

# KAPITALL GENERATION LLC

---

301 Congress Avenue  
Suite 2200  
Austin, Texas 78701

## Customer Relationship Summary (CRS) – September 1, 2022

### **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](http://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. We offer NYSE- and NASDAQ-listed stocks, exchange traded funds (“ETFs”) and American depositary receipts (“ADRs”), as well as certain stocks and ADRs traded in over-the-counter markets. We also offer fractional shares in many of the same stocks, ETFs, and ADRs. 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](mailto: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?**

Kapitall does not charge commissions for executing buy and sell orders. Kapitall does not make money on payment for order flow nor revenue sharing on interest on your cash balances. Kapitall does not charge or receive remuneration on buy or sell orders. However, Kapitall charges an “Additional Assessment”, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal.

**Conversation Starters:** You can ask us these questions by calling 888 952 7482 or emailing [contact@kapitallgen.com](mailto:contact@kapitallgen.com)

- ***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?***

# KAPITALL GENERATION LLC

---

## ***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 Kapital, a FINRA registered broker dealer, for its trade executions. In addition, Saveday has common direct ownership of both WealthyX and Kapital. Mr. Barry Mione acts as Chief Executive Officer of Kapital and WealthyX and President of Saveday.

Kapital does not provide recommendations.

**Conversation Starters:** You can ask us these questions by calling 888 952 7482 or emailing [contact@kapitalgen.com](mailto:contact@kapitalgen.com)

- ***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?***

No. The SEC provides a free and simple search tool to research our firm and professionals at [investor.gov/crs](http://investor.gov/crs).

**Conversation Starters:** You can ask us these questions by calling 888 952 7482 or emailing [contact@kapitalgen.com](mailto:contact@kapitalgen.com)

- ***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](http://Investor.gov), [BrokerCheck](http://BrokerCheck) ([BrokerCheck.Finra.org](http://BrokerCheck.Finra.org)) and your account agreement. You can call our toll free number as well 888 952 7482 or email [contact@kapitalgen.com](mailto:contact@kapitalgen.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?***