

Introduction: Who is Atomi Financial Group, Inc.?

Atomi Financial Group, Inc. (“Atomi”), is an investment adviser registered with the California Department of Business Oversight. We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at <http://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?

Predominantly, Atomi offers comprehensive financial advisory services to retail investors (“Comprehensive Services”). These Comprehensive Services bundle investment advisory services, financial planning services, and other related services. Atomi offers multiple service tiers, each with a different level of client servicing designed to meet the differing needs of clients. Our Comprehensive Services are optional, and clients may choose to engage Atomi for standalone investment advisory services and/or financial planning services.

If you open an account with our firm, we’ll meet with you to understand your current financial situation, resources, constraints, goals, and risk tolerance. Based on what we learn, we will make financial recommendations, including a portfolio of investments that is regularly monitored (at least annually), and if necessary, rebalanced to meet your changing needs and objectives. We’ll offer you advice on a periodic basis, as determined by the service tier selected, and contact you at least annually to discuss your portfolio and other financial needs.

Our accounts are managed on a discretionary basis, which means we don’t need to call you when buying or selling securities in your account. You will sign an investment management agreement giving us this authority. We maintain this discretion until it is revoked (e.g., by termination of our agreement or upon written instruction from you).

For our investment advisory services, we primarily utilize the following assets: individual equities, fixed income securities, mutual funds (including exchange-traded funds and exchange-traded notes), illiquid

direct participation investments (DPIs), and cash or cash equivalents.

From time to time we also recommend third-party separate managed account investment managers (“SMAs”) to manage a portion of your assets. We generally make this recommendation when a SMA offers an investment strategy that is in line with your objectives and risks but is not offered internally by Atomi. We will recommend a SMA only when we believe it is appropriate and in your best interests.

We do not impose a strict asset minimum to open an account with us; however, it may be impractical for clients with less than \$25,000 under management.

Atomi also offers the option to invest in certain special circumstance illiquid direct participation investments (SCDPIs). Examples of SCDPIs include: Section 1031 Exchanges, Conservation Easements, and Oil and Gas Drilling Programs. Each SCDPI will have specific investor Net Worth and Suitability standards, which will be disclosed per each prospectus or offering circular.

For further information about our advisory services please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure.

For financial planning services, we consult on issues including retirement planning, education funding, tax planning, tax preparation, charitable giving, business succession, risk management, estate planning, and financial aspects of divorce. You retain absolute discretion over all implementation decisions and are under no obligation to act upon any of our recommendations; the ultimate decision regarding the purchase or sale of financial products lies with you.

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fixed fee that is calculated monthly based on the value of the investments in your account. For our Comprehensive Services, our fee schedule ranges from 1.0% to 1.9% depending on the value of the investments in your account and the service tier selected. For our standalone investment advisory services, our fee schedule ranges from 0.7% to 1.3% depending on the value of the investments in your account and the

service tier selected. Our fees are negotiable. The monthly fees will be automatically deducted from your account. 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.

The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. You may also pay charges imposed by the custodian holding your accounts for maintaining your account. The custodian's fees are in addition to our advisory fees. Some investments, such as mutual funds, exchange-traded funds, and DPIs charge additional fees that will reduce the value of your investments over time. Additional information about our fees is in Item 5 of our Form ADV Part 2A disclosure brochure.

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 is an example to help you understand what this means: Atomi generally recommends either Equity Trust Company, Schwab Institutional, or TD Ameritrade Institutional to serve as your custodian. These custodians provide us with certain products and services at no cost, which benefit us but do not directly benefit our clients. These products and services assist us in managing and administering our clients' accounts. The receipt of such benefits creates a conflict of interest as it gives us an incentive to have clients custody their assets with one of these custodians.

More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure.

How do your financial professionals make money?

Each of our financial professionals is paid a salary and a discretionary bonus. Their compensation is not tied to the number of clients that have been referred to

Atomi nor the types of investment products that have been recommend. Certain financial professionals are licensed insurance agents appointed with various insurance agencies. These professionals receive commissions when clients purchase insurance products. This creates a conflict of interest. Additional information about the compensation received by Atomi professionals and any related conflicts of interest are outlined in each professional's Form ADV Part 2B disclosure brochure.

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

No, neither our firm nor any of our financial professionals have any legal or disciplinary history. Visit <http://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's advisory services, including a copy of our Form ADV Part 2A disclosure brochure, at <http://www.adviserinfo.sec.gov> by clicking on the FIRM tab and then searching CRD #171787. If you would like additional information or a copy of this disclosure, please call us at (888) 533-9364.

Questions You May Want 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- 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?