

**ATIS, INC.  
9717 PRAIRIE AVENUE  
HIGHLAND, IN 46322**

**FORM ADV, PART 2A APPENDIX 1, WRAP FEE PROGRAM BROCHURE**

**RBC ADVISOR**

**RBC UNIFIED PORTFOLIO**

**ATIS ADVISOR**

**CONTACT: JOHN J. EVANICH, PRESIDENT**

**[WWW.ATISWEALTH.COM](http://WWW.ATISWEALTH.COM)**

**JANUARY 9, 2024**

This wrap fee program brochure provides information about the qualifications and business practices of ATIS, Inc. If you have any questions about the contents of this brochure, please contact us at 219-836-2102, or email [invest@atiswealth.com](mailto:invest@atiswealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about ATIS, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

In Item 2, ATIS, Inc. is required to identify and discuss all material changes to its Advisory Programs Disclosure Document (Form ADV Part 2A Appendix 1, Wrap Fee Program Brochure). Since the January 09, 2020 version of the Disclosure Document, we have the following material updates.

We have updated certain sections to enhance our existing disclosures on products and services and, in certain instances, to provide additional clarity related to our conflicts of interest, including:

- Item 4- Changes were made to clarify the programs offered by the Firm. ATIS Advisor program partnership with NextCapital has been eliminated as of 12/31/2020.
- Item 5. Table 3 – Updated to remove Next Capital Program Fee schedule.
- Item 5. Calculation of Program Fees – Updated to remove Next Capital Fee calculation information.
- Item 7 – Removed Next Capital initial deposit information

ATIS, Inc. will provide you with a new Disclosure Document without charge, upon request to your Financial Advisor.

## ATIS, Inc. Investment Services

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## Item 4 – Services, Fees, and Compensation

The Firm’s advisory offerings are limited to “wrap fee programs”. The SEC defines “wrap fee programs” as a program under which investment advisory and brokerage execution services are provided for a single “wrapped” fee that is not based on the transactions in a client’s account. An investment advisory program under which all clients pay traditional, transaction-based commissions is not a “wrap fee program”.

Following are the types of programs we offer:

**RBC Advisor** -The RBC Advisor Program is a customized investment consulting Program through which accounts of clients of the Correspondent Firm named in the Single Program Agreement receive non-discretionary advice for investing in eligible securities.

The Financial Advisor may recommend eligible securities, including mutual funds offered at their net asset value without any front-end or deferred sales charge, which may also include no-load funds that the Correspondent Firm believes possess investment characteristics that are consistent with your Risk Profile. If the investment strategy will be implemented with mutual funds only, you select from the various eligible mutual funds and specify the mutual funds in which account assets are to be invested and the allocation among those funds. This fund allocation may subsequently be modified by you by notifying the Correspondent Firm. It is your responsibility to advise the Correspondent Firm at such times as you determine rebalancing should occur.

Neither RBC CM nor the Correspondent Firm has discretionary authority with respect to the Program account; however, if your investment allocation includes a mutual fund share class we deem to be ineligible for the Program, we may update the allocation to include the equivalent, eligible share class of the same mutual fund without notification to you. You have sole discretion to accept or reject an investment strategy or any specific recommendation to purchase, sell, or redeem securities. You receive investment advice from the Correspondent Firm and the Correspondent Firm’s Financial Advisor, and not RBC CM. We do not assume responsibility for the performance of the securities selected by you, or for the conduct or particular recommendation of the Financial Advisor because the advisory relationship is between you and the Financial Advisor.

An Advisor account is not for day trading or excessive trading, including trading in securities based on market timing, and accounts may be restricted or terminated at the discretion of RBC CM upon written notice to you.

**RBC Unified Portfolio (RBC UP)** - RBC Unified Portfolio is a unified managed account “UMA” program through which your account is professionally managed by RBC CM as Overlay Manager or a third-party Overlay Manager, Envestnet. The Overlay Manager manages

the account through investments in mutual funds, ETPs, and/or in accordance with one or more model portfolios provided by Model Providers or RBC CM, all in a single account. Your Financial Advisor may provide you with information on mutual funds, ETPs, and/or model portfolios representing different investment styles and strategies that may be compatible with your Risk Profile.

The management of your account may include tax overlay management services and/or personal conviction overlay screens. If you elect either or both of these additional services, your account will be managed by Envestnet, otherwise, RBC CM will act as Overlay Manager. A unified managed account (UMA), sponsored by RBC Capital Markets, provides clients with access to multiple model portfolios provided by Investment Managers, mutual funds, and ETFs all within a single account. The model portfolios available in RBC UP also include the Specialty Portfolios which are portfolios provided by RBC Wealth Management’s Portfolio Advisory Group, and Global Manager Research with RBC or Envestnet providing overlay services.

**ATIS Advisor** – An ATIS, Inc. sponsored program, partnering American Funds to provide cost effective Robo-Advisor solutions for smaller accounts. The programs provide asset allocation models utilizing mutual funds and ETF’s.

The RBC Advisor program account portfolios are individually created through discussion between the advisor and client. Investment selection may include equities, bonds, mutual funds, and ETF’s. It is the clients’ choice as to investment selection.

### Fees and Compensation

**Table 1** presents the fee schedule for RBC Advisor Platform. **Table 2** presents the fee schedule for RBC’s Unified Portfolio Platform. **Table 3** presents the fee schedule for the ATIS Advisor Program platforms.

**Table 1: RBC Advisor**

Account Size	Trade Allotment	ATIS, Inc. Fee Range	Fee Retained by RBC
\$25,000 - \$99,000	30	0.50 - 2.00%	0.35%
\$100,000 - \$249,999	50	0.50 - 2.00%	0.25%
\$250,000 - \$499,999	100	0.50 - 2.00%	0.18%
\$500,000 - \$999,999	150	0.50 - 1.50%	0.13%
\$1,000,000 - \$1,999,999	200	0.50 - 1.50%	0.11%
\$2,000,000 - \$2,999,999	225	0.30 - 1.50%	0.09%
\$3,000,000 - \$4,999,999	250	0.20 - 1.00%	0.07%
\$5,000,000 & ABOVE	300	0.20 – 1.00%	0.05%

Mutual Fund and Exchange Traded Funds will charge operating expenses, as defined by their specific fund prospectus. These operating expenses will reduce the overall return on investment.

Over the Allotment Fee: \$12 / Trade

**Table 2: RBC Unified Portfolio (RBC UP)**

Account Size	ATIS, Inc. Fee Range	Fee Retained by RBC
\$25,000 - \$99,999	0.50 - 2.00%	0.20%
\$100,000 - \$249,999	0.50 - 2.00%	0.15%
\$250,000 - \$499,999	0.50 - 2.00%	0.10%
\$500,000 - \$999,999	0.50 - 1.50%	0.06%
\$1,000,000 - \$1,999,999	0.50 - 1.50%	0.05%
\$2,000,000 - \$2,999,999	0.30 - 1.50%	0.03%
\$3,000,000 - \$4,999,999	0.20 - 1.00%	0.01%
\$5,000,000 & ABOVE	0.20 - 1.00%	0.00%

Mutual Fund and Exchange Traded Funds will charge operating expenses, as defined by their specific fund prospectus. These operating expenses will reduce the overall return on investment.

**Table 3: ATIS Advisor Program**

Platform Vendor	Vendor Fee	Fee Retained by RBC/Capital Bank
America Funds (F-2 Series)	1.00% + Fund Operating Expense	Fund Operating Expense

**Calculation of Program Fees**

**RBC Advisor & UP**

The Program Fee is calculated as a percentage of assets under management, including securities, cash, money market funds, RBC Insured Deposit balances, or RBC Cash Plus balances or Credit Interest Program balances and the full value of any assets purchased on margin. Program Fees are generally payable in advance on a quarterly basis, and are calculated based on RBC Capital Markets appraisal of the market value of the billable assets in the account as of the last business day of the preceding calendar quarter.

Program Fees are prorated for any billing period that is less than a complete quarter. For accounts enrolled in the RBC Advisor and Consulting Solutions Programs, RBC Capital Markets may calculate an additional Program Fee or refund a portion of the quarterly fee paid in advance if the billable assets in the account increases or decreases by \$10,000 or more. Increases or decreases of the billable assets may be caused by, but is not limited to, the following: deposits, withdrawals, and conversions or sale of certain

mutual fund share classes. For Accounts enrolled in the RBC Unified Portfolio Program, deposits to or withdrawals from the Account of cash or securities with a value equal to or greater than \$10,000 will be billed at the applicable fee rate on a pro-rata basis. For all Programs, increases and decreases of the billable assets will offset each other and the net amount will be used to calculate on a daily basis an additional Program Fee or refund to your Account. In each case, the additional fee or refund will be equal to the applicable fee rate times the amount of the increase or decrease, pro-rated based on the number of days from the date of the triggering event to the last day of the quarter.

Each of RBC CM and Correspondent Firm reserve the right, in their sole discretion, to adjust Program Fees for changes in security type, trading activity or Account size at any time without notice. Additionally, RBC CM reserves the right to increase any or all of the Program Fees and/or charges upon thirty (30) days' advance written notice to you.

The quarterly Program Fee will be deducted directly from your Program Account unless otherwise indicated by you. You may be able to pay Program Fees from assets outside your Program Account, provided the Account is not a retirement account, or with assets in which RBC CM is not custodian. Automatic fee deductions will be funded from available cash or the proceeds of the sale of securities in the account. If you have elected to be invoiced for Program Fees and such fees and/or other Program charges are not paid within sixty (60) days of the date on the invoice for such fees and/or charges, RBC CM will debit the applicable Program Account for the invoiced amounts due from you.

### **ATIS Advisor**

American Funds F-2 shares are used in their program. Fees are calculated by AFS for each quarterly period ending the last business day of February, May, August, and November, and shall be the product of the following:

1. The average daily net asset value of the clients' assets invested in the shares of the funds through the program during the quarter.
2. The number of days in the quarter.
3. The rate agreed to by the parties divided by the number of days in the year. The fees shall be paid within 30 days following the end of the quarter for which such fees are payable.

American Funds Services shall deduct fees from client accounts as elected by the Firm on the class F-2 direct fee debiting schedule.

## **Item 5 – Account Requirements and Types of Clients**

ATIS, Inc. clients are individuals and trusts who are seeking financial planning services and an alternative to transaction fee commission charges. The majority are IRA rollover accounts. RBC

Capital Markets has established a minimum asset balance of \$25,000 for each sponsored program. The initial deposit for the ATIS Advisor Programs are as follows:

- American Funds - \$250.

## **Item 6 – Portfolio Manager Selection and Evaluation**

We do not use third party portfolio managers. Therefore, we do not have any criteria for recommending and evaluating portfolio managers.

## **Item 7 – Client Information Provided to Portfolio Managers**

We do not work with portfolio managers. Our client information is not disseminated to any organization.

## **Item 8 – Client Contact and Portfolio Managers**

Since we do not do business with portfolio managers, there is no information to provide clients regarding contact.

## **Item 9 – Additional Information**

ATIS, Inc. has no material legal or disciplinary events to report.

ATIS, Inc. is a full-service brokerage and financial services firm and is registered as a broker-dealer with the U.S. Securities and Exchange Commission and an investment adviser with the Indiana Secretary of State. We are also a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

As a securities broker-dealer conducting business on a fully disclosed basis, and as permitted by applicable law, we may, when appropriate:

- act as principal, buy securities from, or sell securities to you;
- act as broker or agent, effect securities transactions for compensation for you;
- effect transactions between your Program account and another Program client's account;
- buy or sell securities for ourselves;
- sell or convert mutual fund shares or other unbilled assets, which will subject proceeds to Program Fees.

We have adopted and enforce internal policies and procedures with respect to conflicts of interest between us and our clients. Pursuant to these policies and procedures, we, when engaging in the activities enumerated above, treat your orders fairly and do not give our own orders preference over your orders. Where required by applicable law or exchange rules, we obtain the consent of affected clients in advance of any transactions in which we will be engaging in the activities referenced above. When we engage in the activities referenced



above, all statements and/or confirmations of such transactions contain the disclosures required by applicable law and exchange rules. Securities activities are monitored daily to detect and prevent employees from trading ahead of client accounts.

### **Code of Ethics, Participation or Interests in Client Transactions and Personal Trading**

ATIS, Inc. is committed to ensuring that in our capacity as an investment adviser as well as a broker-dealer, we achieve the objectives below, as reflected in our Code of Ethics:

- Act in the best interests of our clients and not allow personal interests or the interests of the organization to take precedence over the interests of our clients;
- Act with due skill, care and diligence in conducting our business and all transactions and trading activities;
- Preserve client confidentiality at all times;
- Respect the intellectual property rights of others;
- Prevent and/or fully disclose any perceived or real conflicts of interest;
- Protect and promote the integrity of the market;
- Preserve honesty, integrity and trust in all communications with clients, employees and shareholders;
- Encourage and foster an organization and work environment that promotes the internal reporting through a defined escalation path regarding violations of the Code of Ethics as related to securities transactions, personal trading activities of employees and supervisory personnel, and employee behavior;
- Comply with applicable securities laws, rules, and regulations through leveraging an ethics-based approach;
- Promote honest and ethical conduct by all employees, Financial Advisors, and executives, including the ethical management of actual or apparent conflicts of interest between external, personal and professional relationships;
- Promote full, fair, accurate, and understandable disclosure in reports, documents, and client communications that we create, submit, and disseminate; and
- Establish accountability on the part of employees, Financial Advisors, and executives regarding adherence to the Code of Ethics.

### **Review of Accounts**

Individual accounts are reviewed periodically by ATIS, Inc.'s compliance officer and/or sales manager. Certain clients may impose restrictions on their holdings. In accommodating those restrictions, we evaluate any resulting differences between a specific account and the firm's model portfolios very closely. Some accounts, based on the account design, are monitored on a portfolio management systems (known as Advisory Link, RBC Portfolio View and RBC Circle Black) that provides current and comprehensive information concerning account performance, asset allocation and the progress of individual positions in the portfolio.

Account review is a routine firm function, but it can be triggered or intensified by unexpected performance, shifting market conditions, or changing client preferences or circumstances. In both routine and unusual circumstances, the central purpose of ATIS, Inc.'s review process is to ensure that the firm's clients understand both what and how their accounts are doing. An additional purpose is to ensure the suitability of ATIS, Inc. investment discipline for all clients.

Clients receive quarterly statements for each of their investment advisory accounts. Upon request, clients may receive reports more frequently, and may, in all cases, access comprehensive account information using our clearing firm's resources. Such reports are computer generated. ATIS, Inc. communicates with clients concerning their accounts, personal and financial circumstances.

#### **Client Referrals and Other Compensation**

We do not compensate for client referrals. There are no sales awards or other prizes.

#### **Financial Information**

We are not required to include a balance sheet in this Disclosure Document because we do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. We do not have any financial conditions that are reasonably likely to impair our ability to meet our contractual commitments to clients.

ATIS, Inc. has not been the subject of a bankruptcy petition during the past 10 years.

### **Item 10 - Requirements for State Registered Advisors**

The ATIS, Inc. principal officers and management persons are the following:

#### **John J. Evanich, President**

[john.evanich@atiswealth.com](mailto:john.evanich@atiswealth.com)

John is President of ATIS, Inc. Investment Advisory Services, General Securities Principal and Financial Operations Principal. Previous to developing ATIS, Inc. in 2009, John served in the securities industry for 15 years, primarily as the President of American Trust Investment Services and Peerson & Co.

Before entering the securities industry, he was Controller of a financial institution, a member of a CPA firm, and examiner for the Indiana Department of Revenue.

A 1985 graduate from Indiana State University with a B.S. in accounting, John obtained his CPA license in 1987.

#### **Kurt F. Schultz, Executive Vice President**

[kurt.schultz@atiswealth.com](mailto:kurt.schultz@atiswealth.com)

Kurt is Executive Vice President of ATIS, Inc. Investment Advisory Services. He has 39 years of experience in the financial services industry including both equity and derivatives markets. As a former Senior Equity Derivatives Strategist, Kurt worked with institutional clients that included mutual fund managers, hedge funds, and various endowments. He also has extensive classroom and seminar experience teaching global corporations Technical Analysis and Risk Management strategies.

Since moving from the floor of Chicago's Exchanges to the private client arena, Kurt has expanded his licensing. His licenses include a Series 4,7,24,53,63, and 66. He also holds a Life, Variable Life, and Annuity License.

A 1983 graduate of Valparaiso University, Kurt obtained a B.A. in Economics.

**Joseph S. Mastej, Operations Officer**

[Joe.mastej@atiswealth.com](mailto:Joe.mastej@atiswealth.com)

Joseph Mastej was born in 1994, and is currently employed at ATIS, Inc. as a Financial Advisor. In 2016, he joined the team at ATIS, Inc. where he would pass his Series 7 and 66 tests in 2017, he has been a Registered Advisor since. On May 3, 2021, he passed the Operations Principal Series 24 license test. He is currently acting Operations Officer for ATIS, Inc. as of May 28, 2021.

A 2016 graduate of Indiana University Northwest, with a B.A. in Economics. In 2023, Joe would graduate again with a master's in Business & Administration from Indiana University Northwest.