

Relationship Brochure - 401k Generation, Inc.

Who are we?

401K Generation, Inc. is registered with the Securities and Exchange Commission as a Registered Investment Advisor (RIA). This does not imply any level of skill or training. **We provide advisory services which are significantly different from brokerage services.** It is important for you to understand the difference. Please review the SEC's websites www.investor.gov/CRS which contains tools and additional explanations of these differences.

Ask your Financial Professional:

- Why is an advisory account the right choice for me?

What services do we provide?

Investment Advisory Services & Individual Managed Accounts – We offer investment advisory services & individual managed accounts tailored to the specific needs of clients on a non-discretionary or discretionary basis. An account minimum of \$25,000 is required. Services generally consist of investment advice and portfolio model allocations. We are capable of transacting business in most types of securities; however, our business model generally utilizes equities, fixed income, mutual funds, and ETFs. Discretionary authority means that we would have power to execute transactions without obtaining specific consent prior to every transaction. We will assist clients in determining investment objectives, general portfolio strategies and, where appropriate, the selection of a third-party money manager. We will evaluate the overall strategy and performance of investment advisers selected.

Retirement Plan Services - We offer 3(21) investment consulting and 3(38) investment management services to plan sponsors and other plan fiduciaries. There is no account minimum required. Retirement services primarily consist of evaluation of existing plans and implementing new plans, including some or all of the following: advising on or selection of plan fund offerings, cost and fee ratios, allocation strategies, maximization of plan value through employee education and participation. We currently model these consultative services with the use of mutual funds and ETFs only.

Plan Administration Services - We provide 3(16) plan administration services to retirement plan clients.

DETAILED INFORMATION ABOUT OUR SERVICES IS CONTAINED IN ITEMS 4, 5, AND 7 OF OUR ADV PART 2A BROCHURE. [CLICK HERE TO READ A COPY OF OUR ADV 2A](#)

How do we monitor your account?

We use model portfolios to evaluate portfolio holdings. We make changes to model portfolios and proactively distribute market commentary and pertinent information to clients. We review performance of money managers including routine due diligence, review of asset allocation, style drift; performance comparisons to similar management philosophies; and comparison to a comparable index. Plans are reviewed for fund offering updates as well as for enrollment and educational meeting opportunities. Account review consultations may also be requested by the client. Reviews typically look at performance and portfolio consistency regarding risk tolerance, tax situation, time horizon, performance objectives, and asset allocation instructions.

Ask your Financial Professional:

- How do you choose investments?
- What are the relevant experiences, qualifications, or licensing requirements for your advisors?

What are our legal obligations you?

We will act in a fiduciary capacity in our dealings with you. This means we will put your interests ahead of our own. We have adopted a Code of Ethics and Insider Trading policies and procedures. We observe applicable state and federal securities laws and ethical standards. We place the interests of clients and the execution of the client's transactions first. We disclose actual or potential conflicts. We are committed to safeguarding your confidential information and hold it in the strictest confidence.

What conflicts of interest could we have with you?

Our associated persons are not registered representatives of a broker/dealer but will recommend broker dealers or custodians. Our Firm and Advisors will receive no direct commissions if products are purchased through any such recommended firm but do receive indirect compensation and economic benefits from such recommendations. Certain associated persons are also insurance agents licensed with various unaffiliated insurance agencies and issuers.

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Such industry affiliations cause an inherent conflict of interest as the registered persons would earn reasonable and customary fees, commissions and or 12b-1 fees on the sale of insurance products. 401K Generation does not receive any portion of such fees or commissions. **Advisory clients are not required to effect transactions through these entities and are under no obligation to act upon any recommendations.**

We receive indirect compensation and economic benefits from certain products and services provided by broker dealers, custodians, insurance companies and mutual fund entities, such as fundamental research reports, technical and portfolio analyses, pricing services, economic forecasting and general marketing information, historical database information and computer software. Such benefits may be provided either directly or through third party money managers, clearing firms or other service providers.

Ask your Financial Professional:

- How will your conflicts affect recommendations to me?
- How will you address any conflicts with me?

What fees will I pay? How does your firm make money?

Fees will be based on either the market value of assets or on a flat fee as specifically documented in the Advisory Agreement. Our fee is negotiable and may vary according to facts and circumstances including the scope of services to be provided, the duration of services and the size of the client as measured by the number of employees, plan or individual assets, and other demographic factors. Our fees are competitive with those charged by other investment advisors in the area for comparable services. However, similar services may be available from other sources for lower fees.

You will incur certain charges imposed by third parties in connection with investments. These may include, but are not limited to, the following: custodial annual account fees, mutual fund or money market 12b-1, sub transfer agent fees, omnibus processing fees and networking fees, mutual fund or money market management fees and administrative expenses, mutual fund transaction fees, certain deferred sales charges on previously purchased mutual funds transferred into the account, annuity expenses, other transaction charges and service fees, IRA and qualified retirement plan fees, administrative servicing fees, creation and development fees or similar fees imposed by unit investment trust sponsors, hedge fund investment management fees, and other charges required by law.

You will also pay management fees and other, “indirect” fees and expenses as charged by each mutual fund (or other fund) in which you are invested. Fees are calculated based on total assets in your account. More assets in your account mean you will be charged a higher fee. Fees are charged whether you make or lose money on your investments.

DETAILED INFORMATION ABOUT OUR FEES AND COSTS CAN BE FOUND IN ITEMS 5, 10, 12, AND 14 OF OUR ADV PART 2A BROCHURE. [CLICK HERE](#) TO READ A COPY OF OUR ADV 2A.

Ask your Financial Professional:

- How will fees and costs affect my portfolio and performance?
- 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?

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

Yes, additional information can be found at SEC website www.investor.gov/CRS.

Disciplinary or other disclosable items could be material to your decision to do business with us

Ask your Financial Professional:

- Do you have any disciplinary history? If so for what type of conduct?

Our office is located at 237 S Westmonte Drive, Suite 300, Altamonte Springs, FL 32714. If you have any additional questions or would like to receive Form CRS or our ADV Part 2A Brochure please contact our Chief Compliance Officer, Marlene Nitsch, at (407) 636-6689 or e-mail mnitsch@401kgeneration.com to request copies free of charge. Additional information about 401K Generation and our advisors is available at 401kgeneration.com as well as on the SEC's website adviserinfo.sec.gov. Our Firm's SEC identification number is 801-71606.