

### Item 1: Introduction

ATLANTIC PRIVATE WEALTH, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit <http://investor.gov/CRS> for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers and investing.

### Item 2: Relationships and Services

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 include financial planning, investment management, and wealth management. 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 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 offer advice on fixed income securities, equity securities, mutual funds and exchange traded funds, repurchase agreements and deposit accounts with banks. Our services are not subject to a minimum fee or account size. Please also see our Form ADV Part 2A by visiting: <https://adviserinfo.sec.gov/firm/summary/311517>, specifically Items 4 & 7.

#### *Questions to Ask:*

- *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?*

### Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay? We offer our services on a fee basis. We charge a fixed fee for financial planning and a fee based upon assets under management for investment management and wealth management 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 quarterly, in arrears.

Third Party Costs: In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. Some investments (e.g., mutual funds, variable annuities, etc.) impose additional transaction fees and product-level fees that reduce the value of your investment over time.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher fees. **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 visit: <https://adviserinfo.sec.gov/firm/summary/311517> for more details.

**Questions to Ask:**

- *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?*

**Conflicts of Interest:** *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 is an example to help you understand what this means. If an investor agrees to transfer or rollover an account to our management, then we make more money in fees than if they didn't transfer the account.

**Questions to Ask:**

- *How else does your firm make money and what conflicts of interest do you have?*
- *How might your conflicts of interest affect me, and how will you address them?*

**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 Item 3. Please visit: <https://adviserinfo.sec.gov/firm/summary/311517>, Item 10 for additional details.

**Item 4: Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

**Questions to Ask:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Item 5: Additional Information**

You can find additional information about our services, see <https://adviserinfo.sec.gov/firm/summary/311517> and any individual brochure supplement your representative provides. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please call us at (919) 968-2977.

**Questions to Ask:**

- *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?*