

## Client Relationship Summary

### Introduction

Atlanta Consulting Group Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services, 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 [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer non-discretionary investment consulting as well as discretionary portfolio management to retail investors. Based on the information you provide us, we will identify the portfolio structure, allocation model, and investment strategies we will utilize for your portfolio. We may recommend or select one or more separate account managers (each, a “Manager”) for you through either the managed accounts program offered by Raymond James & Associates, Inc. (“Raymond James”), which Managers may be available through the wrap program sponsored by Raymond James (the “Wrap Fee Program”), or through the Managed Account Select Program offered by Charles Schwab & Co., Inc.

Our investment advisory services include monitoring and reviewing your portfolio periodically and from time to time when requested by you, or when we determined it to be necessary or advisable based on updates to your financial or other circumstances.

If you engage us to provide non-discretionary investment consulting services, we will recommend purchases and sales of investments, but *you* will make the ultimate decision regarding each recommendation (although we will place the transaction when able with your custodian or bank). If we have discretion to manage your portfolio, we will execute transactions on your behalf based on your investment goals and objectives without asking you in advance. You may impose certain restrictions on the management of your portfolio. Restrictions may adversely affect the composition and performance of your portfolio, and we are not able to accommodate every request.

We do not offer proprietary investment products and will generally manage your portfolio using an array of investments, including primarily active and/or passive separate account managers. Our minimum portfolio value generally is set at \$5,000,000, but we may, at our discretion, make exceptions to the foregoing. ***For additional information, please see Items 4, 7 and 8 of our Form ADV, Part 2A Brochure (“[Brochure](#)”) at <https://adviserinfo.sec.gov/firm/summary/288169>.***

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

### What fees will I pay?

You will enter into one of two fee arrangements. In the first arrangement, we will charge you a management fee of generally up to 1.25% annually that is separate from the account’s brokerage expenses (*e.g.*, commissions, ticket charges, etc.), charges for custody services, and the fees of any Managers. The brokerage expenses may take the form of asset-based pricing, meaning that the broker-dealer charges the account a flat-rate percentage to cover all brokerage expenses, or these expenses may be assessed on a per-trade basis. Our portfolio management fees are typically billed quarterly, in advance, and we will deduct our fee directly from your account(s). However, certain non-discretionary accounts may be charged investment consulting fees in arrears.

Alternatively, if you participate in the Raymond James Wrap Program, your fees include our management fee in some instances as well as the brokerage expenses (*e.g.*, commissions, ticket charges, etc.) of the account, charges for custody services, and the fees of any Managers. Under the all-inclusive billing alternative, Raymond James will assess one fee that captures the management, brokerage, custody and administrative portions collectively. We receive a fixed portion of the Raymond James Wrap Program fees.

Because we typically charge an asset-based fee, the greater the value of your assets under our management, the more you will pay in actual dollars of management fees. We therefore have an incentive to encourage you to increase the amount of assets in your account(s) under our management.

In addition to our fees, certain investments you own (*e.g.*, mutual funds, exchange-traded funds, and other pooled investment vehicles) will charge additional management fees and other expenses, which are ultimately borne by you. **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, please see Items 5 and 12 of our [Brochure](#).**

**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?**

**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. Below is an example to help you understand what this means.*

Certain of our employees are also licensed to sell insurance products. As such, these employees are entitled to receive commissions or other remuneration on the sale of insurance and other products. In addition, certain of our employees are Registered Representatives of Chalice, a FINRA and SIPC member and registered broker-dealer. As such, these employees are entitled to receive brokerage commissions. In order to protect your interests, it is our policy to fully disclose all forms of compensation before any such transaction is executed. Unless otherwise agreed to in writing, any brokerage commissions generated for one of our employees in one of your accounts will be used to offset the advisory fee payable to us on the same account. In addition, you are not obligated, contractually or otherwise, to use the services of these insurance agents or Registered Representatives. **For additional information, please see Items 10, 11, 12 and 14 of our [Brochure](#).**

**Questions to Ask Us:**

- **How might your conflicts of interest affect me, and how will you address them?**

**How do your financial professionals make money?**

Certain financial professionals receive profits from the firm, and others receive a fixed salary and are eligible for discretionary bonus compensation based on firm profits. These arrangements present a conflict of interest in that we are incentivized to encourage you to increase the amount of assets in your account(s) managed by us in order to increase the fees you pay and therefore increase our firm's profits.

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

No. Visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

For additional information about our investment advisory services, or to request copy of our latest Client Relationship Summary, please visit our website at [www.theatlantaconsultinggroup.com](http://www.theatlantaconsultinggroup.com) or call us at 888-317-2810.

**Questions to Ask Us:**

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**