

Generation PMCA Corp.
Form CRS - Client Relationship Summary - June 29, 2020

Generation PMCA Corp. is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you 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 advisers, and investing.

What investment services and advice can you provide me?

We offer ongoing investment advisory services to retail investors. In the investment advisory agreement that you sign with us, you provide us with written discretionary authority to buy and sell investments in your account without asking you in advance. We will discuss your investment objectives and circumstances to determine the asset allocation and investment mandate that are appropriate for your account. This information will guide the investment of your portfolio, typically in a separately managed account.

We regularly monitor your investments and will contact you at least annually to confirm your investment objectives and financial circumstances, and discuss your portfolio to ensure it remains appropriate for you. We will also review your account with you in the event of a material change in your investment objectives or financial circumstances. Client accounts are also subject to our compliance reviews at least quarterly to ensure the accounts are being managed in accordance with their specified objectives.

On an exception basis, we may provide investment advice to clients on a non-discretionary basis; in such instance, the client makes the ultimate decision regarding the purchase and sale of investments.

We require a minimum investment amount of \$500,000 for you to establish a relationship with us, which may be waived at our discretion. To meet the minimum, the assets in multiple related accounts may be combined.

For additional information, please see Items 4 and 7 of our Form ADV, Part 2A brochure. For a copy, visit www.adviserinfo.sec.gov/firm/summary/117842 or call us at (866) 557-0774.

Given my financial situation, why should I choose an 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?

You will pay an on-going **asset-based fee** quarterly in arrears for our advisory services, based on a percentage of the value of your account, including cash and investments, and will be deducted from your account. This fee will be stipulated in your investment management agreement that you sign with us. The standard fee for new clients is:

“Growth” objectives (i.e., primarily capital appreciation) for your account, which by and large, will be invested in equities	1.25% per annum
“Income” objectives (i.e., primarily generation of income) for your account, which by and large, will be invested in interest bearing or dividend yielding securities	1.0% per annum

We also charge an annual performance-based fee, stipulated in your investment management agreement, if you have a Growth account and you are a “qualified client”, as defined in the investment management agreement.

The more assets there are in your account, the more you will pay in fees to us. We therefore have an incentive to encourage you to increase the assets in your account and to make riskier investments to increase performance. The asset-based fee and performance fee reduce the value of your account. Some investments, such as mutual funds or exchange-traded funds, impose additional fees that will reduce the value of your investment over time.

You will also pay a transaction fee, i.e., a “commission”, when we buy and sell each investment for your account. Commissions are based on the value of the specific transaction and not the value of your account, and are paid to our affiliated investment dealer, Generation IACP Inc. (“GIACP”), who we exclusively use to execute transactions. You will also pay to GIACP other costs for operation of your account, if applicable, such as interest charges on funds borrowed, stock loan fees on securities borrowed for short selling, and account service fees. There are no custody fees when your assets are held at GIACP’s carrying broker, Fidelity Clearing Canada ULC. You may pay applicable custodial fees if your assets are held at another broker-dealer or bank.

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.

For additional information, please see Item 5 of our Form ADV, Part 2A brochure. For a copy, visit www.adviserinfo.sec.gov/firm/summary/117842 or call us at (866) 557-0774.

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.

- We can invest your accounts on a discretionary basis in pooled funds that are managed by us or an affiliate. If the fees paid by the funds are higher than the fees payable by your account, we would have an incentive to invest your account in those funds.
- We can invest your accounts on a discretionary basis in a new issue of securities where GIACP is part of an underwriting or selling group and GIACP will be entitled to earn commissions, fees, warrants and other compensation in respect of such transactions. We would have an incentive to invest your account in those securities as our affiliate GIACP would benefit.
- We (or GIACP) can buy investments from you, and sell investments to you, for or from our own accounts, respectively, but only with your specific approval on each transaction. We (or GIACP) can earn a profit on these trades, so we have an incentive to encourage you to trade with us (or GIACP).

For additional information, please see Items 6, 10, 11, and 12 of our Form ADV, Part 2A brochure. For a copy, visit www.adviserinfo.sec.gov/firm/summary/117842 or call us at (866) 557-0774.

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 paid in the following two ways. Most financial professionals are compensated through a percentage of the advisory fee paid by you, to compensate them for efforts in developing and maintaining client relationships. Since the amount of the compensation for those financial professionals depends on the amount of assets in your account and the type of account (i.e., differential compensation resulting from different fees paid by Growth and Income accounts), they have an incentive to increase the assets in your account in order to increase their compensation. Some financial professionals are compensated through a fixed salary, generally based on the level of the professional's industry experience, and typically with a discretionary bonus based on the overall success of the firm and the individual. Some financial professionals who are employee owners of our firm are also eligible to receive a share of our firm's profits.

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

Yes, we have disciplinary events. You may visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

For additional, up-to-date information about our investment advisory services or if you wish to request a copy of our Form CRS, please visit www.adviserinfo.sec.gov/firm/summary/117842 or call us at (866) 557-0774.

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?