This brochure supplement provides information about Benjamin Howe Atwater that supplements the Atwater Malick, LLC brochure. You should have received a copy of that brochure. Please contact Benjamin Howe Atwater, Managing Member if you did not receive Atwater Malick, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Howe Atwater is also available on the SEC's website at www.adviserinfo.sec.gov.

# Atwater Malick, LLC

Form ADV Part 2B - Individual Disclosure Brochure

for

# **Benjamin Howe Atwater**

Investment Adviser Representative

Atwater Malick, LLC 201 Granite Run Drive, Suite 290 Lancaster, Pennsylvania, 17601 (717) 201-9504 www.atwatermalick.com ben@atwatermalick.com

UPDATED: 04/22/2024

# Item 2: Educational Background and Business Experience

Name: Benjamin Howe Atwater

**Born:** 1978

#### **Education:**

BS Finance, Miami University (OH) – 2000 MBA, Lebanon Valley College – 2003

#### **Business Background:**

2008 - Present Partner/Managing Member

Atwater Malick, LLC

2004 – 2008 Senior Portfolio Manager

Bank of New York Mellon

# **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

#### **Item 4: Other Business Activities**

Benjamin Howe Atwater is not engaged in an investment-related business or occupation (other than this advisory firm). However, he is an investor and owner of Josie's Pub, a local restaurant in East Petersburg, PA. The legal name of the restaurant is Main St. EP Restaurant, LLC and its affiliated real estate holding company is Main Street EP Associates, LLC. This is a non-investment related company for which Mr. Atwater spends less than 10% of his time. Two of the co-owners of the restaurant are Atwater Malick clients. Engaging in this outside business activity with two of his clients creates a conflict of interest because Mr. Atwater could prioritize the financial and investment interests of the co-investor/owner clients over other Atwater Malick clients. Consistent with Atwater Malick's fiduciary duty to all clients, Atwater Malick has developed policies and procedures to ensure all clients are treated fairly and objectively. This includes steps to manage this conflict of interest. Atwater Malick does not give preferential investment or financial advice/services to the clients with which Mr. Atwater is a co-investor/owner and such clients are treated in the same manner as other clients.

# **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Benjamin Howe Atwater does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Atwater Malick, LLC.

### **Item 6: Supervision**

As one of the co-owners and representatives of Atwater Malick, LLC, Benjamin Howe Atwater works closely with co-owner Matthew Charles Malick and all advice provided to clients is reviewed by both individuals prior to implementation. Benjamin Howe Atwater's contact information is on the cover page of this disclosure document.