

CLIENT RELATIONSHIP SUMMARY (FORM “CRS”)

Effective as of March 14, 2025

ITEM 1: INTRODUCTION

Atlatl Advisers is registered with the U.S. Securities and Exchange Commission as an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIP AND SERVICES

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

What investment services and advice can you provide me? Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services to retail investors include the following: financial planning and consulting; investment management and wealth management; and investment, institutional, and business consulting services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer advice only with respect to proprietary products. We primarily offer advice on mutual funds, exchange-traded funds (“ETFs”), and independent investment managers (“Independent Managers”). We may also advise on individual debt and equity securities, options, alternative investments, real estate investment trusts, and master limited partnerships. Our firm does *not* have a minimum account size, but our services are subject to a minimum fee of \$5,000. Atlatl may, in its sole discretion, elect to waive its minimum fee.

Additional information about our services can be found in Items 4, 5 and 7 of our [Brochure](#) and is available to all clients.

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

Questions to ask us. 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 be invested for me? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Moreover, for performance-based fee arrangements, we make more money the better your investment returns are, so we have an incentive to invest in riskier investments due to the higher risk/higher reward attributes. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. We offer our services on a fee-only basis. All fees for our advisory services are influenced by several factors, including assets under management, the complexity of services provided, the inclusion of financial planning services and any unique client needs. The maximum wealth management fee is 1.25% and the maximum strategy level fee is 2.00%, annually, paid monthly in advance. For fixed fee arrangements, our minimum fee is \$2,500. Our hourly fee for financial planning and consulting services is \$500 per hour, billed in half-hour increments. If clients engage our Firm for additional investment advisory services, Atlatl may offset all or a portion of its fees for those services based upon the amount paid for the financial planning and/or consulting services.

For project-based services, one half of the fees are due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged monthly in advance. In addition to the advisory fees being paid to us, certain additional charges might be imposed by other third parties, including broker-dealers and custodians. Examples of possible additional charges include securities brokerage commissions, mark-ups and mark-downs on fixed-income transactions, other transactions costs, custodial fees, fees attributable to alternative assets, reporting charges, fees charged by the Independent Managers, charges You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for 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.** Please also see our [Brochure](#) for additional details.

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 are some examples to help you understand what this means:

- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.
- For performance-based fees, we make more money the better your investment returns are, so we have an incentive to invest in riskier investments due to the higher risk/higher reward attributes.
- For hourly fees, each additional hour we spend working for you would increase the advisory fee and thus we have an incentive for you to agree to have us complete more work for you.
- For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you.

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

ITEM 4: DISCIPLINARY INFORMATION

Questions to ask us. As a financial professional, do you have any disciplinary history? For what type of conduct?

No. You can visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

ITEM 5: ADDITIONAL INFORMATION

Questions to ask us. 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?

For additional information on our advisory services, please visit <https://adviserinfo.sec.gov/firm/summary/284036> or reach out to our office. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (608) 351-4500.