

## KOIN CAPITAL INC FORM CRS CUSTOMER RELATIONSHIP SUMMARY

(NOVEMBER 22, 2021)

<b>Introduction</b>	Koin Capital Inc (“we” or our “ <b>Firm</b> ”) 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 these differences. This document gives you a summary of the types of services and fees we offer. 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.
<b>What investment services and advice can you provide me?</b>	<p>We provide algorithm-based, non-discretionary investment advisory services. Our investment advisory services are generated by our proprietary artificial intelligence algorithms to retail investors exclusively through a mobile application developed, owned, and maintained by us (the “<b>App Platform</b>”). Currently, all our investment recommendations are limited to the selection of stocks traded on a U.S. national stock exchange. We do not provide proprietary products. We only provide our services to individuals.</p> <p>Our algorithm-based investment advisory services currently include the following:</p> <p>(i) provision of Stock List, which is a list of stocks that have finished in the top 20% based on risk adjusted returns (which is a calculation that balances a stock’s return with such stock’s risk) over the past trailing one-year period in each of the eleven Global Industry Classification Standard sectors as generated by our algorithms (the “<b>Stock List</b>”). The Stock List is updated on or about June 30 and December 31 each year;</p> <p>(ii) base portfolio recommendation, which is generated by our algorithms based on your answers to the designed questions on your annual income, savings, net worth, employments status, investment experience, risk tolerance, and investment preferences (the “<b>Proposed Portfolio</b>”). Stocks in a Proposed Portfolio will consist solely of those on the Stock List. The Proposed Portfolio is updated by our algorithms on a calendar quarter basis. Our App Platform will alert you of the changes that our algorithms have recommended both in proposed dollar amount changes and proposed percentage weighting changes; and</p> <p>(iii) individual stock recommendation, which provides our premium subscribers a list of 20 stocks with the most potential investment value and 20 stocks with the least potential investment value in the Stock List once per trading day (“<b>Focus Stocks</b>”). The Focus Stocks are generated by our algorithms through analyzing the potential investment value of the stocks in the Stock List and is updated once per trading day. The Stock List and the Proposed Portfolio are available to every client and Focus Stocks are solely for our premium subscribers.</p> <p>Koin personnel oversee the algorithm, not client accounts. Client accounts are monitored by our algorithms. When opening an account with us, you will be asked if you want to get notification when the daily price movement in your portfolio exceeds certain percentage. If you choose to receive such notification, you will be asked to choose a threshold (1%, 2%, 3%, 4%, or 5%+) in price movement that triggers such notifications. When such threshold is triggered, our App Platform will send notification.</p> <p>Our investment advisory services are non-discretionary so you will make the ultimate decision regarding the purchase and sale of the investments.</p> <p>The brokerage services for our program on the App Platform are provided by DriveWealth LLC (“<b>DriveWealth</b>”). All trades on our App Platform will be directly placed by you with DriveWealth. We are not affiliated with, or operated by DriveWealth.</p> <p>The minimum account size is currently \$200 and is subject to change. Clients are expected to provide updated personal information via the App Platform whenever information about their investment preferences or other material information submitted by clients previously through the App Platform changes in a meaningful way. Our Firm does not maintain custody of client assets. Rather, we utilize the services of DriveWealth.</p> <p>More information can be found about us and our services on our Form ADV Part 2A (“<b>Brochure</b>”), specifically Items 4 through 18.</p> <p><b><u>Conversation Starter:</u></b></p> <ul style="list-style-type: none"><li>- <b><u><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></u></b></li><li>- <b><u><i>How will you choose investments to recommend to me?</i></u></b></li></ul>

	<p>- <u><a href="#">What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</a></u></p>
<p><b>What fees will I pay?</b></p>	<p>In order for clients to access the App Platform or its related features, we charge a flat monthly fee of \$4.99 for basic subscriptions or \$9.99 for premium subscriptions. A one-month free trial may be offered.</p> <p>Clients will be charged fees by our selected custodian and the broker-dealer in connection with transactions, account maintenance, etc. Such fees are separate from us, and we do not receive any portion of them.</p> <p>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.</p> <p>Please also see our Brochure for additional details, specifically Item 5.</p> <p><u><a href="#">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?</a></u></p>
<p><b>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?</b></p>	<p><i>When we act as your investment adviser</i>, 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.</p> <p>Because the algorithms-based and nondiscretionary nature of our services and the absence of any “wrap fee” arrangement, we currently do not anticipate having material conflicts of interest with our clients other than as noted below. We charge a flat monthly fee of \$4.99 or \$9.99, depending on the service you choose to receive. Because the flat monthly fee we charge to a client bears no relationship to the client’s account performance, we may be less incentivized to achieve a higher level of returns for our clients than we would have been if our fee is tied to the client’s account balance. In addition, although a flat monthly fee may be more attractive for a larger account, the fee expense calculated on a per dollar invested basis will be very high, and may lead to diminished return on investment and loss of capital.</p> <p><u><a href="#">Conversation Starter: How might your conflicts of interest affect me, and how will you address them?</a></u></p> <p>For additional information, please see our Brochure, specifically Items 10 and 11.</p>
<p><b>How do your financial professionals make money?</b></p>	<p>At present, our employees are not compensated during the initial phase of the business’ implementation. In the future, our Firm’s professionals will be compensated in the form of monthly distributions of an annualized salary from our Firm.</p> <p>Professionals employed by our Firm are not compensated on a transaction basis, nor do they receive bonus compensation related to market performance or any form of non-cash compensation. Our Firm may occasionally compensate employees in the form of a discretionary bonus based on merit.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>No.</p> <p><u><a href="#">Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?</a></u></p> <p>Visit <a href="https://investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p>
<p><b>Additional Information</b></p>	<p>For additional information about our services or request a copy, visit our website <a href="https://koin.ai">https://koin.ai</a>, or contact our President, Jiyu (Ryan) Ding, 11248 Wilcrest Green Dr, Houston, Texas, 77042, at 517-775-9786 or <a href="mailto:ryan@koin.ai">ryan@koin.ai</a>. For additional, up-to-date information or a copy of this disclosure, call 517-775-9786.</p> <p><u><a href="#">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?</a></u></p>