

### **Introduction**

Atlantis Wealth Advisors, LLC (“Atlantis”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?**

Atlantis is affiliated with Camelot Portfolios LLC, Camelot Event Driven Advisors, LLC, and Munn Wealth Management, LLC, all registered investment advisers. Most asset management will be performed through allocations to one or more investment strategies offered by Camelot Portfolios LLC. We provide various advisory services through numerous investment teams, each of which with their own advisory focus, driven primarily by the types of clients they service. Each investment team that comprises Atlantis may also use a trade name followed by the wording “a d/b/a of Atlantis Wealth Advisors, LLC” or preceded by the wording “Atlantis Wealth Advisors, LLC is doing business as”. The Atlantis investment teams are listed in Item 4 of the Atlantis ADV Part 2A. We generally provide advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

### **Financial Planning**

In most cases, the client will supply an Atlantis representative with information including income, investments, savings, insurance, age and many other items that are helpful to the firm in assessing financial goals. The information is typically provided during personal interviews and supplemented with written information. Once the information is received, we will discuss your financial needs and goals with you, and compare your current financial situation with the goals you state. Once these are compared, we will create a financial and/or investment plan to help you meet your goals, and work with you to educate you about household finances and investments. In some cases, upon request, we will assist in the management of finances, though no Atlantis representative will take responsibility for actual payment of client’s personal bills. The plan is intended to be a suggested blueprint of how to meet your goals. Not every plan will be the same for every client. Each one is specific to the client who requested it. Because the plan is based on information supplied by you, it is very important that you accurately and completely communicate to us the information we need. Also, your circumstances and needs may change as your engagement with us progresses. It is very important that you continually update us with any changes so that if the updates require changes to your plan, we can make those changes. Otherwise, your plan may no longer be accurate.

### **Asset Management**

Asset management services involve the rendering of advice to clients regarding the purchase and sale of securities in the client’s account. Atlantis does not have a specified minimum account size. Some clients who wish to access multiple asset management styles, specifically third party managers, may be required to have an account minimum. Asset management services may be provided on either a “discretionary” or “non-discretionary” basis. When Atlantis is engaged to provide asset management services on a discretionary basis, Atlantis will monitor the accounts to ensure that they are meeting the client’s asset allocation requirements. If any changes are needed, Atlantis will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. Clients may at any time place restrictions on the way their account is managed. For example, a client may restrict the types of investments Atlantis may use in the client’s account, or the allocations to a security type. Clients engaging Atlantis on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Management Agreement that outlines the responsibilities of both the client and Atlantis. When a client engages Atlantis to provide investment management services on a non-discretionary basis, we monitor the accounts in the same way as for discretionary services. The difference is that changes to the account will not be made until Atlantis has confirmed with the client (either verbally or in writing) that the proposed change is acceptable to the client.

Atlantis also provides investment management services to clients in the form of Charitable Pooled Trusts (Pooled Income Funds) and the Camelot Philanthropist Program, both of which are described in detail in Item 4 of the ADV Part 2A.

 ***“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?**

Generally, fees may vary from 0.50% to 2.00% per annum of the market value of a client's assets managed by Atlantis. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Camelot Portfolios charges fees related to the management of assets placed by Atlantis. These fees are disclosed in the Form ADV Part 2A for Camelot Portfolios, as is the methods by which those fees are calculated. Financial planning fees can be hourly, fixed fee basis (which may be per project or ongoing), or included with asset management services. Our hourly charge is between \$125 and \$350 per hour. Fixed fees will be between \$0 and \$15,000. The fee range stated is a guide. Fees may be higher or lower than this range, based on the nature of the engagement. Fees are negotiable, and will depend on the anticipated complexity of your plan.

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 more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

 **“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 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 you. Certain employees of Atlantis are registered representatives of Coastal Equities, Inc. (“Coastal”) or IBN Financial Services, Inc. Atlantis is not affiliated with Coastal or IBN other than as a registered representative. Coastal and IBN are registered broker-dealers and FINRA members. In their separate capacity as registered representatives and principals of Coastal or IBN, Atlantis employees' will receive commissions for the implementation of recommendations for commissionable transactions. Certain professionals of Atlantis are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for Atlantis clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of Atlantis. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage Atlantis or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

 **“How might your conflicts of interest affect me, and how will you address them?”**

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

Financial professionals of Atlantis are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

 **“As a financial professional, do you have any disciplinary history? For what type of conduct?”**

**Additional Information**

Additional information about our investment advisory services can be found at [www.atlantiswealthadvisors.com](http://www.atlantiswealthadvisors.com). A copy of our relationship summary can also be requested by calling (419) 794-0538.

 **“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?”**