



## Helium Advisors LLC

### General Disclosures

Date 11/2/2021

#### Overview

AtomicVest Inc. (“Atomic”) provides investment advice through Helium Advisors LLC, a SEC-registered Investment Adviser (“Adviser” or “Helium”). There is no guarantee that investment objectives will be obtained through the Adviser. An investor utilizing Adviser to manage investments can lose a significant portion or some amount of its investments. **Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.** Investment performance is subject to volatility. In addition, the Adviser's fees and expenses may offset returns. In making an investment decision, you must rely on your own examination of the Adviser. You should not construe the contents of any presented materials as legal, tax, investment or other advice. Before investing, consider your investment objectives and Helium’s fees. Helium's internet-based advisory services are designed to assist clients in achieving discrete financial goals. They are not intended to provide comprehensive investment with respect to every aspect of a client's financial situation and do not incorporate specific investments that clients hold elsewhere.

Calculations that appear throughout presented materials are for illustrative purposes only. In addition, different assumptions will lead to different results. No representation is being made that any account will or is likely to achieve profits or losses similar to those displayed in the presented materials. The past performance of any investment strategy or methodology may not be indicative of future results. All trades, patterns, charts, systems, etc., discussed in the presented materials are for illustrative purposes only and are not to be construed as specific advisory recommendations. No system or methodology has ever been developed that can guarantee profits or protect against losses. No representation or implication is being made that using the Adviser’s methodologies or systems will generate profits or protect against losses.

#### Advisory Services

Helium uses proprietary algorithmic-based technology to provide discretionary asset management services to its clients utilizing the internet, through an online platform/web application or a mobile phone application. Helium provides investment advisory services to clients, but does not provide personalized financial planning to investors, such as estate, tax, or retirement planning. Nothing on our website or our mobile application should be construed as a solicitation or offer, or recommendation, to buy or sell any security. For information about the types of portfolios offered by Helium, please see Helium’s Form ADV Part 2.

#### Environment, Social and Economic (ESG) Considerations

Clients can choose to have the Adviser apply Environmental, Social or Governance (“ESG”) considerations when building their portfolio. The Adviser will implement the ESG overlay while maintaining the client’s



risk profile and will substitute or increase allocations to companies that have certain environmental and social characteristics while avoiding investments in other businesses that don't meet the ESG criteria.

An account that employs an ESG investing strategy, which typically selects or excludes securities of certain issuers for reasons other than performance, carries the risk that the account's performance will differ from accounts that do not utilize an ESG investing strategy. For example, the application of this strategy could affect the account's exposure to certain sectors or types of investments, which could negatively impact the Account's performance. Socially-responsible norms differ by region, and an issuer's ESG practices or the Adviser's assessment of an issuer's ESG practices may change over time.

### **For Tax-loss Harvesting**

Helium does not offer tax advice or tax accounting matters to clients. The recipient should not construe the tax-loss harvesting feature of the company's services as legal or tax advice. You should confer with your own personal tax advisors regarding the tax consequences of investing with Helium and engaging in the tax-loss harvesting service, based on your particular circumstances. Clients and their personal tax advisors are responsible for how the transactions conducted in an account are reported to the IRS or any other taxing authority on the Client's personal tax returns. Helium assumes no responsibility for the tax consequences to any Client of any transaction.

### **Portfolio Performance**

Performance information is presented net of all management fees and expenses. Commissions are not considered since the fee investment advisory fee includes trading commissions. For all periods the performance information includes the reinvestment of dividends and interest unless otherwise noted. Actual results for each investor will vary.

Projected and/or hypothetical performance is intended to show only an expected range of possible investment outcomes based on historical average returns and standard deviation of each investment type contained in the investment mix recommended by Helium, but does not take into consideration the effect of taxes, inflation, changing risk profiles, or future investment decisions. Projected and/or hypothetical performance does not represent actual client accounts or actual trades and may not reflect the effect of material economic and market factors.

Actual investors that become clients may experience different results from any hypothetical results shown. There is a potential for loss, as well as gain, that is not reflected in the hypothetical information portrayed. The hypothetical performance results shown do not represent the results of actual trading using client assets but were achieved by means of the retroactive application of a model designed with the benefit of hindsight.

### **Consent to Electronic Records and Signatures**

Required documents are provided to you electronically through this application. By agreeing to the terms within the advisory agreement, you are consenting to the electronic delivery of the Form CRS, ADV Part 2 and Privacy Notice and providing signatures electronically where required.



## **Exchange-Traded Funds**

Exchange-Traded Funds (ETFs) are subject to market risk, including the possible loss of principal. The value of the portfolio will fluctuate with the value of the underlying securities. An ETF typically includes embedded expenses that may reduce the fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a client's portfolio performance or an index benchmark comparison. Expenses of the fund may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary. Furthermore, ETF performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF.

Investors should consider an ETF's investment objective, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other important information, is available from the Adviser and shall be read carefully before investing.

## **Fee and Account Disclosures**

Recommendations and fees may vary for each client. Advisory fees are calculated based on the dollar amount of assets being managed per account as detailed in Helium's Form ADV Part 2.

## **Social Media**

All statements made via social media sites sponsored or maintained by Atomic and its affiliates are not intended as investment, tax or legal advice. Atomic and its affiliates are not responsible for and do not endorse the content by other users or followers of the social media sites sponsored or maintained by Atomic or its affiliates. Atomic and its affiliates are also not responsible for the terms of use or privacy or security policies of any social media sites, and you use such sites at your own risk. Atomic and its affiliates reserve their rights to block any user or follower who posts, tweets or retweets content that is deemed inappropriate or offensive or constitutes spam, a testimonial, advice, recommendation, or advertisement for securities, products, or services or is promotional in nature. Atomic and its affiliates also reserve their rights to block users or followers whose posts, tweets or retweets contain offensive or inappropriate content or serve as promotional sites. Any opinions expressed by our users or followers are those of the persons submitting the comments and don't necessarily represent the views of Atomic or its affiliates.

Please note that Atomic and its affiliates are not affiliated with the various social media platforms and have no control over how these and other third-party sites use the information you share. Helium may share or provide hyperlinks to third-party content and/or "like/favorite" third-party content. Doing so is intended to provide additional perspective and should not be construed as an endorsement or



recommendation of any services, products, guidance, individuals, or points of view outside of Helium. Posts by others that describe opinions, views, or experiences may not be representative or indicative of another's personal experience.

### **Non-Deposit Products**

Investments described on this website are NOT FDIC INSURED nor are they insured by any other governmental agency or instrumentality. Investments on this website MAY LOSE VALUE and they are not obligations, guarantees and are NOT BANK GUARANTEED.

### **Portfolio Line of Credit**

Margin accounts are solely offered by Pershing. Margin lending can add to your overall investment risk, and you should consider the risks and benefits specific to margin when evaluating your overall financial strategy. You should review all relevant information provided by Pershing prior to opening a margin account.

### **Content Not Warranted**

THE CONTENT IS PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND. YOU BEAR ALL RISKS ASSOCIATED WITH THE USE OF THE SITE AND CONTENT, INCLUDING WITHOUT LIMITATION, ANY RELIANCE ON THE ACCURACY, COMPLETENESS OR USEFULNESS OF ANY CONTENT AVAILABLE ON THE SITE. ATOMIC, ITS AFFILIATES AND ITS AND THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, PARTNERS, AGENTS, REPRESENTATIVES, SUPPLIERS AND SERVICE PROVIDERS, DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ALL WARRANTIES OF TITLE, NON-INFRINGEMENT, ACCURACY, COMPLETENESS, USEFULNESS, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR USE, AND WARRANTIES THAT MAY ARISE FROM USAGE OF ATOMIC'S OR ITS AFFILIATE'S WEBSITES.

### **Limitation of Liability**

Atomic and its affiliates and its and their respective employees, officers, directors, partners, agents, representatives, suppliers and service providers shall not be liable for any damages of any kind arising from or in connection with the use of the online platform, including mistakes, omissions, interruptions, deletion of files or email, errors, defects, viruses or delays in operation or transmission, even if they are expressly advised of the possibility of such damages. This is a comprehensive limitation of liability that applies to all damages of any kind, including compensatory, direct, indirect, punitive, special, incidental, or consequential damages, including but not limited to damages for lost profits, loss or inaccuracy of data or loss of revenue.

YOU AGREE THAT ALL CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE ONLINE PLATFORM SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION, AND THAT YOUR SOLE REMEDY IS TO CEASE USE OF THE ONLINE PLATFORM.



Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages. In such jurisdictions, our liability is limited to the greatest extent permitted by law.

While Helium endeavors to ensure that the online platform is available at all times, it will not be liable if, for any reason, this Site is unavailable at any time or for any period.

### **Indemnification**

By accessing and using the online platform and Content, you agree to indemnify, defend and hold harmless Helium (specifically including its officers, directors, owners, partners, employees, agents, information providers, licensors and licensees) (collectively, the “Indemnified Parties”) from and against any and all claims, losses, costs and expenses (including attorneys’ fees) arising out of or relating to (a) any breach (or claim, that if true, would be a breach) by you of these General Disclaimers and (b) your use of or activities in connection with the online platform. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you. You shall not enter into any settlement agreement which affects the rights of any of the Indemnified Parties or requires the taking of any action by any of them, without our prior written approval.

### **Website Subject to Change**

Helium reserves the right to amend or revise any information or documents contained on this website at any time without notice. The information and documents contained on this website relate only to the dates indicated therein and may not be accurate as of any subsequent date. Helium does not undertake any obligation or assume any responsibility to update any such information.

### **Links to Other Sites**

The online platform contains links to other independent third-party web sites, and we provide links to third-party websites as part of the Services (in all cases “Linked Sites”). These Linked Sites are provided solely as a convenience to you. Such Linked Sites are not under our control, and we are not responsible for and do not endorse the content of such Linked Sites, including any products, information or materials contained on such Linked Sites. You will need to make your own independent judgment regarding your interaction with these Linked Sites. We accept no responsibility for reviewing changes or updates to, or the quality, content, policies, nature or reliability of third-party web sites or applications. You should review applicable terms and policies, including privacy and data gathering practices of third-party web sites, which may materially differ from those of Helium, and should make whatever investigation you feel necessary or appropriate before proceeding with any transaction with any third-party.