



GenFi
Family & Fiduciary Services

Genfi is a state registered investment advisor and is a member of the Financial Industry Regulatory Authority (FINRA).

Brokerage and investment fees differ and it is important to understand the differences.

Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides education materials about investment advisors, broker-dealers and investing.

Q: What investment services and advice can you provide me? GenFi's investment management advisory services include:

- asset allocation
- implementation using third party managers and investment vehicles including money market funds, mutual funds, exchange traded funds, individual equities and bonds
- performance reporting
- financial and tax planning
- GenFi's investment agreement provides for GenFi to have discretion over assets managed, but you may impose reasonable restrictions that are agreed upon and detailed in writing

We require a minimum initial and ongoing account size of \$1 million for portfolio management services.

GENFI Form CRS: Client Relationship Summary Updated March 23, 2023

Q: What Fees will I pay? GenFi's investment management fees are "asset based":

- A percentage of assets under management that varies by dollar amount
- The Fee schedule can be found in the Form ADV item 5A. The fee rate may be blended if assets fall into 2 or more fee rate categories.
- The more funds invested in your account, the higher your investment management fee
- This creates incentive for us to encourage you to increase your advisory account assets
- Fees are paid in advance on a quarterly basis based on the balance in your account at the end of the preceding quarter
- You will pay fees regardless of whether you make or lose money in your account(s)
- Fees will reduce the amount of money you make on your investments over time
- Hourly fees may be charged for certain services outside the normal advisory scope

Ask GenFi how these fees and costs might look on a sample invoice or help you understand how these fees might affect your investments. If you invest \$10,000, how much will go to fees?

Q: What are your legal obligations to me when acting as my investment advisor:

- To act in your best interest
- To put your interests ahead of our own
- To make you aware of any conflicts of interest

Some conflicts of interest exist in the advisor client relationship based on the way we make money. We do not receive referral fees. We may receive



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support or fee reductions from third party managers, intermediaries, platform providers, custodians (Schwab) or affiliates.

Please refer to ADV section 10 for more information on our conflicts of interest.

Ask GenFi how might conflicts of interest affect investors and how will those conflicts be addressed with clients?

Q: How do your financial professionals make money? GenFi receives its revenue from client fees as stated in our client agreements. GenFi financial professionals receive a portion of the revenue the firm earns from advisory services provided to you. The amount of revenue earned by the firm varies based on a number of factors including: asset allocations, client fee arrangements, growth of assets, additional services provided. Owners receive a share of firm profits. Financial professionals may receive an occasional gift of a meal, entertainment, or attendance at a conference.

Please refer to form ADV section 5A for additional fee information.

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

GenFi has no items to report or disclose at this time for legal or disciplinary history.

This information is also stated in item 9 of the ADV.

Ask GenFi as a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services in our form ADV. You may request updated information and a copy of this form client relationship summary (form CRS) by contacting us at:

(872)213-1113

The primary contact person is Julie Zakarias

Email: jzakarias@generationsffs.com

Ask GenFi who can I speak with if I have concerns about GenFi or any of its financial professionals?