Item 1 – Cover Page

COINAGE APP LLC

Form ADV Part 2A – Firm Brochure

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July 15th, 2026

This Form ADV Part 2A Disclosure Brochure provides information about the qualifications and business practices of COINAGE APP LLC (hereinafter, “we,” “our,” the “Firm” or “Coinage”). If you have any questions about the contents of this brochure, please contact us at (747)-344-3389 or email our Chief Compliance Officer at nandhd@coinage-app.com.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority. Nothing in this document is to be construed as a recommendation or an endorsement by the SEC or any state securities authority or an offer of securities; refer to the actual investment offering and related legal documentation for complete disclosures. Please note that registration as an investment adviser does not imply a certain level of skill or training. An adviser's written and oral communications provide information to determine whether to retain the adviser’s services.

Additional information about Coinage is available on the SEC's website at
www.adviserinfo.sec.gov

Item 2 – Material Changes

As this is our initial Form ADV Part 2A filing, this section is not applicable. In the future, we will discuss any material changes made to this Brochure since our last annual amendment.

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Item 4 – Advisory Business

Coinage App LLC (hereinafter "Coinage" or "the Firm") is a limited liability company organized under the laws of Washington in July 2025. Coinage has submitted an application for registration as an investment adviser with the Securities and Exchange Commission (SEC), relying upon the "Internet Adviser Exemption" as set forth in Rule 203A-2(e) of the Investment Advisers Act of 1940. An internet-only investment adviser provides investment advice to all its clients exclusively through an interactive website. Our principal owner is Sri Sainandh Devineni.

Types of Advisory Services:

Coinage provides digital investment advisory services to retail clients through its online and mobile platform. The Firm's core advisory offering is expected to help clients convert spending and saving behavior into systematic investing activity through client-directed investment rules, model portfolio allocations, and goal-based "nests."

A "Nest" is a Coinage-managed model portfolio constructed around a stated investment objective, risk profile, theme, or financial goal. Coinage offers Core Nests, including Low, Modest, and Growth Nests, and Marketplace Nests consisting of thematic investment strategies. Clients may review Nest's holdings, target allocations, investment objectives, methodology, and rebalancing approach before electing to invest.

Nests are not fully customizable by clients. Where available through the platform, a client may clone a public or Coinage-managed Nest to begin investing; however, clients cannot freely modify the underlying construction, holdings, or target allocations established by Coinage.

Coinage's advisory process includes the following:

1. **Client profile and onboarding.** Clients provide information through Coinage's digital onboarding process, including investment objectives, risk tolerance, time horizon, financial circumstances, liquidity needs, and other relevant information. Coinage uses this information to provide investment recommendations and portfolio guidance.
2. **Account linking and account data.** Clients link or establish supported brokerage and financial accounts through the platform. Coinage uses account information, holdings data, cash balances, transaction activity, and other client-authorized data to provide advisory services.
3. **Portfolio and nest recommendations.** Coinage recommends preset nests, allocation models, recurring investment rules, rebalancing actions, and other investment-related steps based on the client's profile, selected preferences, and account information.
4. **Spend-linked and goal-based investing and selling.** Coinage provides tools that connect client-directed spending and saving behavior to investment activity. These tools may include client-authorized rules that automatically sell securities based on linked credit-card spending, recurring bills, or payment dates, with the resulting cash proceeds intended to help offset or fund the client's credit-card or other bill payments. Clients must

first authorize and configure the spend-linked investment or selling rule. Once established, the rule may operate automatically in accordance with the client's instructions without obtaining separate approval before each transaction.

5. **Client-directed implementation** Coinage provides investment advisory services on both a discretionary and non-discretionary basis. Clients may elect to have reallocations and rebalancing actions implemented automatically or may choose to receive notice of a proposed change before implementation.

For clients who select automatic implementation, Coinage may implement reallocations and rebalancing transactions without obtaining separate approval for each transaction, subject to the client's selected Nest, investment preferences, account restrictions, and other agreed-upon limitations.

For clients who select the notification-based option, Coinage will notify the client of the proposed reallocation or rebalancing action through the platform. The client must review and approve the proposed change before any related transaction is implemented.

Monitoring and rebalancing. Coinage monitors client-selected nests, linked account information, and client profile information through automated systems. Coinage provides alerts, recommendations, and suggests rebalancing actions when a portfolio deviates from its target allocation or when updated client information affects the Firm's recommendations.

When Coinage identifies a change in a client's risk profile, the Firm will notify the client through the platform. The platform will ask whether the client wishes to reallocate the existing portfolio based on the updated risk profile. If the client elects to proceed, Coinage will present an updated portfolio aligned with the revised risk profile for the client's review and approval before the reallocation is implemented.

Coinage's advisory services are discretionary and non-discretionary. This means that Coinage may provide recommendations, suggested trades, model allocations, or automated prompts; for discretionary accounts, Coinage may automatically implement reallocations and rebalancing within the client's selected settings, while for non-discretionary accounts, the client retains responsibility for approving or directing implementation.

Coinage does not provide stand-alone comprehensive financial planning, tax advice, legal advice, estate planning, accounting advice, or insurance advice. Any educational content, budgeting tools, tax-related information, or savings illustrations provided through the platform are incidental to the Firm's advisory services and should not be treated as a substitute for advice from a qualified professional.

Tailored Advisory Services and Client Restrictions

Coinage tailors its digital advisory services based on information clients provide through the platform and data received from linked accounts. The accuracy and appropriateness of Coinage's recommendations depend on the accuracy, completeness, and timeliness of client-provided information and linked account data.

Clients are responsible for updating their profile information when their financial circumstances, investment objectives, risk tolerance, income, expenses, time horizon, or liquidity needs change.

Clients impose investment preferences and restrictions through available platform settings, including risk profile selection, nest selection, investment rules, cash-related settings, and other client-directed controls. Coinage accommodates restrictions only through available platform functionality. Certain restrictions affect diversification, risk, rebalancing, tax outcomes, and investment performance.

Wrap Fee Programs

Coinage does not sponsor, manage, or participate in any wrap fee programs. Coinage charges subscription-based and asset-based advisory fees as described in Item 5.

Assets Under Management

As of the date of this filing, Coinage reports $0 in assets under management. Coinage provides investment advisory services on both a discretionary and non-discretionary basis.

Item 5 – Fees and Compensation

Coinage charges clients for advisory services through subscription-based fees and asset-based advisory fees only, as described below.

Subscription Fee

Coinage offers the following subscription plans:

• **Standard Plan – $0 per month.** The Standard Plan includes one Normal Nest, one Gold Nest, brokerage connection, manual trading, and portfolio tracking and holding view.

• **Premium Plan – $6.99 per month.** The Premium Plan includes unlimited Nests, including normal nests, goal nests, and public clones; selling automation; credit card linking through Plaid; spend tracking and analytics; custom sell rules; smart asset selection; automation activity logs; and pending sells tracking.

AUM/Advisory Fees

Under the **Standard Plan**, Coinage charges a 0.20% annual AUM/advisory fee on all managed client assets.

Under the **Premium Plan**, Coinage does not charge an AUM/advisory fee on the first $150,000 of aggregate Coinage-managed assets per client. Assets above $150,000 are charged a 0.20% annual AUM/advisory fee.

Coinage's AUM/advisory fee accrues daily during each monthly billing period based on the end-of-day value of the managed assets subject to the fee.

The daily fee rate is calculated by dividing the applicable 0.20% annual rate by 365 days, or 366 days during a leap year. The accrued AUM/advisory fees are deducted monthly in arrears from the client's managed brokerage account. Fees begin accruing when assets become managed by Coinage and stop accruing as of the effective date of termination.

Subscription fees are processed through the Apple App Store. Clients are responsible for reviewing the billing, renewal, cancellation, and refund terms applicable to their subscription. Coinage does not treat app-store fees, taxes, or payment-processing charges as part of its advisory fee.

Coinage's subscription fees are standardized and are not negotiable. Coinage applies discounts, credits, fee waivers, or promotional pricing only in accordance with its written policies and applicable law.

Clients may terminate their advisory agreement at any time by cancelling in the application. If a client has prepaid the monthly fee, any unearned portion of the fee will be refunded on a pro-rata basis, calculated from the date of termination.

Since AUM/advisory fees are deducted monthly in arrears, upon termination Coinage will charge the client only for advisory services provided through the effective date of termination. Any unpaid AUM/advisory fee will be calculated based on the end-of-day value of managed assets subject to the fee through the termination date.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by their custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer or electronic fund fees and other fees and taxes on brokerage accounts and securities transactions.

Mutual fund and exchange-traded funds also charge internal management fees which are disclosed in their respective fund prospectuses. Such charges, fees and commissions are exclusive of, and in addition to, our fee and we shall not receive any portion of these commissions, fees or costs.

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds

Our compensation comes solely from the fees paid by our clients. We do not accept commissions or any other form of compensation from the sale of securities or other investment products.

Item 6 – Performance Based Fees and Side-by-Side Management

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) and do not engage in side-by-side management.

Item 7 – Types of Clients

Coinage generally provides advisory services to individuals and high net-worth individuals, we do not have a minimum account size requirement.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Coinage does not guarantee that any recommendation, model allocation, nest, strategy, automation rule, or investment program achieves a client's objectives or produces positive returns.

Methods of Analysis

Coinage uses software-based models, rules-based logic, client profile information, and linked account data to generate digital investment advice.

Coinage's methods of analysis include:

- assessment of client risk tolerance, investment objective, time horizon, liquidity needs, and other profile information;
- review of account holdings, cash balances, spending patterns, and recurring investment activity;
- model allocation analysis;
- diversification analysis;
- goals-based investing frameworks;
- risk-based portfolio categorization;
- rebalancing logic;
- recurring investment and dollar-cost averaging analysis;
- portfolio drift analysis; and
- behavioral finance principles designed to support systematic, rules-based investing.

Coinage personnel design, review, test, approve, and update the model logic, nest allocations, risk categories, and rebalancing parameters used by the platform.

Coinage constructs and manages proprietary model portfolios called Nests. Each Nest is built around a defined investment objective or thesis and may hold exchange-traded funds, individual equities, or a combination of both. Position weights within a Nest reflect Coinage's assessment of each holding's contribution to the Nest's objective and may consider factors including market capitalization, liquidity, valuation, growth characteristics, and relevance to the Nest's thesis.

Weighting methodology varies by Nest and may include market-capitalization weighting, equal weighting, or discretionary conviction-based weighting as determined by Coinage.

Coinage offers two categories of Nests. Core Nests, such as Low, Modest, and Growth, are risk-profiled portfolios recommended to clients based on their responses to Coinage's suitability questionnaire and are intended for clients who prefer a managed default allocation. Marketplace Nests are actively managed thematic strategies that clients may elect to invest in. Holdings and weightings in Marketplace Nests are determined by Coinage's investment methodology and are reviewed on an ongoing basis, with changes made whenever Coinage determines they are consistent with the Nest's thesis.

Between reconstitutions, Coinage seeks to maintain target allocations primarily through contribution flows, directing new client deposits toward underweight positions in order to reduce the frequency of taxable dispositions, with sell-side rebalancing occurring when deviations exceed tolerance thresholds or when the client approves a reallocation. All Nest investing involves risk, including possible loss of principal. Actively managed Nests may experience higher portfolio turnover, which can result in increased transaction costs and short-term capital gains taxable as ordinary income. ETFs held within Nests bear their own internal expense ratios, which clients pay in addition to any Coinage advisory fee.

Coinage does not make ad hoc investment decisions outside of the user's selected settings. For example, a user may select a Coinage-managed Nest and set up recurring monthly investments into that Nest. The app will show what the Nest holds, why those holdings were selected, the purpose of the Nest, current allocations, and how rebalancing may occur in the future.

Investment Strategies

Coinage's investment strategies emphasize systematic investing, diversification, model allocations, recurring contributions, and goal-based investing. Coinage recommends and makes available nests composed of eligible securities, including primarily individual stocks and ETFs, as well as other supported securities, however, does not currently support mutual funds. Fractional-share investing is supported through the platform.

Coinage provides recommendations to rebalance or adjust client-selected nests when allocations deviate from target allocations, when the client updates profile information, or when the Firm updates a model portfolio or risk category.

Coinage provides tools that allow clients to set rules, goals, contribution settings, cash-related preferences, and investment-related guardrails through the platform. These tools support disciplined investing but do not eliminate investment risk.

Investment Strategies

Long-term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Short term trading risks include liquidity, economic stability, and inflation, in addition to the long-term trading risks listed above. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Material Risks

Market risk. Securities markets fluctuate. The value of investments can decline due to general market conditions, economic developments, interest rates, inflation, geopolitical events, issuer-specific developments, liquidity conditions, or investor sentiment.

Risk of loss. Clients can lose some or all of the money they invest. Past performance does not guarantee future results.

Model and algorithm risk. Coinage's recommendations depend on software models, data inputs, assumptions, risk classifications, and automated logic. Models can be incomplete, inaccurate, improperly calibrated, or unsuitable for a client's circumstances. Software errors, coding errors, data mapping errors, and model-design limitations can result in recommendations that do not perform as intended.

Client information risk. Coinage relies on information provided by clients. Inaccurate, incomplete, outdated, or misleading client information can result in inappropriate recommendations.

Third-party data risk. Coinage relies on data from brokerages, custodians, data aggregators, market data providers, billing providers, and other third-party service providers. Third-party data can be delayed, incomplete, unavailable, or inaccurate.

Execution and implementation risk. Coinage provides discretionary and non-discretionary advice. Non-discretionary clients must approve recommendations, while discretionary transactions may be implemented automatically within the client's selected settings. Orders may fail, execute partially, or execute at different prices due to market, brokerage, or system conditions.

Rebalancing risk. Rebalancing can reduce concentration risk, but it also can trigger transaction costs, taxes, wash sales, or missed gains from securities that are sold.

Tax risk. Buying, selling, rebalancing, or automated liquidation can create taxable gains, losses, wash sales, or other tax consequences. Coinage does not provide tax advice. Clients should consult a tax professional regarding their personal circumstances.

ETF and fund risk. ETFs and funds are subject to the risks of their underlying investments. ETFs can trade at prices above or below net asset value, fail to track an index as expected, experience liquidity limitations, and charge internal fees and expenses.

Equity securities risk. Stocks fluctuate in value and can lose all value. Smaller or less established companies are often more volatile and less liquid than larger companies.

Concentration risk. Nests, client-created allocations, and thematic portfolios can be concentrated in particular sectors, issuers, asset classes, industries, strategies, or market segments. Concentrated portfolios are generally more volatile than diversified portfolios.

Liquidity risk. Some securities are difficult to buy or sell quickly or at favorable prices. Liquidity risk increases during periods of market stress.

Fractional share risk. Fractional share trading involves limitations, including limitations on transferability, voting, liquidity, order handling, and execution.

Cash flow and spending-linked investing risk. Linking investing or selling activity to spending behavior can cause clients to invest or sell at times that are not optimal from a market or tax perspective. Automated securities sales may result in realized gains or losses, loss of future appreciation, transaction costs, or the liquidation of investments during periods of market decline. Brokerage processing, trade execution, or settlement delays may also prevent the resulting proceeds from being available before a payment is due. Clients remain responsible for paying credit card bills, loans, and other obligations regardless of investment results or the amount and timing of any securities sale.

Technology and cybersecurity risk. Coinage's services depend on technology systems, internet connectivity, mobile devices, APIs, cloud providers, broker systems, and data aggregators. Cybersecurity incidents, outages, unauthorized access, service interruptions, and data integrity issues can impair the platform or expose client information.

Brokerage and custodian risk. Client assets are held at third-party broker-dealers or custodians. Coinage does not control the financial condition, execution quality, order handling, or operational performance of unaffiliated broker-dealers or custodians.

No guarantee. Coinage does not guarantee investment performance, savings results, spending offsets, dividend income, market gains, or achievement of any financial goal.

Item 9 – Disciplinary Information

Criminal or Civil Actions

Neither Coinage nor its management have been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Neither Coinage nor its management have been involved in any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Neither Coinage nor its management persons have been involved in any legal or disciplinary events with any self-regulatory organizations.

Item 10 – Other Financial Industry Activities and Affiliations

No Coinage employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Coinage employee is registered, nor has an application pending to register as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Coinage only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, Coinage and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information which, in turn, places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. Coinage undertakes to comply with the mandates and requirements of all applicable laws and regulations and strives to take act in an ethical and professionally responsible manner in all professional services and activities provided to clients.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.

- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest Neither our firm, its associates nor any related person is authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest Coinage and its related persons buy or sell securities for their own accounts that are the same as, similar to, or different from securities recommended to clients. This creates a conflict of interest because Coinage personnel have an incentive to trade ahead of clients, favor their own accounts, or benefit from securities also recommended to clients. Coinage addresses this conflict through its Code of Ethics, personal trading policies, reporting requirements, and review procedures.

Item 12 – Brokerage Practices

The Custodian and Brokers We Use

Coinage requires that all clients establish and maintain their brokerage accounts with Alpaca Securities LLC (“Alpaca”), a third-party Qualified Custodian. We do not maintain physical custody of client assets. All client funds and securities will be held in your name at Alpaca. You will receive periodic statements directly from Alpaca showing all account activity, including transactions, positions, and cash balances.

Our requirement to use Alpaca is based on our determination that their platform provides essential technology and infrastructure necessary for us to effectively manage our clients' accounts. We are not affiliated with Alpaca.

Best Execution

As a fiduciary, we have a duty to seek “best execution” for client transactions. Best execution means seeking the most favorable terms for a client's transaction reasonably available under the circumstances. While determining the most favorable terms is not limited to price, it is a significant factor. Other factors include the broker-dealer's execution capability, commission rate, financial responsibility, and responsiveness to our firm.

By requiring our clients to use Alpaca as the sole custodian and broker-dealer, we are unable to seek competitive bids for brokerage services on a trade-by-trade basis. This practice may limit our ability to obtain the lowest possible commission rates or the most favorable net prices for your transactions.

We believe that the benefits derived from using Alpaca's platform includes their advanced technology, integrated reporting capabilities, and operational efficiency outweigh the potential benefits of seeking best execution through other broker-dealers. To fulfill our best execution duty within this arrangement, our firm periodically reviews Alpaca's execution quality, commission structure, and overall services to ensure they remain competitive and that our clients receive reasonably favorable execution under the circumstances.

Clients should be aware that by directing brokerage to Alpaca, they may not achieve the lowest possible commission costs and may forgo benefits that could be obtained if we were to use other broker-dealers for their transactions.

Soft Dollars

Our firm does not receive research or other "soft dollar" benefits from Alpaca or any other third party in connection with client securities transactions.

Our selection of Alpaca Clearing is based solely on our assessment of their technological capabilities to service our clients' needs and not on any other consideration.

Brokerage for Client Referrals

We do not receive client referrals from any broker-dealer or third party in exchange for directing client brokerage or other business.

Directed Brokerage

We require that clients use Alpaca Clearing for their accounts. This is a directed brokerage arrangement. As a result of this arrangement: We may be unable to negotiate commissions or transaction costs on your behalf. Our policy of requiring you to use Alpaca limits our ability to seek the lowest possible commission rates, which may cause your overall costs for brokerage and other transaction-related fees to be higher than those you could obtain at other broker-dealers.

You may be able to obtain more favorable execution and lower costs by using a broker-dealer other than Alpaca. Not all advisers require their clients to direct brokerage. However, in order to receive our advisory services, you must custody your assets at Alpaca.

Trade Aggregation

Coinage does not aggregate client trades. Discretionary transactions may be implemented automatically, while non-discretionary transactions require client approval through the platform.

Item 13 – Review of Accounts

Coinage reviews client accounts and nests through automated systems. Automated reviews evaluate asset allocation, account activity, portfolio drift, risk profile alignment, recurring investment activity, and other relevant factors. Reviews occur at least monthly and when changes in client information, account data, or platform rules trigger a review.

Coinage personnel review system outputs, exception reports, model logic, trading issues, client support matters, and compliance reports-

When Coinage advises of a change in a client's risk profile, the Firm will notify the client through the platform. The platform will ask whether the client wishes to reallocate the existing portfolio based on the updated risk profile. If the client elects to proceed, Coinage will present an updated portfolio aligned with the revised risk profile for the client's review and approval before the reallocation is implemented.

Clients access account and advisory information through the Coinage platform. Clients also receive account statements, confirmations, and tax documents directly from their broker-dealer, custodian, or other financial institution. Clients should carefully review those statements and compare them to information provided through Coinage. Brokerage and custodial statements are the official records of client accounts.

Item 14 – Client Referrals and Other Compensation

Coinage does not currently have but may, in the future, enter relationships with unaffiliated persons (individuals or entities) that refer clients to Coinage for a fee. All referring parties will sign an agreement with Coinage. The referring parties will not provide investment advisory or supervisory services to Clients. The referring party will have to provide the potential Client with a copy of Coinage's ADV, along with a copy of a disclosure statement describing the referral compensation arrangement. The fee charged to the Client is not greater than it would have been without a referring party.

Item 15 – Custody

Coinage does not accept custody of client funds except in the instance of withdrawing client fees. For client accounts in which Coinage directly debits their advisory fee:

- The custodian will send at least quarterly statements to the clients for the account, including the amount of the advisory fee.
- The client will provide written authorization to Coinage, permitting Coinage's advisory fees to be paid directly from their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge clients to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to them. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

We urge you to carefully review these account statements as they show the amount of Coinage's management fees that are deducted from your account during the period covered by the statement.

Item 16 – Investment Discretion

Coinage provides investment advisory services on both a discretionary and non-discretionary basis. This discretionary authority may include the automatic sale of securities pursuant to spend-linked selling rules that the client has authorized and configured in advance. Clients who elect automatic implementation authorize Coinage to make investment decisions and execute transactions without obtaining separate approval for each trade, subject to the client's selected Nest, investment preferences, and any agreed-upon restrictions. Clients who elect the non-discretionary option retain final authority over their accounts and must review and approve each proposed transaction before it is implemented.

Item 17 – Voting Client Securities

We do not vote proxies on behalf of our clients. Clients will receive proxies and other solicitations directly from their custodian or the transfer agent. Clients retain the responsibility for receiving and voting proxies for all securities maintained in their accounts.

Item 18 – Financial Information

Registered Investment Advisers are required in this Item to provide certain financial information or disclosures about our financial condition.

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of bankruptcy proceedings.

We do not have custody of client funds or securities or require or solicit prepayment of more than $1200 in fees per client six months or more in advance