



Form CRS - Client Relationship Summary

October 11, 2023

Atomic Invest LLC

Atomic Brokerage LLC

Item 1: Introduction

Atomic Invest LLC ("Atomic Invest") is a registered investment adviser with the U.S. Securities and Exchange Commission ("SEC"). Atomic Brokerage LLC ("Atomic Brokerage") is registered with the SEC, and with the Municipal Securities Rulemaking Board (MSRB) as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA"). Brokerage and Investment advisory services and fees differ. It is important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at 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. If you are not a retail investor and would like additional information regarding the services we provide to you, please contact Atomic Invest or Atomic Brokerage at support@atomicvest.com.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Atomic Brokerage:

Atomic Brokerage offers services to retail and institutional investors. All accounts are currently held by Atomic Brokerage and Atomic Invest's clearing and custodial firm, Pershing LLC, on a fully disclosed basis. RQD* Clearing, LLC is a separate clearing and custodial firm that is used to facilitate trades on an omnibus basis. Atomic Brokerage generally limits the type of securities it offers to corporate equity securities, over-the-counter securities, selling corporate debt securities, U.S. government securities, mutual fund retailer, municipal securities, serves as a put and call broker or dealer option writer, a non-exchange member arranging for transactions in listed securities by an exchange member, trading securities for its own account, selling interests in mortgages or other receivables, networking, kiosk or similar arrangements with a bank, savings bank or association, credit union, insurance company or agency. Atomic Brokerage will also provide online access to customers to trade securities through a third-party partner's integration with the Atomic Brokerage application programming interface. Clients may also trade fractional shares of equity and exchange-traded funds. Atomic Brokerage does not recommend specific securities and does not monitor the assets in your account for suitability, performance or other purposes. The clearing firm will monitor securities for corporate actions, such as reorganizations, proxy voting matters and similar matters. Atomic Brokerage does not take discretionary authority of your account. The client makes the ultimate decision regarding the purchase or sale of investments. Atomic Brokerage does not have a minimum investment or account balance requirement.

Atomic Invest:

Atomic Invest's advisory services to retail investors offers a wrap fee program, which is described in Part 2A of our Form ADV. Atomic Invest provides investment advice to a variety of customers, including retail, corporate and institutional clients. 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.

Our investment advisory services are discretionary, which means that our algorithms will buy and sell securities in your account on your behalf without your prior approval. There is no minimum account balance required. As part of our services, our algorithms monitor your portfolio on an ongoing basis. We may invest to the extent a client changes



their risk tolerance or other information provided in the questionnaire. We will 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 upon account setup or any time thereafter at no additional cost.

For additional information regarding our services, please see Items 4 and 7 of our [Form ADV Part 2A](#).

Our Obligations to You. *We must abide by certain laws and regulations in our interactions with you.*

- Through our broker dealer, we do not make recommendations about buying, selling or holding specific investments. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis. Additionally, we do not have any investment authority over your account.
- Through our Investment Advisor, we do make recommendations about buying, selling or holding specific investments. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. We monitor the investments in your portfolio on an ongoing basis.

CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose brokerage service or 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?

When we act as your broker dealer, we do not provide recommendations. 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:

Atomic Brokerage:

Atomic Brokerage will earn a service fee based on the dollar amount of assets in each customer account. The instances where Atomic Brokerage will charge this fee will be for the provision of certain brokerage services to Registered Investment Advisers and unregistered investment advisers. There are various operational services provided to you through a brokerage account, most of which are provided and charged by our clearing firms/custodians, and some of which we receive compensation on. The fee schedule for these services is described in your account opening documents or upon request. Holdings in your account may be subject to certain fees that are related to a specific investment. For example, mutual fund annual 12b-1 fees are paid by the fund and paid to us out of fund assets under a distribution and servicing arrangement to cover distribution expenses and sometimes shareholder service expenses that we may provide on the fund's behalf. These fees typically range from 0.00% to 1.00%.

Therefore, we have an incentive to increase the value of your account and will encourage you to increase your assets in your account.

**CONVERSATION STARTERS. 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 are required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money can create some conflicts of interest. You should understand and ask us about these conflicts because they can affect the type of services we provide to you. Here are some examples to help you understand what this means:

Atomic Invest will earn a share of revenue from Pershing, which serves as the qualified custodian for Atomic's client accounts, in connection to client's cash sweep amounts invested in Pershing's cash sweep vehicle. Atomic Invest may also earn revenue sharing from Pershing when margin interest is paid to Pershing on margin loans undertaken by Atomic's clients, to the extent margin accounts are opened. Atomic may also earn revenue sharing from companies that issue proxies for facilitating the processing and delivery of the proxies to Atomic Invest's clients. In addition, Atomic Invest may provide revenue sharing payments to some third parties for certain client referrals.

Atomic Invest:

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 increase the value of your account and will encourage you to increase your assets in your account. The annual wrap fee includes investment advisory services, custody services and brokerage commissions and therefore could be viewed as higher than a typical asset-based advisory fee. The wrap fee is accumulated daily and collected monthly subject to certain exceptions as described in Item 5 of our Form ADV Part 2A. If a client terminates their account before a month ends, fees will be prorated. Wrap fees will also be collected when processing withdrawal requests that will result in not enough assets in the account to pay any fees that are due at the time of the withdrawal. Fees may be reduced or waived by Atomic Invest at its sole discretion. To the extent that unaffiliated pooled investment funds are utilized in a client account, such as exchange traded funds, the client will pay underlying fund fees associated with those investments.

Client orders will be executed through Pershing Advisory Solutions, or ICE TMC and cleared through Pershing LLC. While we will seek to execute transactions with Pershing, there may be situations where we will trade with another venue if Pershing is unable to execute a particular type of product. When we trade with another venue, you may incur the trading costs associated with such transactions. Clients may also bear any costs associated with transactions in foreign markets when executed through a local executing broker-dealer. Additional costs outside of the wrap fee may be charged when conducting a transaction in foreign markets.

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 our fees, please see Item 5 of our [Form ADV Part 2A](#). Employees may transact in securities that are held by Atomic or recommended to Atomic's clients. For additional information regarding our conflicts, please see Items 11 and 14 of our [Form ADV Part 2A](#).



CONVERSATION STARTERS. 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. Certain employees may also receive incentive compensation. 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.

Item 4: Disciplinary History

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL:

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

Item 5: Additional Information

For additional information regarding our investment advisory services, fees and conflicts, please see our Form ADV Part 2A, or visit the website of Atomicvest, the parent company, at www.atomicvest.com. You can also email us at support@atomicvest.com with any questions or to request an updated version of this document.

CONVERSATION STARTERS. 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?