

**JUNE 1, 2020**

**ATIS, INC.  
9717 PRAIRIE AVENUE  
HIGHLAND, IN 46322**

**FORM CRS**

**Item 1. Introduction** – ATIS, Inc. is a securities Broker/Dealer that charges a fee per transaction, based on size of a transaction. The Firm is a member of FINRA and the Securities Investor Protection Corporation.

ATIS, Inc. is also a Registered Investment Advisor that provides wealth management services for a fee, based on the average annual balance of an account.

It is important that our clients understand the differences between the two services, so that they are charged according to their respective needs.

Free and simple tools are available to research firms and financial professionals at [investor.gov/crs](http://investor.gov/crs), which also provides educational materials about broker dealers, investment advisors, and investing.

**Item 2. Relationships and Services – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

**Description of Services**

**Broker/Dealer** -We offer brokerage and investment advisory services to retail investors. Our brokerage services include buying and selling securities. Securities include stocks, bonds, mutual funds, options, CD's, and annuities. We will make investment recommendations to retail investors upon request. We will also accept limited trading authorization to the extent of investment purchases through the open markets. There are no account minimums. The client makes the ultimate decision regarding the purchase or sale of investments.

**Investment Advisory Services** - Services include the following:

1. RBC Advisor - a client-directed advisory program, sponsored by RBC Capital Markets, where the client pays an asset-based fee for transactions and advice. RBC Advisor allows clients to purchase no-load and load-waived mutual funds in addition to other securities. Account minimum balance is \$25,000.
2. RBC Unified Portfolio (RBC UP) — A unified managed account (UMA), sponsored by RBC Capital Markets, that provides clients with access to multiple model portfolios provided by Investment Managers, mutual funds and ETFs all within a single account. The model portfolios available in RBC UP also include Specialty Portfolios which are portfolios provided by RBC Wealth Management's Portfolio Advisory Group and Global Manager Research, with RBC or Envestnet providing overlay services. Account minimum balance is \$25,000.

3. ATIS Advisor –an ATIS, Inc. sponsored program, partnering with NextCapital and American Funds to provide cost effective Robo-Advisor solutions for smaller accounts. The programs provide asset allocation models utilizing mutual funds and ETF's. There are no minimum balances.

As part of our standard services, asset allocation account monitoring is conducted on a quarterly basis. The Firm will have discretionary authority of an account only upon written contract.

Otherwise, the client makes the ultimate decisions on buying or selling investments.

**Additional Information** - For more information about our advisory services, please reference our Form ADV Part 2A brochure, items 4 and 7. Also, you may reference our Form ADV Part 2A appendix 1, items 4 and 5.

**Conversation Starters** - Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of 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?

### **Item 3. What Fees Will I Pay?**

**Brokerage Accounts** – A retail investor is charged a commission on transactions that occur in the client's account. The investor is charged on every trade. The more trades created, the more it costs the client. This could create incentive for the broker to encourage a client to trade more often. So, be aware that there should be a strategy as to why trades are being recommended.

**Advisory Accounts** – Wealth Management clients are charged a fee based on their average annual account balance. These fees are charged on a calendar quarter basis. The charges are all inclusive as to the services provided. The larger the account balance, the more the client pays. So, beware of an Advisor who recommends adding more money to your account without a total strategy.

**Description of other fees and costs** – There is an annual \$35 IRA custodial fee charged by RBC Capital Markets after the first year. Mutual funds typically charge a \$10 custodial fee. RBC Capital Markets charges an annual \$50 fee for accounts that do not choose paperless statements.

**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. For more detailed information on our fees, you may reference our form ADV, Part 2A Brochure (specifically item 5).

**Conversation Starter** – 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 go to me?

**What are your legal obligations to me when providing recommendations as my Broker/Dealer or when acting as my Investment advisor? How else does your Firm make money, and what conflicts of interest does your Firm have?** *When we provide you with a recommendation as your Broker Dealer, or act as your Investment advisor, 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 about these conflicts because they can affect the recommendations and investment advice we provide you.

Here are some examples to help you understand what this means:

- a. Recommending trades with the sole purpose of creating commission.
- b. Coaxing clients to add assets to an advisory account for the purpose of increasing fees.

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

**Additional information** – For more detailed information about our conflicts of interest, you can reference Form ADV, Part 2A Brochure, section 11.

**How do your financial professionals make money?** Registered representatives of the Firm may be paid a salary or paid a commission based on business conducted. Conflict of interest for brokerage accounts may arise in the form of extra transactions created by representatives paid commission. Conflict of interest for advisory accounts may occur when clients add more money into their account without an investment strategy.

#### **Item 4 – Do you or your financial professionals have legal or disciplinary history?**

Neither the Firm nor its financial professionals have legal or disciplinary history. This may be verified by going to [investor.gov/crs](http://investor.gov/crs) for a free and simple search tool to research the Firm and its financial professionals.

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

**Item 5 – Additional Information** – For more information about ATIS, Inc.'s brokerage and investment advisory services, you can visit [www.atiswealth.com](http://www.atiswealth.com). You may also request a copy of our *relationship summary*.

You may call us at 219-836-2102 to request up-to-date information about our Firm, and request a copy of the *relationship summary*.

**Conversation Starter** – Who is my primary contact person? Is he or she a representative of an investment advisor or a broker/dealer? Who can I talk to if I have concerns about how this person is treating me?

