



VANTAR INC. CUSTOMER RELATIONSHIP SUMMARY

EFFECTIVE OCTOBER 29, 2024

INTRODUCTION

Vantar Inc. (or 'Vantar' or 'We') is an investment adviser registered with the US Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. This Form CRS provides information applicable to retail investors.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Vantar offers investment advisory services to retail, corporate, and institutional investors. Clients are required to complete an online questionnaire about their investing objectives, goals, and risk tolerance. Our algorithm generates a recommended portfolio based on the client's responses to the questionnaire. 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. Portfolios may consist of equities, ETFs (including ETFs in the gold and precious metals sectors), fixed-income securities, and non-U.S. securities.

We provide discretionary investment advisory services, meaning we will buy and sell securities in your account on your behalf without your prior approval. We also provide non-discretionary services. There is no minimum account balance required to open or maintain an account. As part of our standard services, we (using our algorithms) monitor your portfolio periodically to ensure it is in line with your account's investment strategy and other limitations placed on your account. We may adjust your portfolio if you change your risk tolerance or provide other information to Atomic Invest. We 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, governance-related, or individual security restrictions, which may be provided at account setup or any time thereafter at no additional cost.

We also offer non-discretionary investment advisory services, in which the retail investor makes the ultimate decision to buy or sell securities.

Please see [Items 4 and 7 of the ADV Part 2A](#) for more detailed information regarding our services.

CONVERSATION STARTER

1. Given my financial situation, should I choose an investment advisory service? Why or Why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

WHAT FEES WILL I PAY?

Item 5 of Form ADV Part 2A details our fees and costs. \$1.00 per month in advance for accounts below \$3,000.00. Accounts with \$3,000.00 or more will be charged 1% per annum, divided equally into 12 monthly bills, and charged in arrears. Vantar uses the daily average value of the account as of the last business day of the month to determine the asset's value under management. You are



responsible for paying all third-party fees, including custodian, brokerage, mutual funds, and transaction fees. Those fees are separate from Vantar's fees and expenses.

Since fees are asset-based, the more assets in your advisory account, the more you will pay in fees. We may have an incentive to encourage you to increase the assets in 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 see [Item 5 of our Form ADV Part 2A](#) for additional information regarding Vantar's fees.

CONVERSATION STARTER

1. Help me understand how these fees and costs might affect my investments. If I give you \$10,000, how much will go to fees and costs, and 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. 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.

1. Our employees may also use algorithm-based investment advice and invest in the same securities you invest in. If they invest before you, they may get better securities prices.

CONVERSATION STARTER

1. How might your conflict of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid salaries.

DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

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

CONVERSATION STARTER

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

For additional information on our advisory services, see our Form ADV brochure at www.investor.gov or <https://adviserinfo.gov>. You can also request up-to-date information by calling us at (281) 744 0716 or regulatory@vantar.co