



**Helium Advisors LLC**  
**Responses to Conversation Starters**  
11/24/21

### **About Form CRS**

Investment advisers and broker-dealers are required to deliver to retail investors a relationship summary, often referred to as Form CRS, disclosing information about the firm's relationships and services, fees, costs, conflicts of interest, standard of conduct, disciplinary history and where to find additional information. The relationship summary also includes key questions, referred to as Conversation Starters that are answered below. If you have any questions, you may contact our support team at [support@atomicvest.com](mailto:support@atomicvest.com). We do not provide financial advice or support over the phone.

### **Conversation Starters**

- Given my financial situation, should I choose an investment advisory service? Why or why not?

Helium Advisers, LLC DBA Atomic ("Helium") is an investment adviser. As an investment adviser, we are held to a fiduciary standard that covers our entire investment advisory relationship with you. A fiduciary has both a duty of care and a duty of loyalty to its clients.

The duty of care requires us to place your best interests ahead of our own at all times.

Under the duty of loyalty, we must eliminate conflicts of interest or tell you about them in a way that you can understand, so that you can decide whether or not to agree to them.

Broker-Dealers are not considered fiduciaries and therefore not subject to a duty of care and loyalty to their clients. There are additional key differences you should be aware of when making a decision on whether to choose investment advisory or broker-dealer services.

Investment advisors are generally paid fees on a flat, hourly, or percentage of assets under management basis. Broker-dealers are generally paid a commission or markup or markdown based on trade volume. Broker-dealers are regulated by FINRA, while investment advisors are regulated by the SEC. Investment Advisors have a fiduciary obligation to their clients, while broker-dealers do not. Both sets of professional organizations are legally prohibited from giving advice that conflicts with their own personal needs.

- How will you choose investments to recommend to me?

Helium provides automated investment advice over the internet through an online platform and mobile application to retail clients. Clients are required to complete an online questionnaire about their investing objectives, goals, and risk tolerance and our algorithm generates a recommended portfolio based on the client's responses to the questionnaire ranging from conservative to aggressive. We manage a client's portfolio based on our algorithmic analysis of the information provided by the client in the style recommended by our software unless the client overrides the algorithm's recommendation.

Our investment advisory services include the discretion to buy and sell securities in your account on your behalf and we decide when it is appropriate to do so. There is no minimum account balance required. As part of our services, our algorithms monitor your portfolio on an ongoing basis. We may trade to the extent a client changes its risk tolerance or other information provided in the questionnaire, and we will periodically rebalance client account positions in line with targeted allocations of the client's target risk level. Clients can impose certain

restrictions on their account, such as environmental, social or governance related restrictions, or individual security restrictions, which may be inputted upon account setup or any time thereafter at no additional cost.

For additional information regarding our services, please see Items 4 and 8 of our [Form ADV Part 2A](#).

The Adviser's algorithms continuously review client accounts to confirm their portfolios are in line with the model risk level portfolio allocations, which is established by the Adviser. If a client's portfolio deviates from this range (within certain tolerance thresholds), the Adviser will rebalance such portfolio back to its target allocation. While accounts are monitored by the Adviser's algorithms, clients should be aware that their individual accounts are generally not actively monitored directly by investment advisory personnel. Helium provides investment advice based on proprietary algorithms that analyze clients risk profiles, investment objectives and other information to construct, revise and otherwise recommend portfolios based on target risk levels with asset allocation targets comprised initially of equities, fixed income and/or Funds.

- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Our professional advice is automated through a web-based algorithm. Our algorithms are developed and overseen by the Chief Compliance Officer ("**CCO**") with input from the Director of Machine Learning. Members of our support team are trained to assist with questions on how our online application works to help with your account, however they are neither licensed nor educated to provide financial advice.

- 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?

Our fees are 1.00% per annum of an account's assets under management. These fees are generally charged daily and collected monthly. If you terminate your account before a month end, fees will be prorated. Investment advisory fees will also be collected when processing withdrawal requests that will result in not enough assets in the account to pay any fees that are due at the time of the withdrawal. The investment advisory fees include portfolio management services, custodial fees, and commissions. Fees may be reduced or waived by Helium in its sole discretion. To the extent that unaffiliated pooled investment funds are utilized in your account, you will be responsible for paying underlying fund fees associated with those investments. For additional information regarding our fees, please see Item 5 of our [Form ADV Part 2A](#).

If you give us \$10,000 to invest, we will invest the full \$10,000 for you. We would charge an annual fee of 1% on those assets that will be assessed on a daily basis, using the value at the end of the previous day and pulled from your account each month. The fee used each day will be 1% divided by 12. If the value of your account goes up, we will receive more fees, conversely if the value of your account goes down, we will receive less fees.

- 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?

As an investment adviser, we are held to a fiduciary standard that covers our entire investment advisory relationship with you. A fiduciary has both a duty of care and a duty of loyalty to its clients.

Helium's only source of revenue is the management fee charged to your account.

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

At Helium, we have a fiduciary obligation to act with both a duty of care and loyalty to you. Whenever possible, we work to avoid conflicts. However, not all conflicts can be avoided. If we have any conflicts, we make sure to disclose these conflicts to you in our disclosure documents. This includes our Form CRS and Form ADV Part 2A. There is always an inherent conflict, because you pay us a fee for managing your assets. We have a financial incentive to recommend our services and recommend you invest more money with us because the more money you invest, the more money we make.

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

None of our financial professionals have disciplinary history.

- 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?

Helium provides its services through an online platform and mobile application. This means that all clients must acknowledge their ability and willingness to conduct their relationship with the Adviser on an electronic basis. Under the terms of the Investment Advisory Agreement each client must agree to receive all account information and account documents (including documents that are required to be delivered for regulatory purposes), and any updates or changes to the same, through their access to the Adviser's website and the Adviser's electronic communications. The Adviser's investment advisory service, the signature for the Investment Advisory Agreement, and all documentation related to the advisory services are all managed electronically. **We do provide a support line to assist with questions with the online application and account management. Our support team does not provide financial advice.**