



Lane Generational, LLC (“Lane”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Lane offers investment advisory services to retail investors, which are fully described in our Form ADV Part 2A (“Brochure”), which is located [here](#). Our investment management services primarily involve allocations pursuant to a model portfolio of one of our long-only concentrated equity strategies which focus primarily on public equities, exchange-traded funds (ETFs), bonds, options and warrants. For clients who maintain a substantial portion of their net worth with us, we also make customized allocations outside of our model portfolio strategies. We also offer digital asset advisory services where we advise clients on investments in Bitcoin; this service is offered only to Qualified Clients. We also provide financial planning services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. There are no material limitations to our monitoring. We accept discretionary authority to implement the recommended transactions in client accounts. Discretion is granted to us in our agreement and there are no material limitations on the authority granted. If you do not give us discretionary authority, you will make the ultimate decisions regarding the purchase or sale of investments. We generally require a minimum relationship size of \$500,000, and for Qualified Clients who want to use our digital asset advisory services, we generally require a minimum allocation of \$100,000 to the digital asset account. These thresholds can be waived or reduced at our discretion. Additional information about our services can be found in Items 4, 5 and 7 of our [Brochure](#).

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?

What fees will I pay?

We charge a fee for our investment management services based upon the value of your assets under our management; this annual fee is charged quarterly in arrears. For digital assets advisory services, we charge a performance fee which is a percentage of the net gains in the account. Digital Assets Clients pay only the performance fee. The performance fee is calculated annually on a calendar year basis, however, we have the option, at our discretion, to defer the collection of the fee. For financial planning services, we charge either hourly or on a fixed fee basis; a portion of the fee is due at the outset and the remainder is due when you receive the agreed-upon deliverable. If you terminate your advisory agreement with us, you will be responsible for fees accruing through the date of termination. Additional information about our fees can be found in Item 5 of our [Brochure](#).

In addition to the advisory and performance fees paid to us, you will also incur certain charges imposed by third parties such as broker-dealers, custodians and mutual funds or ETFs. These additional charges include brokerage commissions, transaction fees, custodial fees, charges imposed directly by a mutual fund or ETF in a client’s account (e.g., fund management fees and other fund expenses, as disclosed in the fund’s prospectus), odd-lot differentials, wire transfer and electronic fund fees, and other fees and taxes.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them so that we could charge higher fees. You will pay fees and costs for investment advisory services whether you make or lose money on your investments. Similarly, although Qualified Clients will not pay performance fees unless the value of the digital assets subject to performance fees increases during the calculation period, you will pay costs, including for custodial services, whether you make or lose money on these 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. Additional information about our fees can be found in Item 5 of our [Brochure](#).

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 some examples to help you understand what this means.

- We receive administrative support, computer software, related systems support, as well as other third party support from the custodian that we recommend. We have an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided.
- We charge a performance fee to Qualified Clients for certain advisory services. This creates an incentive for us to favor accounts for which we receive a performance-based fee.

Conversation Starter:

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

Additional information about our conflicts of interest can be found throughout our [Brochure](#).

How do your financial professionals make money?

The majority owner of the firm, who serves as one of our financial professionals, is entitled to the profits of the firm. Our other financial professionals receive a base salary and are eligible for a discretionary bonus tied to their job performance and the success of the firm. All our financial professionals have an incentive to maximize the firm's profits.

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

No. Please visit <http://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?

Additional Information

You can find additional information about our services on our website at <https://lanegenerational.com/> and in our [Brochure](#). To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at info@lanegenerational.com or call us at (617) 865-3949.

Conversation Starters:

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?

Summary of material changes in this update

In this version of our Relationship Summary, we have updated the description of our services, updated the description of our fees, and updated the disclosure of certain conflicts of interest. We encourage you to read this document in its entirety.

We updated our Client Relationship Summary on February 15, 2024. We have not made changes to our previous summary dated August 15, 2023.