



## CUSTOMER RELATIONSHIP SUMMARY

### Atomic Brokerage LLC

August 8, 2024

Atomic Brokerage LLC (“Atomic Brokerage”) is registered as a broker-dealer with the Securities and Exchange Commission (“SEC”) and with the Municipal Securities Rulemaking Board (“MSRB”) and is a member of [FINRA](#) and [SIPC](#). Brokerage and investment advisory services and fees differ. It is important for you to understand those 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 investment advisers, broker-dealers and investing.

This Form CRS provides information applicable to retail investors. If you are not a retail investor and would like additional information regarding the services we provide to you, please contact Atomic Brokerage at [support-brokerage@atomicvest.com](mailto:support-brokerage@atomicvest.com).

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

Atomic Brokerage offers brokerage accounts and services to retail and institutional investors. Custodial and clearing services for accounts on a fully disclosed basis are provided by Pershing LLC. We have retained Pershing LLC to provide certain recordkeeping and operational services, which may include execution and settlement of securities transactions; custody of securities and cash balances; and extension of credit on margin transactions, where applicable. Separate clearing and custodial firms are used to facilitate trades on an omnibus basis and can be found on our [BrokerCheck report](#).

Atomic Brokerage generally limits the type of securities it offers to corporate equity securities, over-the-counter securities, corporate debt securities, U.S. government securities, mutual funds and municipal securities. Atomic Brokerage serves as a put and call broker or dealer option writer, serves as a non-exchange member arranging for transactions in listed securities by an exchange member, trades securities for its own account, sells interests in mortgages or other receivables, and has networking, kiosk or similar arrangements with banks, savings banks or associations, credit unions, insurance companies or agencies. Atomic Brokerage will also provide online access to customers to trade securities through a third-party partner’s integration with the Atomic Brokerage application programming interface. Clients may also trade fractional shares of corporate equity securities and exchange-traded funds. Atomic Brokerage offers a Cash Sweep Program where cash held in a client account may be swept to an interest-bearing deposit account at one or more program banks.

Atomic Brokerage does not recommend specific securities and does not monitor the assets in your account for suitability, performance or other purposes. The clearing firm will monitor securities for corporate actions, such as reorganizations, proxy voting matters and similar matters. Atomic Brokerage does not take discretionary authority of your account. You are solely responsible for deciding how you want to invest, place orders, and monitor your account.

Atomic Brokerage accounts and services may be available to you through a third-party partner, such as a registered investment adviser (“Investment Advisor”). We are responsible for the receipt and transmission of securities orders as directed by your Investment Advisor. Your Investment Advisor, not us, provides you with investment advisory services and is responsible for making investments in your account, determining whether particular investments and/or types of transactions are suitable for you, and monitoring your account. Your Investment Advisor also determines the available menu of products and any applicable account minimums.

Atomic Brokerage does not have a minimum investment or account balance requirement.

#### **CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL:**

- Given my financial situation, should I choose a brokerage 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?**

There are various operational services provided to you through your brokerage account, most of which are provided and charged by our clearing firms/custodians, and some of which we receive compensation on. Certain regulatory and exchange

fees may be charged for your transactions. You may also pay account- or transaction-related fees. Further, Atomic Brokerage charges fees for certain account activities, such as wire and check fees, and fees for paper copies of account documents. Holdings in your account may also be subject to certain fees that are related to a specific investment. For example, mutual fund annual 12b-1 fees are paid by the fund and paid to us out of fund assets under a distribution and servicing arrangement to cover distribution expenses and sometimes shareholder service expenses that we may provide on the fund's behalf.

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. See Atomic Brokerage's [Schedule of Maximum Charges](#) for details of charges by Atomic Brokerage.

**CONVERSATION STARTERS. 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? How much will be invested for me?

**What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

We *do not* provide recommendations. 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 services we provide to you. Here are some examples to help you understand what this means:

- We may earn money from third parties and affiliates on certain products, including cash, mutual funds, and exchange-traded funds (ETFs) held in your account(s), so we have an incentive to encourage investment in those products.
- You may pay us transaction-based fees, so we have incentive for you to trade more.
- If you participate in our Cash Sweep Program, we will receive a fee from each Program Bank and we will share fees with third parties engaged with Atomic Brokerage. As such, we have an incentive for you to participate in the Cash Sweep Program. The amount of the fee paid to us will reduce the interest rate paid to you. See our [Cash Sweep Program Terms & Conditions](#) for more information.

**CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL:**

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

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

All employees are paid a base salary and a discretionary bonus. Certain employees may also receive incentive compensation. Employees are not compensated for gathering assets, product sales, sales commissions, or the revenue that we or our affiliates receive. No compensation to employees is based on the performance or selection of specific securities.

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

Yes. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

**CONVERSATION STARTERS. ASK YOUR FINANCIAL PROFESSIONAL:**

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

**Additional Information**

For more information about our brokerage services, or to obtain a copy of this relationship summary, go to [www.atomicvest.com/atomicbrokerage](http://www.atomicvest.com/atomicbrokerage). You can also email us at [support-brokerage@atomicvest.com](mailto:support-brokerage@atomicvest.com) or call us at 212-419-5037 to request up-to-date information and request a copy of the relationship summary.

**CONVERSATION STARTERS. 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?