

Form CRS Customer Relationship Summary

Item 1: Introduction

MidAtlantic Capital Management, Inc. ("MidAtlantic") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. 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 [Investor.gov/CRS](https://investor.gov/CRS), which also provides 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 the below principal investment advisory services to retail investors which we monitor continuously as part of our standard services:

- Portfolio Management Services, within a standard discretionary management agreement or within a wrap fee program.

The services mentioned above include the provision of continuous advice to a client for investing the client's account based on his/her particular circumstances. We manage investment accounts on a discretionary or non-discretionary basis. When you invest with us on a *discretionary basis*, as mentioned in our investment management agreement with you, we will buy and sell investments in your accounts (within the parameters established within your Investment Policy Statement) without requiring your pre-approval on an ongoing basis until you notify us in writing to terminate the agreement. If you invest with us on a non-discretionary basis, this means we may give you advice and recommendations, but you decide what investments to buy and sell.

You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Our minimum account size is typically \$250,000, however under certain circumstances, we will waive the minimum at our discretion.

For additional information including minimum investment amounts, please see

adviserinfo.sec.gov/firm/summary/116524 for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).

Conversation Starters - Ask your financial professional:

- *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?

The annualized fee for Portfolio Management Services are charged as a percentage of assets under management. Clients are charged according to the following schedule:

<u>Assets Under Management</u>	<u>Total Annual Fee</u>
Amounts up to \$500,000	1.00%
Next \$500,001 to \$1,000,000	0.92%
Next \$1,000,001 to \$2,000,000	0.80%
Amounts above \$2,000,000	0.72%

All clients are managed within our wrap fee arrangement, as such, our clients pay a single fee for advisory, brokerage and custodial services. Client's portfolio transactions may be executed without commission charge in a wrap fee arrangement. In evaluating such an arrangement, the client should also consider that, depending upon the level of the wrap fee charged by the broker-dealer, the amount of portfolio activity in the client's account, and other factors, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately. We will review with clients any separate program fees that may be charged to clients.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. For example, other common fees and costs applicable to you could include wire transfer fees, mutual fund fees or exchange-traded fund fees. Our firm does not receive any portion of these 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. February 3, 2025

Conversation Starters - Ask your financial professional:

– 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 providing recommendations when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

Additional Information: For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C. and D.) which can be found at adviserinfo.sec.gov/firm/summary/116524.

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 examples to help you understand what this means.

- The more assets there are in your investment account(s), the more total fees you will pay, and the firm has incentive to encourage you to increase the assets in their account(s). For example, recommending rollovers from retirement plan assets such as 401(k) accounts to an Individual Retirement Account (IRA) that is advised by our firm can increase the amount of advisory fees you will pay.
- When our firm charges you asset-based fees, more assets in the account will cause you to pay more in total fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. However, please note that the fee rate percentage does not increase with more assets in the account and typically decreases at certain asset levels as detailed in our Form ADV Part 2A.

Additional information: For more detailed information, please review our Form ADV, Part 2A brochure, Items 11, which can be found at adviserinfo.sec.gov/firm/summary/116524.

Conversation Starter - Ask your financial professional:

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

How do your financial professionals make money?

We pay our professionals a base salary and a share of the firm's profitability, and therefore they have the opportunity to earn more when opening more accounts and increasing assets while remaining within the guidelines of our investment policy.

Item 4: Disciplinary History Do you or your financial professionals have legal or disciplinary history?

No, neither our firm nor our financial professionals have any disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter - Ask your financial professional:

– 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 and request an up-to-date copy of the customer relationship summary by visiting MidAtlantic-Capital.com, emailing at Info@MidAtlantic-Capital.com, calling us at (804) 272-9200, or by visiting adviserinfo.sec.gov/firm/summary/116524.

Conversation Starters - Ask your financial professional:

– 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?

Material Changes:

February 3, 2025

- Since our last annual update filing in March, 2024, we have amended our fee section to be more reflective of the fees you will pay. Additionally, we have made minor non-substantive changes throughout this document to be more aligned with the requirements of this form. We encourage you to review this document in its entirety.