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.

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.

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, read items 4, 5, and 8 of our complete disclosure brochure (Form ADV Part 2A).

Conversation Starters:
- 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.

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 and account maintenance fees and expenses may be higher or lower at Charles Schwab than at other broker dealers.

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 items 5 and 12 of our complete disclosure brochure (Form ADV Part 2A).

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

For additional information, read items 10, 11, 12 and 14 of our complete disclosure brochure (Form ADV Part 2A).

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: 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: 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?