Form CRS – Client Relationship Summary

Dated: December 12, 2025

ATIA Wealth Management Group ("ATIA") is registered with the State of Illinois as an investment adviser. Investment advisory services and fees differ from brokerage services and fees. Free and simple tools to research investment advisers are available at **Investor.gov/CRS**, which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including **ongoing portfolio management** and **financial planning services**.

Portfolio Management Services
We provide discretionary investment management services, meaning we make investment decisions on your behalf without requiring approval for each transaction. In limited circumstances, we may provide non-discretionary services where you approve transactions in advance. The frequency and depth of monitoring depend on your individual circumstances and the services you receive.

Financial Planning Services
We may provide financial planning services that address topics such as retirement planning, cash flow analysis, tax considerations, insurance planning, and estate planning. Financial planning services may be provided on a standalone basis or in conjunction with portfolio management. Financial planning services are provided based on your specific needs and may vary in scope and complexity.

We monitor client accounts on an ongoing basis and review them at least annually.

Conversation Starters:
• Given my financial situation, should I choose an investment advisory service?
• How will you monitor my investments and how often?
• What experience and qualifications do you have?

What fees will I pay?

You will pay advisory fees based on the services provided.

Portfolio Management Fees
Portfolio management fees are generally charged as a percentage of assets under management and are **billed monthly in arrears** based on the value of your account.

Financial Planning Fees
Financial planning fees may be charged as a flat fee, hourly fee, or other agreed-upon arrangement depending on the scope and complexity of the services.

You may also pay fees and expenses charged by the custodian, mutual funds, exchange-traded funds, or other investment products. You will pay fees whether you make or lose money on your investments, and fees will reduce your investment returns over time.

Conversation Starter:
• Help me understand how these fees might affect my investments.

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we have a **fiduciary duty** to act in your best interest and not place our interests ahead of yours. At the same time, the way we are paid creates certain conflicts of interest, such as having an incentive to increase assets under management. We seek to manage these conflicts through disclosure and policies designed to act in your best interest.

Conversation Starter:
• How might your conflicts of interest affect me, and how do you address them?

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

No. You may visit **Investor.gov/CRS** to research our firm and financial professionals.

Conversation Starter:
• Do you have any disciplinary history?

Additional Information

For additional information about our services or to request a copy of our Form ADV Part 2A (Firm Brochure), please visit **www.atiawealth.co** or call **217-523-7700**.

Conversation Starter:
• Who is my primary contact person, and how can I raise concerns?

Headquarters:

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