



Form ADV Part 3: Client Relationship Summary

June 20, 2024

Atmos Advisory, LLC ("Atmos Advisory", "we", "our", "us") is an investment adviser registered with the U.S. Securities and Exchange Commission. Services and fees offered by investment advisory firms like Atmos Advisory differ from those offered by brokerage firms. We believe it is important for retail investors ("you") to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Description of Services: We offer investment advisory services to retail and institutional clients. We also provide financial planning and consulting services. These services vary, but generally include matters such as retirement planning, educational funding, estate planning, insurance, basic tax planning and cash flow analysis.

We manage client investment portfolios on a discretionary basis (which means we buy and sell investments of our choosing in your account without asking you in advance). We allocate client assets among various asset classes by way of exchange-traded funds ("ETFs") and, in some cases, independent investment managers and mutual funds. We do not exercise day-to-day discretion over any assets allocated to independent investment managers. We tailor our advisory services to your individual needs. We consult with you initially and on an ongoing basis to determine risk tolerance, time horizon and other factors that may impact your investment needs, seeking to ensure that our advice meets your needs. You may impose reasonable restrictions on our investment advice.

Monitoring: As part of our standard services, without additional fees, our investment team members are responsible for ongoing portfolio management, monitoring, and compliance with your investment guidelines.

Account Minimums and Other Requirements: At the start of the relationship, we require you to sign a written agreement which authorizes us to manage your investments. The terms associated with cancellation of our services are set forth in the agreement. We do not impose a minimum portfolio size or minimum annual fee. However, certain independent managers have the authority to impose more restrictive account requirements and varying billing practices than Atmos Advisory.

Additional Information: More detailed information about our services is included in Items 4, 7, and 13 of our Form ADV, Part 2A, available at <https://adviserinfo.sec.gov/firm/summary/160087>.

"Conversation Starters" represent questions the SEC thinks you should consider asking your financial professional.

Conversation Starters – ask Atmos Advisory, LLC:

- Given my financial situation, should I choose investment advisory services? 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 charge fees for investment advice quarterly in arrears on the basis of a percentage of your total account's assets under management, including cash balances. Our annual fee schedule begins at 1% for assets up to \$4.99 million, 0.75% for assets of \$5 - \$9.99 million, 0.5% for assets of \$10 - \$19.99 million, 0.35% for assets of \$20 - \$49.99 million, and 0.2% for assets of \$50 million and above. Fees are negotiated or waived under certain circumstances. You will also pay any commissions, transaction fees, custodial fees, and other related costs and expenses that are charged by trade counterparties or custodians. You will also pay the operating expenses of

any mutual funds and ETFs held in your portfolio. When we recommend, or you request exposure to, an independent manager, the fee charged by the independent manager(s) is separate from, and in addition to our investment advisory fee. Our fees are billed quarterly in advance based upon your account's asset value at the end of the prior quarter and are pro-rated for partial quarters. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More information about fees and costs are included in your agreement or our Form ADV Part 2A (Item 5), available at <https://adviserinfo.sec.gov/firm/summary/160087>.**

Conversation Starters – ask Atmos Advisory, LLC:

- 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. Some of our employees are registered representatives of an unaffiliated broker-dealer and/or licensed insurance agents of an unaffiliated insurance agency. A conflict of interest exists if we recommend the purchase of a security or product for which one of our employees receives a portion of the commissions paid to the broker-dealer or insurance agency. Read our Form ADV Part 2A, available at <https://adviserinfo.sec.gov/firm/summary/160087>, to learn more about potential conflicts and how we address them.

Conversation Starters – ask Atmos Advisory, LLC:

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

How do your financial professionals make money?

Our owner's compensation is the result of distributions from firm profits. Our other financial professionals are paid a fixed base salary and discretionary bonus. Factors which impact the bonus vary by job responsibilities and the success of the firm. Financial professionals have the ability to share in a client's fee if they introduce the client to us. Compensation received by our financial professionals generally rise as the amount of client assets grows. Those who are registered representatives of a broker-dealer are eligible to receive a percentage of commissions generated on non-advisory business.

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

No, there are no legal or disciplinary events to report. We invite you to visit Investor.gov/CRS for a free and simple search tool to research Atmos Advisory, LLC and our financial professionals.

Conversation Starters – ask Atmos Advisory, LLC:

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

To obtain additional information about our services or an up-to-date copy of this Client Relationship Summary, please call us 412-497-1766.

Conversation Starters – ask Atmos Advisory, LLC:

- 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?



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MATERIAL CHANGES
June 20, 2024

Since the publication of our previous Form CRS dated March 24, 2022, we have made certain material changes to previously reported information. The changes listed below are effective June 1, 2024:

- GPWM, LLC changed its legal name to Atmos Advisory, LLC.
- Our business address changed to 1001 Liberty Ave, Suite 500, Pittsburgh, PA 15222.

Our telephone numbers are unchanged however our email addresses have changed and have been communicated directly to our clients.