

Form CRS: Relationship Summary

Introduction
Gen-Wealth Partners, Inc. DBA Generational Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
Relationships and Services
<i>What investment services and advice can you provide me?</i> We offer investment advisory services to retail investors. Our financial planning services involve evaluating each client's financial situation, goals, and risk tolerance, and developing a written financial plan for the client. We also offer portfolio management services, which involve creating a customized portfolio that we will manage on a discretionary basis for the client. Discretionary management means that we have the authority to select the type and amount of securities to be bought and sold in the client's account and to place trades without the client's prior approval. We monitor our clients' accounts regularly. Our recommendations may include the use of the Gen-Wealth Multi-Strategy Platform Program. We may also recommend the services of Institutional Strategists, who are independent investment advisers, to manage a client's account. We require a minimum of \$250,000 in managed accounts per household; this requirement may be waived in our discretion. We do not offer proprietary products or limit our menu of products or types of investments.
<u>Additional Information:</u> You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure. https://adviserinfo.sec.gov/firm/summary/281330
<u>Conversation Starters:</u> 1. "Given my financial situation, should I choose an investment advisory service? Why or why not?" 2. "How will you choose investments to recommend to me?" 3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"
Fees, Costs, Conflicts, and Standard of Conduct
<i>What fees will I pay?</i> We offer our financial planning services on a fixed fee and an hourly basis. If a client requests a financial plan on multiple topics, we charge a fixed fee that ranges from \$1,000 to \$10,000, depending on the number of topics covered, the amount of time required to write the financial plan, and the areas of research involved. If a client requests financial planning for an isolated topic, we charge an hourly fee of \$250 per hour. One half of our fee for financial planning services is due upon signing the financial planning agreement, and the other half is due upon the conclusion of the financial planning service. Our portfolio management fees are based on a percentage of the assets under management in the client's account. Our fees are negotiable and can range from 0% to 1.75%. <i>Please note, legacy clients may have different fee schedules compared to current clients.</i> We collect our fees quarterly in advance based. Clients who use the Gen-Wealth Multi-Strategy Platform Program will be assessed, a fee of 0.25% in addition to the management fee. If we use the services of an Institutional Strategist, the platform fee and the Institutional Strategist's fee are separate and distinct from our fees. Additionally, clients may incur additional charges imposed by custodians, brokers, and other third parties; these fees are separate and distinct from our fee. <u>Additional Information:</u> 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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure. <u>Conversation Starter:</u> "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?"
<i>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</i> 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 some examples to help you understand what this means:

- a) Some of our investment adviser representatives are registered representatives of Private Client Services, an independent broker-dealer, and may recommend these services to clients. These other business activities pay commissions or fees that are separate from our fees, which gives our investment adviser representatives an incentive to recommend and sell additional securities or advisory services to our clients.
- b) Some of our investment adviser representatives are independent life and health insurance agents and may recommend these services to clients. These services pay them commissions that are separate from our fees, which gives our investment adviser representatives an incentive to recommend and sell insurance products to our clients.
- c) Some of our investment adviser representatives are tax professionals and may recommend tax preparation services to clients. These services pay fees that are separate from our fees, which gives our investment adviser representatives an incentive to recommend and sell tax preparation services to our clients.
- d) We participate in Charles Schwab & Co., Inc.'s institutional customer program, which provides economic benefits to us that may not benefit our client accounts. This may indirectly influence us to recommend and choose Charles Schwab & Co., Inc. for custody and brokerage services.
- e) When we recommend that you rollover a retirement account for us to manage, this creates a conflict of financial incentive because we charge a fee for our services.

Additional Information:

You can find more detailed information about our conflicts of interest in Items 10 and 14 of our Firm Brochure.

<https://adviserinfo.sec.gov/firm/summary/281330>

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals are compensated on a salaried basis.

Disciplinary History

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

No.

Additional Information:

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary using one of the following methods:

Website: www.gen-wealth.com

Address: 244 East Main Avenue, Zeeland, MI 49464

Email: clientliaison@gen-wealth.com

Telephone: (616) 931-1270

Conversation Starter:

"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: Page 1 – The Gen-Wealth Multi-Strategy Platform Program and its fees have been added. The maximum annual management fee has been updated.