

Unbiased Inc.

FORM CRS – CUSTOMER RELATIONSHIP SUMMARY – December 24, 2024

Introduction

Unbiased Inc. (“Unbiased”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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.

What investment services and advice can you provide me?

Our advisory service is offered through an online platform (“Matching Platform”) and is limited to matching users of the Matching Platform (“Consumers”) with financial professionals who are either Registered Investment Advisers (“RIAs”), Investment Advisory Representatives of a RIA (“IARs”) or broker-dealers (“BDs”) (collectively, “FPs”) who Unbiased believes can assist the Consumer satisfy their specific financial goals.

We have no responsibility for the advice provided by the FPs, nor do we monitor any investments or review any accounts Consumers maintain with any FPs. We do not manage any assets and have no investment authority. There is no fee or minimum level of wealth required for Consumers to use our Matching Platform. Additional information about Unbiased services can be found in Item 4 and Item 7 of Unbiased’s Part 2A (Brochure) of our Form ADV, which is available at <https://adviserinfo.sec.gov/>.

Questions to Ask Us:

- 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?

Unbiased does not charge Consumers any fee to use our Matching Platform.

Additional information about Unbiased’s fees are included in Item 5 of Part 2A (Brochure) of its Form ADV, which is available at <https://adviserinfo.sec.gov/>.

If you engage an FP, 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.

Questions to Ask Us:

- 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?
- How do you address the conflicts inherent in recommending funds for which you are paid as an adviser? Are there conditions or limits on such allocations?
- 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?

What are your legal obligations to me when acting as my investment adviser?

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 to you. Here are some examples to help you understand what this means.

How else does your firm make money and what conflicts of interest do you have?

Once we refer you to an FP, we will receive a referral fee from the FP based on our Terms and Conditions agreement between Unbiased and the FP. The referral fees are paid by the FP per referral, whether or not you engage the FP. Additionally, FPs will pay Unbiased, in addition to a per referral fee, a subscription fee to be listed on the Matching Platform. The compensation Unbiased receives from FPs creates a potential conflict of interest as Unbiased has an incentive to refer you to FPs that pay more fees. Unbiased has implemented certain policies and procedures to mitigate these conflicts of interest, including ensuring Matching Platform does not consider the fees paid to Unbiased by the FPs.

Question to Ask Us:

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

Additional information about Unbiased's conflicts of interest is available in Part 2A (Brochure) of its Form ADV, which is available at <https://adviserinfo.sec.gov/>.

How do your financial professionals make money?

Our employees receive a salary and may receive bonuses based on performance.

Do you or your financial professionals have legal or disciplinary history

No. You can visit <https://investor.gov/CRS> for a free and simple search tool to research Unbiased and our financial professionals.

Question to Ask Us:

- Do any of your financial professionals have any disciplinary history? For what type of conduct?

Additional Information

Additional information about our services can be found here <https://adviserinfo.sec.gov/> by searching CRD# 323880. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Unbiased at +44 800 011 9671 or send an email to contact@unbiased.com.

Questions to Ask Us:

- 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?