

FORM CRS

FORM ADV PART 3

Wall Capital Group, Inc.

Client Relationship Summary

For Individual Investors

June 30, 2020

Item 1 – Introduction

Wall Capital Group, Inc. is registered with the U.S. Securities and Exchange Commission as an investment adviser. All references to “WCG”, “we” or “us” in this Relationship Summary are to Wall Capital Group, Inc.

Brokerage and investment advisory services and fees differ. It is important for you to understand the differences.

This Relationship Summary is intended to:

- (1) help you understand how we, as an investment adviser, are compensated for the financial services we provide to you;
- (2) give you information to help you compare how we are compensated with other registered investment advisers who offer financial services to you;
- (3) give you information to help you compare how we are compensated with financial companies that are registered as broker-dealers and offer financial services to you; and
- (4) give you information to help you compare how we are compensated with financial companies who are dually registered as an investment adviser and broker-dealer.

Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

We act as a fiduciary on your behalf. We believe our interests are aligned with yours because when the value of our client’s portfolio goes up, we do well. When the value of our client’s portfolio goes down, we also suffer.

The next pages answer several questions and identify a few more for you to ask and talk about before hiring us or any other financial professional.

Now that you have our Relationship Summary in hand, we strongly encourage you to ask for one from any other financial professional you are considering before you make your decision!

Item 2 – Relationships and Services

What investment services and advice can you provide me?

WCG offers you investment advisory services. We offer:

- (1) financial planning services only (where we analyze your personal and financial situation and prepare a report with recommendations on how to pursue your goals);
- (2) traditional discretionary investment management services (where we identify your financial goals and invest in securities we believe are suitable to achieve those goals); or
- (3) both financial planning and investment management services.

In providing you investment management services, we will have discretionary authority to buy and sell securities in your account. We will monitor your account's investments on an ongoing basis and buy and sell securities in our discretion. Ongoing monitoring and management of your account is standard for traditional discretionary investment management services and, of course, included in our fees.

We normally restrict the scope of investments we will select for your account to the universe of mutual funds and exchange traded funds (ETFs). We do not offer any proprietary or "affiliated" mutual funds or ETFs. We do, however, require you to establish an account with Charles Schwab & Co. ("Schwab") and we will seek to utilize securities that can be traded with no additional transaction costs or with low costs through Schwab when appropriate.

We normally do not manage accounts that are below \$5,000.

If you do not choose our investment management services, we will not update the initial financial plan we prepare.

For additional information, please see the following sections of our complete disclosure brochure (Form ADV Part 2A):

Item 4: Advisory Business

Item 5: Fees and Compensation

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

Also, please see the biographical information about the individuals who are primarily responsible for managing your account found in Form ADV Part 2B for each person.

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, and Standard of Conduct

What fees will I pay?

You will pay:

- 0.90% (annualized) on the first \$250,000 of assets we manage for you;
- 0.80% (annualized) on the next \$250,001 - \$1,000,000; and
- 0.70% (annualized) on assets greater than \$1,000,000

We charge advisory fees in arrears each calendar quarter based upon the value of the client's account (including accrued income, if any) on the last business day of the previous calendar quarter. For example, if your account was worth \$10,000 at the end of June, we would charge you \$22.50.

For a financial plan only, you will pay \$1,500. However, we may negotiate this fee in recognition of the complexity of the services requested. Also, if a client for whom we have developed a financial plan thereafter chooses our firm to manage the client's assets, we may, as a courtesy, credit all or a portion of the amount paid by the client for the financial plan against the client's initial asset management fees. However, our fee to prepare a client's financial plan is not intended to represent payment for asset management services.

These are the only fees you will pay to us. However, your account at Schwab may incur additional fees for transaction costs and services.

We have an arrangement with Charles Schwab for custodial and execution services. WCG and Charles Schwab are not related or affiliated companies. Securities transactions executed through Charles Schwab may incur tickets charges. A \$25.00 ticket charge is charged by Charles Schwab for all transaction fee mutual funds. Charles Schwab also offers mutual funds and some ETFs that are traded with no additional costs. The mutual funds are called One Source funds and often carry 12b-1 expenses which are paid to Charles Schwab. WCG does not receive compensation from Charles Schwab as a result of these securities transactions. Purchases or sales of individual stocks and all other ETFs incur ticket charges of \$4.95 per transaction. Commissions for clients with intelligent portfolios may be waived entirely by Charles Schwab. Commissions and account maintenance fees and expenses may be higher or lower at Charles Schwab than at other broker dealers.

Schwab generally does not charge clients separately for custody services but is compensated by charging clients commissions or other fees on trades that it executes or that settle into clients' Schwab accounts. Finally, if we were to buy individual bonds for your portfolio from a broker other than Schwab, Schwab charges clients a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into a client's Schwab account.

Schwab, itself, has a Client Relationship Summary that you can request when you open your account to obtain more details about Schwab's fees as a broker.

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, read these sections of our complete disclosure brochure (Form ADV Part 2A):
Item 5: Fees and Compensation
Item 12: Brokerage Practices

Conversation Starter. 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 are a fiduciary and 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 have no proprietary products, we don't receive third-party payments, we have no "revenue sharing" arrangements with other parties and we don't act as a principal to buy or sell from our own accounts to you. We think avoiding the conflicts created by these situations helps us to fulfill our fiduciary obligations to you. As stated on the front page of this disclosure to you, we believe our interests are aligned with yours because when the value of your portfolio goes up, we do well. When the value of your portfolio goes down, we make less money.

However, because the only way we make money is based on a percentage of the assets we manage for you, the more assets there are in your account, the more you will pay in fees. For this reason, we may have an incentive to encourage you to increase the assets in your account by:

- recommending assets that grow rather than pay income;
- recommending you reinvest your income; or
- recommending you consolidate assets from other accounts into the account we manage.

Conversation Starter. Ask your financial professional:

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

For additional information, read these sections of our complete disclosure brochure (Form ADV Part 2A):
Item 10: Other Financial Industry Activities and Affiliations
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading
Item 12: Brokerage Practices
Item 14: Client Referrals and Other Compensation

How do your financial professionals make money?

We pay each of our financial professionals a cash salary that is not based on anything other than their value to our firm. In addition, we may pay our financial professionals additional cash compensation based on the amount of money we make on the assets they manage. Essentially, a percentage of the amount you pay us to manage your account (see “**What Fees Will I Pay?**” above) is paid to the financial professional who is primarily responsible for managing your account. The amount we pay our professionals is not based on the type of account(s) they manage or the type(s) of assets they manage.

Finally, any financial professional that is one of our company shareholders will receive a percentage of company profits based on their percentage ownership.

Item 4 – Disciplinary History

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

No.

Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. 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 services, please visit our Internet site at www.wallcapitalgroup.com. In addition to other information about our firm and our services, you will find our complete “Part 2” disclosure brochure (Form ADV Part 2A) at www.adviserinfo.sec.gov or <https://adviserinfo.sec.gov/firm/summary/105913>. Of course, you can get a copy of the disclosure brochure from us directly – just ask if you didn’t get it with this Relationship Summary.

If you would like additional, up-to-date information or a copy of this disclosure (Form CRS Relationship Summary), please call us at our Arizona office at 623-242-6332.

Conversation Starter. 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?***