FORM ADV PART 3
CLIENT RELATIONSHIP SUMMARY

Item 1: Introduction

COINAGE APP LLC ("we", "us" or the "Firm") has submitted an application for registration with the Securities and Exchange Commission ("SEC") as an investment adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship & Services

What investment services and advice can you provide me?

We offer discretionary and non-discretionary digital investment advisory services to retail investors, including individuals and high-net-worth individuals. Our services include:

- **Investment Management:** We provide digital investment advisory services through our online and mobile platform, including client-directed investment rules, model portfolio allocations, goal-based Nests, and rebalancing recommendations or implementation. Our services can be provided on a discretionary basis, where we may implement transactions within your selected settings without seeking separate approval for each transaction, or on a non-discretionary basis, where we provide recommendations and you make the final decision on transactions. Coinage also allows clients to authorize spend-linked selling rules that may sell securities based on linked credit-card spending, recurring bills, or payment dates, with the proceeds intended to help offset or fund those payments. For discretionary accounts, authorized spend-linked sales may be executed automatically without separate approval for each transaction. For non-discretionary accounts, clients must approve the proposed sale before execution. Services are tailored based on information you provide through the platform and data received from linked accounts. We monitor client accounts and Nests through automated systems, with reviews occurring at least monthly and when changes in client information, account data, or platform rules trigger a review. For a detailed description of our services, please see our Form ADV Part 2A Brochure, Items **4, 7, 13, and 16**.

Conversation Starters, ask your financial professional

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?

Item 3: Fees, Costs, Conflicts & Standards of Conduct

What fees will I pay?

You will pay subscription-based and/or asset-based advisory fees depending on the plan you select. Because the asset-based fee is calculated as a percentage of the assets Coinage manages for you, the more assets that are subject to the advisory fee, the more you will pay.

Coinage's subscription fees are standardized and are not negotiable. The applicable subscription-based and asset-based advisory fees are described below:

- **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.

Other Fees and Costs: You will also incur other costs that are not part of our advisory fee. These can include custodian fees, account maintenance fees, wire transfer fees, and internal fees and expenses charged by ETFs and other supported investment products in your portfolio. These fees are in addition to our advisory fee.

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.

Conversation Starters, ask your financial professional

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 adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates 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 are some examples to help you understand what this means.

Required Custodian: We require clients to establish and maintain brokerage accounts with Alpaca because its technology and brokerage infrastructure support our platform. This creates a conflict because clients must use Alpaca to receive our advisory services and may not be able to obtain lower costs or more favorable execution through another broker-dealer.

Conversation Starters, ask your financial professional

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

How do your financial professionals make money?

Our financial professionals are compensated through salaries paid by Coinage. Their compensation is generally derived from the subscription-based and asset-based advisory fees paid by clients. If a financial professional has an ownership interest in Coinage, that person may also receive or benefit from a share of the Firm's profits. For more detailed information on our fees and potential conflicts of interest, please see Items 4, 5, 6, 7, and 8 of our ADV Part 2A Brochure.

Item 4: Disciplinary History

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

No. Neither we nor our management have any disciplinary history. You can visit www.investor.gov/CRS for free and simple tools to research our firm and our financial professionals.

Conversation Starters, ask your financial professional

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

Item 5: Additional Information

For additional information about our advisory services, please see our Form ADV Part 2A Brochure available through the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, please contact us at (747)-344-3389 or nandhd@coinage-app.com.

Conversation Starters, ask your financial professional:

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?