is \$100,000; however, accounts under \$100,000 may be accepted on an individual basis at the discretion of AMM. *It is important to understand that the more assets held in a retail client’s account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.*

AMM has entered into performance fee arrangements with qualified clients and such fees are negotiable. These fee arrangements may create an incentive for AMM to recommend investments which may be riskier than those which would be recommended under a different fee arrangement. AMM has procedures designed to ensure that all clients are treated fairly to prevent this conflict from influencing the allocation of investment opportunities among clients.

Financial planning services are generally included in the asset management fee that a client pays AMM. For non-asset management clients, or in highly complex planning situations, AMM charges a separate fee for financial planning. This is composed of a fixed fee, and other hourly charges that may apply. Fees typically range between \$2,500 - \$4,000. The specific fee will be determined at the outset of the planning relationship and must be agreed upon in writing by all parties.

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.

For additional information, please see Item 5 of our Form ADV, 2A Brochure available at:
https://www.amminvest.com/wp-content/uploads/2020/05/2020-03-30-Form-ADV-Part-2A-2B_FINAL.pdf

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 go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you. As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.

Conversation Starter. Ask your financial professional...
How might your conflicts of interest affect me, and how will you address them?

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How do your financial professionals make money?

AMM Financial Professionals are paid a salary and/or a share of the revenues generated by clients. AMM's financial professionals are compensated based on the revenues generated by their clients and they have an incentive to recommend that their clients move a greater share of their assets to AMMs management. The more assets the client has in his/her account, the more we receive in fees. Some representatives of AMM hold state insurance licenses and receive compensation related to the sale of insurance products. Clients should be aware that the receipt of additional compensation by its associated persons creates a conflict of interest that may impair the objectivity of these individuals when making recommendations. AMM endeavors at all times to put the interest of its clients first as part of our fiduciary duty.

Do your financial professionals have legal or disciplinary history?

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit 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

If you would like additional, up-to-date information or a copy of this disclosure, or our Form ADV, Part 2A Brochure, please call (858) 755-0909.

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?