

## Form CRS – Relationship Summary

### Introduction

Atlanta Consulting Group Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission. 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 broker-dealers, investment advisers, and investing.

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

We offer a variety of investment advisory services to retail investors, including non-discretionary investment consulting and discretionary portfolio management. Based on the information you provide us, we will identify the structure, allocation model, and investment strategies we will recommend or utilize for your investment portfolio. We may recommend or select one or more separate account managers (each, a “Manager”) for you through either a third-party managed accounts platform or through a third-party wrap fee program (each, a “Wrap Fee Program”). We may also provide financial planning services.

As part of our standard services, we will monitor and review your investments periodically and from time to time, when requested by you, or when we determine it to be necessary or advisable based on updates to your financial or other circumstances.

If you engage us to provide non-discretionary investment consulting services, we will provide investment advice and recommendations, but *you* will make the ultimate decision regarding the purchase or sale of each investment (although we will place the transaction, when able, with your custodian or bank). If we have discretion to manage your portfolio pursuant to an advisory agreement, we will execute transactions on your behalf, based on your investment goals and objectives, without asking you in advance. You may impose certain restrictions on the management of your portfolio. Restrictions may adversely affect the composition and performance of your portfolio, and we are not able to accommodate every request.

We do not offer proprietary investment products and will generally manage your portfolio using an array of investments, including primarily active and/or passive separate account managers. Our minimum portfolio value generally is set at \$5,000,000, but we may, at our discretion, make exceptions to the foregoing. ***For additional information, please see Items 4, 7 and 8 of our [Form ADV, Part 2A Brochure](#).***

#### **Questions to Ask Us:**

- **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?

We will typically enter into one of two fee arrangements with you. In the first arrangement, we will charge you an asset-based advisory fee for our services of up to 1.00% annually. This asset-based advisory fee is separate from any applicable brokerage expenses (*e.g.*, for trading, custodial, and administrative services) that you will also incur, as well as the fees of any Managers. Brokerage expenses may take the form of asset-based pricing, meaning that the broker-dealer charges you a flat-rate percentage to cover all of their expenses, or these expenses may be assessed on a per-trade basis. Our asset-based advisory fees are typically billed quarterly, in advance, and, with your authorization, we will deduct our fee directly from your account(s). However, certain accounts may be billed in arrears on a periodic basis, such as quarterly.

Alternatively, if you participate in a third-party Wrap Fee Program, your fees are generally “bundled” and include the fee for our advisory services, in some instances, in addition to all applicable brokerage expenses (*e.g.*, for trading, custodial, and administrative services), as well as the fees of any Managers. Since the fees associated with Wrap Fee Programs are inclusive of all the fees and costs described, they are generally higher than typical asset-based advisory fees.

The more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account.

In addition to the fee arrangements described above, certain investments you own (*e.g.*, mutual funds, exchange-traded funds, variable annuities, and other pooled investment vehicles) will charge additional management fees and other expenses, which are ultimately borne by you.

**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, please see Items 5 and 12 of our [Form ADV, Part 2A Brochure](#).**

**Questions to Ask Us:**

- **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:

- We recommend and/or sell other products and services issued by third parties and receive compensation from them in the form of commission, referral fees, or revenue sharing.
- Certain of our financial professionals are also Registered Representatives of a non-affiliated broker-dealer. As such, we receive brokerage commissions on the purchase or sale of certain investments.

Products or services which provide revenue or other compensation to us could provide incentives to our financial professionals to recommend such products or services. Additionally, commissions or other compensation received from one financial service provider related to a product, investment, or service may be higher than commissions or other compensation received from a comparable provider of that product, investment, or service. Those higher rates of compensation could provide incentives to us (and our financial professionals) to recommend certain providers, products, or services over others.

You are not obligated, contractually or otherwise, to purchase any of these investments, products, or use any of these services. **For additional information, please see Items 10, 11, 12 and 14 of our [Form ADV, Part 2A Brochure](#).**

**Questions to Ask Us:**

- **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 fixed salary and are eligible for discretionary bonus compensation based on firm profitability and new business generation. This presents a conflict of interest in that we are incentivized to encourage you to purchase additional products or services, or increase the amount of assets in your account(s) managed by us, in order to increase the fees you pay and therefore increase our firm's profits.

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

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

**Questions to Ask Us:**

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

**Additional Information**

**For additional information about our investment advisory services, or to request copy of our latest Client Relationship Summary, please visit our website at [www.acgconsulting.com](http://www.acgconsulting.com) or call us at 1-888-317-2810.**

**Questions to Ask Us:**

- **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?**

## Form CRS – Summary of Material Changes

As of September 18, 2024, in addition to the material changes described below, this Client Relationship Summary has also been amended for various non-material changes, such as providing clarification or additional information.

**Item 3. Fees, Costs, Conflicts and Standard of Conduct** was updated to more fully describe the ways in which our firm makes money and how our financial professionals are compensated. In addition, the potential conflicts these arrangements create are discussed in greater detail.

**Item 4. Disciplinary History** was updated.