

GEN Financial Management, Inc.
Client Relationship Summary [Form CRS]
June 30, 2020

GEN Financial Management, Inc. is registered with the Securities and Exchange Commission as an Investment Advisor. Brokerage and investment advisory services and fees differ and it is important for you, the retail investor, 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 advisors, and investing. Brokerage expenses are typically tied to products or transactions. Investment advisory fees are typically tied to advice.

What investment services and advice can you provide me?

GEN Financial Management is a boutique wealth management firm. We offer comprehensive financial planning, investment management, philanthropic coaching and retirement services. We manage your investments on a discretionary basis and monitor your investments regularly. This includes daily monitoring of portfolios, weekly Investment Committee meetings and annual reviews of the holdings in our investment models. These services are offered as part of our standard service. Our minimum account size is \$500,000, which includes 401(k) accounts and other company sponsored plans.

Questions you can ask to help you understand the differences:

- Given my financial situation, should I choose an investment advisory 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?

Your accounts are charged a percentage of the assets under management. Fees are billed on a quarterly basis, in advance, and deducted from your accounts. Management fees will be prorated for each addition and withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded.

Graduated Billing Schedule

Annual Rate		Asset Range
1.30%	for	\$0 – \$500,000
0.85%	for	\$500,000 – \$1,500,000
0.70%	for	\$1,500,000 – \$2,500,000
0.60%	for	\$2,500,000 – \$3,500,000
0.50%	for	\$3,500,000 - \$5,000,000
0.40%	for	\$5,000,000 - \$7,500,000
0.30%	for	\$7,500,000 - \$10,000,000
Negotiated	for	\$10,000,000 and above

For example, a client with \$1,000,000 in assets under management would pay \$10,750 on an annual basis, or 1.075%. In addition, an annual fixed fee of \$1,000 (\$250 per quarter) will be applied to accounts with less than \$500,000 in assets under management.

You will also incur transaction fees and expenses charged by custodians or mutual funds. These fees are charged by and paid to the custodian or mutual fund, not GEN Financial. As these expenses reduce your results, we are diligent in minimizing them.

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. All performance reporting provided by GEN is after fees so your results are easy to see.

A question you can ask to help you understand the differences:

- 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 acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create 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 is an example to help you understand what this means. We charge an asset based fee, which means that the more assets there are in your account, the more you pay us in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

For more information, see our Form ADV, part 2A brochure, Items 5, 10 and 11.

A question you can ask to help you understand the differences:

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

How do your financial professionals make money?

GEN Financial is a fee only advisor, which means that the only revenue we accept are the fees detailed above and paid by our clients. We work for our clients alone and receive no other funds from any other sources. Our team members are paid in the form of salaries and bonuses related to their contribution to the team.

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

Aaron Lindberg incurred a tax lien for untimely income tax payments from 2013 to 2016. *A free and simple search tool to research us and our financial professionals can be found at www.Investor.gov/CRS.*

A question you can ask to help you understand the differences:

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

Additional Information

For more information about our services, please visit www.genfinancial.com. Our Form ADV can be viewed at www.AdviserInfo.sec.gov. Please call us at 952-513-1466 if you have questions or you would like to request a copy of this Form CRS.

Questions you can ask to help you understand the differences:

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

While all of GEN Financial is here to serve you, each client is assigned a service team which includes a Primary Advisor, Secondary Advisor, Financial Planning Analyst and Client Support Representative. Your service team is listed on your GEN Portal. We are always happy to ensure you know everyone on your team.