

# U.S. NEWS FINANCIAL CONNECT, INC.

Form CRS  
March 27, 2024

## Customer Relationship Summary

### Item 1: Introduction

U.S. News Financial Connect, Inc. (“USNFC,” “we,” or “us”) 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 the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2: What investment services and advice can you provide me?

USNFC provides information and an interactive website to assist individual consumers (“users”) find financial advisers. As part of that interactive website, we offer users internet-based investment advisory services on a no-fee basis. The users of the advisory services are retail investors (“clients”). Our investment advisory services are limited to making referrals (“matches”) to other investment advisers that have agreed to pay us a referral fee if selected as a match for our clients.

We do not manage any assets, and we do not monitor any investment accounts. We do not accept discretionary authority, and we do not make any trades on behalf of clients. There are no minimum account size or investment amounts to establish a relationship with us or to use the USNFC services.

Please note, however, that the investment advisers we refer may have minimum requirements, and you should review the Form ADV Part 2A and Form CRS of any investment adviser with whom you are matched through our service.

Additional information about our services is available on our Form ADV Part 2A, Item 4.

#### **Conversation Starters.** Ask your financial professional—

- 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

#### **A. What fees will I pay?**

You will not incur any fees or costs for using USNFC’s investment advisory service.

Please note, however, that the investment advisers we refer may charge fees for their services, and you should review the Form ADV Part 2A and Form CRS of any investment adviser with whom you are matched through our service.

If the investment adviser you select charges fees or has costs, 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.

Additional information about our fees and compensation is available on our Form ADV Part 2A, Item 5.

**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?

**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?**

**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 about these conflicts because they can affect the investment advice we provide you.

Here is an example to help you understand what this means:

The investment advisers that are available for us to recommend to clients as a match have an agreement to participate in our service, and they pay us a referral fee for each match. Those investment advisers may pay us different levels of fees based on a client's self-reported amount of investable assets. This creates a potential conflict of interest for us, in that USNFC would have an incentive to refer retail investors to investment advisers that provide us with a fee.

Additional information about our conflicts of interest is available on our Form ADV Part 2A, Item 10.

**Conversation Starters.** Ask your financial professional—

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

**C. How do your financial professionals make money?**

Our investment adviser services are provided exclusively through an interactive website, and our employees do not provide investment advice. USNFC employees are compensated primarily by a base salary, and their compensation is not based on any investment advice USNFC provides.

**Item 4: Do you or your financial professionals have legal or disciplinary history?**

**No.** Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters.** Ask your financial professional—

- 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 see our Form ADV Part 2A. For an up-to-date version of this relationship summary and for other current information, please see the disclosures page on our website, or contact us at 202-607-2289 or [usnfinancialconnect@usnews.com](mailto:usnfinancialconnect@usnews.com).

**Conversation Starters.** Ask your financial professional—

- 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?