

KAPITALL GENERATION LLC

301 Congress Avenue
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Austin, Texas 78701

Customer Relationship Summary (CRS) – October 25, 2023

Introduction

Kapitall Generation LLC is an introducing broker exclusively supporting 401K retirement accounts of SaveDay Inc. a 401K administrator. Kapitall Generation LLC (“Kapitall”) is registered with the Securities and Exchange Commission and we provide brokerage accounts and services rather than advisory services. Brokerage and investment advisory services differ and it is important for you to understand the differences.

The SEC provides free and simple tools to research firms and financial professionals as well as educational materials. You can find this information by going to: investor.gov/crs

What investment services and advice can you provide me?

Our services involve effecting securities transactions for 401K Retirement Accounts exclusively online. We buy and sell securities only at direction of your advisor and we do not offer recommendations of securities, strategies involving securities or securities accounts to you. We do not monitor accounts or individual investments, unless we state otherwise in writing. We do not have any account minimums.

Funds and securities will be custodied by our clearing firm Apex Clearing Corporation that services accounts by executing, clearing and settling trades as well as preparing and distributing account statements and trade confirmations.

Our investment services are for participants of 401K retirement plans. Although the firm has the option to offer additional products such as NYSE and OTC securities to its client base, the 401k plans currently have portfolios consisting of 12 Exchange Traded Funds (ETF's). We do not offer proprietary products or limit our platform to products that pay us revenue sharing or other compensation.

Conversation Starters: You can ask us these questions by calling 888 952 7482 or emailing contact@kapitallgen.com

- *Given my financial situation, should I choose a brokerage 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?*

What fees will I pay?

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.

Kapitall does not charge commissions for executing buy and sell orders. However, the firm’s advisory affiliate WealthyX charges a “wrap” fee, which allows Clients to pay a single fee for investment advisory services (the “fee”). The fee is not based upon transactions in a Client account, but rather is a bundled fee, which includes the costs for advisory services, execution, clearance, custody and account reporting. For Client accounts, WealthyX assesses a monthly fee calculated daily at a rate of up to 0.90% divided by 365. On an annual basis, this represents up to a 0.90% fee. Kapitall Generation receives a portion of the “wrap” fee, as an administrative fee from its parent company, SaveDay, to cover clearing, custody, execution and account maintenance fees that it is charged by its clearing broker, Apex Clearing Corporation (Apex). In addition, Kapitall may receive other income from Apex pursuant to income sharing arrangements, such as credit interest earned from customer cash balances. Your account may incur additional market transaction fees, which typically range from \$0.01 to \$0.03 per \$1,000 of principal.

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- ***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 How else does your firm make money and what conflicts of interest do you have?

WealthyX is a registered Investment Advisor with the SEC and is affiliated with and exclusively uses Kapitall, a FINRA registered broker dealer, for its trade executions. In addition, Saveday has common direct ownership of both WealthyX and Kapitall. Mr. Barry Mione acts as Chief Executive Officer of Kapitall and WealthyX and President of Saveday. Kapitall does not provide recommendations.

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

How do your financial professionals make money?

Our professionals are paid a fixed annual salary. Their salary is not dependent or associated with assets under management. They are not paid commission or bonuses based on client acquisition or other factors associated with client accounts including complexity of the account, products sold, or revenue from the account. The owners of the company benefit from the success of the firm and therefore have incentive to increase assets under management of the firm or otherwise make recommendations that increase firm profits.

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

Yes.

The SEC also provides a free and simple search tool to research our firm and professionals at investor.gov/crs.

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

Additional Information

For additional information about our services, visit Investor.gov, BrokerCheck (BrokerCheck.Finra.org) and your account agreement. You can call our toll free number as well 888 952 7482 or email contact@kapitallgen.com

Conversation Starters

- ***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?***