

ATFS ADVISERS LLC
Form ADV, Part 3 – Form Customer Relationship Summary
March 18, 2024

Item 1. Introduction

ATFS Advisers LLC (“ATFS”) is registered with the U.S. 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 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?

ATFS provides, among other services, customized discretionary and non-discretionary investment and wealth management services to high-net-worth individuals and associated trusts, estates, pension and profit-sharing plans, and other legal entities (“Atlas Private Client”) through third-party platforms. ATFS generally invests client discretionary assets in domestic and international stocks, bonds, options, mutual funds, exchange traded funds, private funds, and real estate. ATFS works closely with you to identify your investment goals and objectives as well as risk tolerance and financial situation in order to design a portfolio strategy. ATFS considers your specific goals and risk tolerance and its capital markets outlook when directing assets to specific investments. ATFS will consistently monitor your investments to ensure they remain consistent with your specific goals, risk tolerance, and its capital markets outlook. The minimum account size is generally \$100,000, but this amount is negotiable at ATFS’s discretion.

Additional Information: For more detailed information about our investment advisory business please refer to Item 4 of our Form ADV Part 2A Brochure (“Disclosure Brochure”), at <https://adviserinfo.sec.gov/> or at www.atlasfinancial.com.

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees for services offered through Atlas Private Client will be based on a percentage of your total managed assets and are paid in arrears or in advance based on the previous quarter’s end value or average daily balance as agreed upon by ATFS and the Client. Fees are negotiable and typically range between 0.25%-1.5% per year, depending on the size and complexity of your account, among other factors. Fees are billed quarterly in arrears or in advance based on the previous quarter’s end value or average daily balance as agreed upon by ATFS and the Client. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the number of days that the account(s) was managed.

You may pay fees and costs separate from services offered through Atlas Private Client, and regardless of whether you make or lose money on your investments. These additional fees and charges may include transaction and execution charges and the fees/expenses charged by any custodian or from certain investment products, and other transaction-related costs, electronic fund and wire fees, and any other fees that reasonably may be borne by a brokerage account. We initially intend to absorb such fees but may not do so in the future, at which time you will be required to pay such fees. If we will no longer absorb such fees on your behalf, we will provide advanced notice to you and update our Disclosure Brochure and this relationship summary. 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: 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 detailed information about our fees please refer to Item 5 of our Disclosure Brochure. You

may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at www.atlasfinancial.com.

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 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.

- When you are charged an asset-based fee, you will pay more fees as your assets increase, therefore this creates an incentive for us to encourage you to increase the assets in your account.
- Our employees may personally hold interests in the same securities that ATFS recommends to our clients so we may have an incentive to trade ahead of our clients.

Additional Information: For more detailed information about our conflicts of interest please refer to our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at www.atlasfinancial.com.

Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of the company. This creates a conflict of interests because our financial professionals are incentivized to encourage you to increase the assets in your account so that you will pay more in fees to increase the revenue and growth of the company.

Item 4. Disciplinary History

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

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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 about our services, please visit www.atlasfinancial.com or reference our Disclosure Brochure available at <https://adviserinfo.sec.gov/>. If you would like additional, up-to-date information or a copy of this disclosure, please call (805) 557-8713 or send an email to support@atfsadvisers.com.

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?