

# ATLAS INVESTMENT ADVISORS

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CRD No. 324861



## Customer Relationship Summary

(Form CRS, Form ADV Part 3)

March 4, 2024

### Item 1 - Introduction

ATLAS Financial Planning, LLC, doing business as ATLAS Investment Advisors is a registered investment adviser registered with the United States Securities and Exchange Commission.

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](http://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.*

### Item 2 - Relationships and Services

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

**Description of Services.** We provide investment advisory services to retail investors. Our services include Portfolio Management Services and Financial Planning Services. We tailor our advisor services to the individual needs of our clients. Portfolio Management Services include continuous and ongoing management of your investment portfolio, based on your individual needs and investment objectives. Our Financial Planning services involve an evaluation of your current financial circumstances and future projections by using currently known variables to predict future cash flows, asset values, and withdrawal plans.

**Monitoring.** With our Portfolio Management Services, we will review the performance of your accounts and the applied investment strategy on at least a quarterly basis. We may periodically adjust your account (a process referred to as rebalancing) to help ensure your investment portfolio remains consistent with your objectives, goals, and risk tolerances. Additional as-needed reviews and rebalancing may be conducted due to factors such as unusual or volatile performance, addition or deletions of client restrictions, or excessive withdrawals. Accounts may also be reviewed upon significant market, economic or political events. When our Financial Planning

**ASK YOUR  
INVESTMENT ADVISER:**

- 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?

Services are provided in conjunction with Portfolio Management Services, we will provide ongoing reviews of your financial circumstances and provide updates to your financial plan as needed. For project-based financial plans, we do not provide any ongoing monitoring, reviews, or reports.

**Investment Authority.** With our Portfolio Management Services, you may choose for us to manage your accounts on either a discretionary or non-discretionary basis. Discretionary management means that we are not required to give you advance notice or to seek your consent for any changes to your portfolio. However, all transactions are made in accordance with your investment strategy. Discretionary management allows us to manage your portfolio more efficiently. Non-discretionary management means that we will consult with you regarding any changes we recommend for your portfolio and obtain your approval prior to effecting any transactions in your account. If we are unable to contact you to obtain your approval, it may cause delays in implementing our recommendations. Recommendations made under our Financial Planning Services made with regard to accounts for which we do not provide Portfolio Management Services are provided on a non-discretionary basis. Clients are responsible for initiating any transactions necessary to implement our recommendations.

**Limited Investment Offerings.** We generally employ long-term buy-and-hold passive investment strategies, and do not engage in market timing. We typically will recommend mutual funds, exchange-traded funds (ETFs), stocks and bonds for our clients' investment portfolios, but may also recommend other types of investments when appropriate based on a client's circumstances.

**Account Minimums and Other Requirements.** We typically require a minimum investment amount of \$1,000,000 of total investable assets. However, in our sole discretion, we may waive this minimum requirement based on criteria such as anticipated future earning capacity or additional assets, client relationships, or account retention.

**Additional Information.** This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A ("Disclosure Brochure"). See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Disclosure Brochure.

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

**Principal Fees and Costs.** For our Portfolio Management Services, our standard advisory fee is based on a percentage of your assets under management, paid quarterly and in advance, according to the schedule below.

Assets Under Management	Annual Fee
First \$2,000,000	1.00%
\$2,000,001 and Above	0.50%

This is a blended fee schedule. This means the assets in your investment portfolio will be billed at different levels according to the fee schedule above. For example, if your account value is \$4,000,000, then the fee calculation would be as follows:  $(\$2,000,000 \times 1.00\%) + (\$2,000,000 \times 0.50\%) = \$20,000 + \$10,000 = \$30,000$  per year, billed quarterly at \$7,500 per quarter. ***This example is provided for illustration only. Fees are based on your portfolio balance and thus will fluctuate as your portfolio balance changes.***

If you engage our Portfolio Management Services, we do not charge a separate fee for financial planning services. All financial planning services are covered by the Portfolio Management Services Fee described above. If you would like our Financial Planning Services on a project basis, we charge a fixed fee based on the complexity of your financial situation. Fixed fees typically range from \$3,800 to \$5,000, based on an estimate of the number of hours required to complete the plan.

**Wrap Fee Programs.** We do not offer a wrap fee program.

**Other Fees and Costs.** In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details on additional fees.

**Additional Information.** 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.

Additional information about our fees is available in Item 5 of our Disclosure Brochure. See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our [Disclosure Brochure or Wrap Fee Disclosure Brochure].

**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. Here are some examples to help you understand what this means.

**Conflicts of Interest.** An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

#### ASK YOUR INVESTMENT ADVISER:

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

Our Investment Adviser Representatives also practice as accountants and tax preparers. You are under no obligation to use the services of your Investment Adviser Representative for these services. However, if you choose to do so, your Investment Adviser Representative will receive compensation in addition to any advisory fees we charge.

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

Our financial professionals are paid a salary. In addition, our financial professionals are principal owners of the firm, and therefore receive economic benefit from the overall profitability of the firm. Our financial professionals do not receive commissions or differential compensation based on product sales, and are not compensated based on factors such as the amount of client assets they service, or the time and complexity required to meet a client's needs.

### Item 4 – Disciplinary History

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### ASK YOUR INVESTMENT ADVISER:

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

### Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at [www.invest-atlas.com](http://www.invest-atlas.com). You may also call us at (770) 336-6805 to obtain copies of these documents at any time.

#### ASK YOUR INVESTMENT ADVISER:

- 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?

### Exhibit A – Summary of Material Changes

As this is our initial Form CRS, we do not have any material changes to report.