



**ATLAS ASSET MANAGEMENT LLC
FORM ADV PART 3
CLIENT RELATIONSHIP SUMMARY (MAY 2024)**

Atlas Asset Management LLC (“Atlas”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer investment advisory services to our clients. Clients should understand that the services Atlas provides and fees we charge are different than those of a broker-dealer. It is important to understand the difference between the two.

Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

Our firm offers investment advice to retail investors by working with you to identify your investment goals, developing strategies to reach those goals, selecting investment products to meet your specific objectives, implementing our advice for you, continuously managing and monitor your portfolio, provide periodic reports to disclose the details and results your portfolio and meet with you at least annually to discuss your investment progress and any changes to your goals and profile.

Our firm offers our services with a discretionary or non-discretionary authority. Discretionary authority allows us the limited power to purchase and sell securities in your portfolio without your request. On the other hand, for non-discretionary services, our firm provides investment advice, but you must consent to recommendation prior to placing transaction in your portfolio. You determine the level of authority provided to us. We do not have a minimum requirement to open an account with the firm. **For more information, please see Items 4, 7, 8, 13 and 16 of our Form ADV Part 2A.**

Conversation Starters: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? 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?

You pay ongoing fees for advice and implementation based on a percentage of the value of the assets in your account billed in arrears on a monthly or quarterly basis. The annual fee for advisory services will be based on a fee schedule which ranges between 0.07% and 1.25%. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. There may be other fees that you could incur. For example, custodian fees, transactional fees, exchange traded fund internal management fees, and wire transfer fees that reduce the value of your investment over time.

Alternatively, you may contract with us to provide limited services, for which you will pay a flat or hourly fee. The fee arrangement between you and the firm will vary depending on the level of Authority and responsibilities provided to us in the investment advisory agreement.

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. Please see Items 5 and 6 in our Form ADV Part 2A Brochure for more detailed information.

Conversation Starters: 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 example to help you understand what this means.

The firm is the investment advisor for an investment fund where we charge management fees. We may therefore have an incentive to recommend the fund to you but the decision to buy or decline ultimately rests with the investor.

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see Items 5, 11, and 12 of our Form ADV Part 2A.

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

How Do Your Financial Professionals Make Money?

The firms' investment advisors are compensated with a portion of revenue received for the advisory services provided. The firm and its investment advisors do not receive commissions, gifts, or incentives for investments made in your account.

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

Yes. We encourage you to look up more information about us and our investment adviser representatives at [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.investor.gov/CRS) and <https://www.investor.gov/CRS>. To receive a copy of Atlas' Form CRS: Client Relationship Summary, please visit our website at www.altas-am.com

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

Additional Information

For additional information about Atlas and up-to-date information or to request a copy of this Relationship Summary, please contact us at: Buchanan Office Center 40 Carr. 165 Suite 201, Guaynabo PR 00968 or via phone at (787) 781-1301. Alternatively, you may seek additional information about our investment advisory services in our Form ADV Brochure on [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.investor.gov/CRS).

Conversation Starters: 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?