



Helium Advisors LLC
Form CRS – Client Relationship Summary
11/24/21

Item 1: Introduction

Helium Advisors LLC DBA Atomic (“Helium”) is a registered investment adviser with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand these 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.

Item 2: Relationships and Services

What investment services and advice can you provide 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 unless the client overrides the algorithm’s recommendation or if the client otherwise customizes the portfolio.

Our investment advisory services include the discretion to buy and sell securities in your account on your behalf. 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 provided 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](#).

Ask us the following questions:

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 these qualifications mean?

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Helium offers clients different fee structures, which are described in Helium’s Form ADV Part 2A. As a general matter, the more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. Helium charges a wrap fee, which includes investment advisory services, custody services and brokerage commissions. The wrap fee is charged daily and collected monthly subject to certain exceptions as described in Item 5 of our Form ADV Part 2A. If a client terminates his or her account before a month ends, fees will be pro-rated. 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. Fees may be reduced or waived by Helium at its sole discretion. To the extent that unaffiliated pooled investment funds are utilized in a client account, such as exchange traded funds, the client will pay underlying fund fees associated with those investments.

Client transactions will be executed through Pershing.

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 additional information regarding our fees, please see Item 5 of our [Form ADV Part 2A](#).

Ask us the following question:

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 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. For example, Helium will earn revenue sharing from Pershing, who serves as the qualified custodian for client accounts, with respect to client cash sweeps amounts invested in Pershing's cash sweep vehicle. Helium will also earn revenue sharing from Pershing with regard to any margin interest paid to Pershing on any margin loans undertaken by Helium clients. Helium will also earn revenue sharing from companies that issue proxies for facilitating the processing and delivery of the proxies to Helium's clients. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

In addition, Helium will provide revenue sharing payments to certain third parties for client referrals. Helium may trade in instruments issued by the third parties for client accounts and employees may transact in securities that are held by or recommended to clients.

For additional information regarding our conflicts, please see Items 11 and 14 of our [Form ADV Part 2A](#).

Ask us the following question:

How might your conflicts 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 is based on the performance or selection of specific securities.

Item 4: Disciplinary History

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Ask us the following question:

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

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at www.atomicvest.com. You can also email us at support@atomicvest.com with any questions.

Ask us the following questions:

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?