



## CUSTOMER RELATIONSHIP SUMMARY

### Atomic Invest LLC January 2, 2025

Atomic Invest LLC (“Atomic Invest”) is registered as an investment adviser with the U.S. Securities and Exchange Commission (“SEC”). 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](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers and investing. This Form CRS provides information applicable to retail investors.

#### **What investment services and advice can you provide me?**

Atomic Invest offers investment advisory services to a variety of clients, including retail, corporate and institutional clients. Atomic Invest offers a wrap fee program, which is described in [Part 2A of our Form ADV](#). Clients are required to complete an online questionnaire about their investing objectives, goals and risk tolerance. Our algorithm generates a recommended portfolio based on the client’s responses to the questionnaire. We manage a client’s portfolio based on our algorithmic analysis of the information provided by the client unless the client overrides the algorithm’s recommendation or if the client otherwise customizes the portfolio. Portfolios generally consist of equity securities, mutual funds, money market funds, bank sweep vehicles, fixed income, ETFs, or other securities, and include unaffiliated investment products.

We provide discretionary investment advisory services, which means that we will buy and sell securities in your account on your behalf without your prior approval. We also provide non-discretionary services. There is no minimum account balance required to open or maintain an account. As part of our standard services, we (using our algorithms) monitor your portfolio on a periodic basis in accordance with your account’s investment strategy and other limitations placed on your account. We may adjust your portfolio if you change your risk tolerance or other information provided to Atomic Invest. We periodically rebalance client account positions in line with targeted allocations of the client’s target risk level. Clients can impose certain restrictions on their account, such as environmental, social or governance related restrictions, or individual security restrictions, which may be provided at account setup or any time thereafter at no additional cost.

We also offer a non-discretionary Model Portfolio Service to unaffiliated investment advisers to assist in developing their own investment recommendations and managing accounts of their clients.

For additional information regarding our services, please see Items 4 and 7 of our [Form ADV Part 2A](#) and Item 5 of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

#### **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?

#### **What fees will I pay?**

Atomic Invest charges a wrap fee, which is a percentage based on the amount of assets in your account. As a general matter, the more you invest with us, the more fees you will pay, yet the percentage of AUM fee will remain the same. Therefore, we have an incentive to encourage you to increase the amount of assets in your account. The wrap fee includes investment advisory services, custody services and most brokerage commissions and transaction costs and therefore could be higher than a typical asset-based advisory fee. The wrap fee is generally accumulated daily and collected monthly in arrears, with certain exceptions as described in Item 5 of our [Form ADV Part 2A](#). Fees may be reduced or waived by Atomic Invest at its sole discretion. To the extent that unaffiliated pooled investment funds are used in a client account, such as exchange traded funds, the client will pay underlying fund fees associated with those investments in addition to the wrap fee.

Client orders will be executed through Pershing Advisor Solutions LLC, Atomic Brokerage LLC (our affiliate) or ICE TMC. 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 regarding Atomic Invest's fees, please see Item 5 of our [Form ADV Part 2A](#).

**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? How much will be invested for me?

**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 a legal obligation to act in your best interest, adhere to a fiduciary standard, and not put our interests 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 you. Here are some examples to help you understand what this means:

- We or our affiliates earn money from third parties and affiliates on certain products, including cash, mutual funds, and exchange-traded funds (ETFs) held in your account(s). Some of these products are issued or managed by us or our affiliates ("proprietary products"). We have an incentive to recommend investments in those products over other products.
- We or our affiliates earn money from investments where the manager or sponsor of those investments or another third party may share revenue it earns on those investments with us. We have an incentive to offer those investments due to the revenue sharing arrangement.
- We or our affiliates collect revenue from Pershing Advisor Solutions and other third-party providers of investment products. We have an incentive to use these providers over other providers who do not share revenue with us or our affiliates.
- We may use our affiliate, Atomic Brokerage LLC, to execute transactions, which creates a conflict of interest because we or our affiliates directly or indirectly benefit financially from this arrangement.

For additional information regarding our conflicts, please see Items 5, 12 and 14 of our [Form ADV Part 2A](#).

**CONVERSATION STARTER. ASK YOUR FINANCIAL PROFESSIONAL:**

How might your conflict of interest affect me, and how will you address them?

**How do your financial professionals make money?**

All employees are paid a base salary and a discretionary bonus. Employees are not compensated for gathering assets, product sales, sales commissions, or the revenue that we or our affiliates receive. No compensation to employees is based on the performance or selection of specific securities.

**Do you or your financial professionals have legal or disciplinary history?**

**Yes.** Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and 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**

For additional information regarding our investment advisory services, fees and conflicts, please see our [Form ADV Part 2A](#) and our Wrap Fee Brochure. To obtain a copy of this relationship summary, go to [www.atomicvest.com/atomicinvest](http://www.atomicvest.com/atomicinvest). You can also email us at [support-advisors@atomicvest.com](mailto:support-advisors@atomicvest.com) or call us at 212-419-5036 to request up-to-date information and request a copy of this relationship summary.

**CONVERSATION STARTER. ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?