Client Relationship Summary October 2026

alphaAI Capital Management LLC (alphaAI) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees, 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 investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We provide internet-based discretionary investment management services to retail investors through two services:

- **Managed accounts.** We construct and manage customized portfolios based on your financial information, investment objectives, and risk tolerance, in a brokerage account you open at Alpaca Securities LLC. We monitor these portfolios on an ongoing basis and make investment decisions consistent with the selected strategy. Our general minimum account requirement is $100, though certain strategies may require higher minimum investment amounts.
- **Portfolio Lab.** You choose a strategy from our menu and connect a brokerage account you already hold at another firm. We trade that strategy in your account within the amount you set. We monitor the strategy, not the rest of your account or your overall finances, and you keep control of everything outside that amount. This is a limited-scope service. Portfolio Lab has no account minimum.

We manage accounts on a discretionary basis, which means we have authority to buy and sell investments in your account without asking you for approval prior to each transaction. The scope of this authority is established in our investment advisory agreement and may be modified upon request.

We primarily invest client assets in exchange-traded securities, including exchange-traded funds and equities. Certain strategies may involve leveraged ETFs, short selling, and the use of margin, which carry additional risks.

For additional information, and a description of the service offerings, please see our Form ADV Part 2A Brochure (with special emphasis on Items 4 and 8), which can be found on our website alphaai.capital or the SEC website at adviserinfo.sec.gov. The firm CRD number is 316128.

Conversation Starters. Ask your financial professional:

- Given my financial situation, should I choose investment advisory services? Why or why not?
- How will you choose investments for me?
- What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Managed accounts: accounts below $10,000 pay $4 per month. Accounts of $10,000 and above pay 0.50% annually, billed monthly. The asset-based fee is calculated using the account's average daily ending net asset value (NAV) for the prior calendar month (trading days only) and is billed in arrears. Fees are deducted from your brokerage account pursuant to your authorization. Some legacy clients may remain subject to prior fee arrangements. Because the fee is based on assets, the more assets in your account, the more you pay, so we have an incentive to encourage you to increase the assets in your account.

Portfolio Lab: a flat subscription. Analyst is $10 per month, or $96 per year billed annually. Quant is $40 per month, or $384 per year billed annually. Fees are billed in advance to your payment card. If you cancel, we refund the unused portion of a prepaid period. A flat fee does not change with your account size, so it is a larger percentage of a smaller account.

We do not charge performance-based fees.

Other Fees and Costs: alphaAI's fees do not include brokerage commissions, transaction fees, margin interest, or other costs charged by the custodian or broker-dealer, including the firm that holds your Portfolio Lab account. These additional fees and expenses are separate and may apply depending on your investment activity.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs is included in our Brochure (Items 5 and 6).

Conversation Starters. 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 required to act in your best interest and not put our interests ahead of yours. At the same time, the way we are compensated creates certain conflicts of interest.

For example, alphaAI and its investment adviser representatives may invest for their own accounts in the same securities that we recommend or trade for client accounts. This creates a conflict of interest, which we mitigate through our Code of Ethics and compliance program designed to ensure that client interests come first.

Portfolio Lab offers subscription tiers at different prices, so we have an incentive to encourage you to choose a higher tier.

alphaAI may also offer referral incentives or promoter arrangements, which create a conflict of interest because a referring person has a financial incentive to recommend our services. These arrangements are managed in accordance with applicable regulatory requirements.

Additional information about conflicts of interest is included in our Form ADV Part 2A Brochure.

Conversation Starters. Ask your financial professional:

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

How do your financial professionals make money?

Our investment adviser representatives are compensated through a portion of the advisory fees we receive. Their compensation does not vary based on the specific investments recommended.

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

No. Neither the firm nor our financial professionals have any legal or disciplinary history. You may visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Conversation Starters. Ask your financial professional:

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

Additional Information

We encourage you to seek out additional information about our investment advisory services in our Brochure on Investor.gov or adviserinfo.sec.gov (CRD #316128). Alternatively, you can call alphaAI at (913) 549-8289 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

Conversation Starters. Ask your financial professional:

- Who is my primary contact person?
- Is that person an investment adviser or a broker-dealer representative?
- Who can I talk to if I have concerns about how I am being treated?