

Is an investment advisory account right for me?

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](https://www.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 investment advisory service is limited to matching financial professionals who are either Registered Investment Advisers ("RIAs"), Investment Advisory Representatives of an RIA ("IARs") or broker-dealers ("BDs") (collectively, "FPs") to you; we do not recommend specific strategies or programs that the FPs offer.

Our advisory service is offered through an online platform ("Matching Platform") that matches Consumers with Advisers.

We do not manage any assets and have no investment authority.

We have no responsibility for the advice provided by the FPs, nor do we monitor or review any accounts Consumers maintain with any FPs. There is no fee or minimum level of wealth required for Consumers to use our Matching Platform. Additional information about Unbiased services including responses to the conversation starters is available on Part 2 of our Form ADV, which is available here <https://adviserinfo.sec.gov/>.

Conversation Starters – Questions to consider.

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose RIAs, IARs or BDs to recommend to me?
- What is the relevant experience of the RIAs, IARs or BDs that you recommend, including licenses, education and other qualifications? What do these qualifications mean?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Unbiased does not charge Consumers any fee to use our Matching Platform. However, once a Consumer is verified, and we make a referral to an FP, we will receive a referral fee from the FP to whom the Consumer was matched 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 the Consumer engages any RIA, IAR or FP to whom the Consumer was referred. Additionally, FPs will pay Unbiased, in addition to a per referral fee, a subscription fee to be listed on the Matching Platform. Additional information about our firm's fees are included in Item 5 of Part 2 of Form ADV, which is available here <https://adviserinfo.sec.gov/>.

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. However, you will only pay fees to the RIA, IAR or BD that you hire to provide you with investment advice or security recommendations. You will not pay us any fees. Please make sure you understand what fees and costs you are paying.

Conversation Starter – Questions to consider.

- Help me understand how these fees and costs might affect my investments. If I give an RIA, IAR or BD \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Unbiased Inc. (“Unbiased”)

FORM CRS – CUSTOMER RELATIONSHIP SUMMARY – March 29, 2024

- 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?

When an investment adviser provides advice, they have to act in your best interest and not put their 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.

Unbiased currently has an RIA on its Board as a non-executive Board director (NED). The RIA participates in Unbiased referral program on the same terms as other RIAs/IARs.

When a broker-dealer provides you with a recommendation, they have to act in your best interest and not put their interest ahead of yours. At the same time, the way they make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations BDs provide you. Here are some examples to help you understand what this means.

Conversation Starter – Questions to consider.

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

Additional information about Unbiased’s conflicts of interest is available on Part 2 of our Form ADV, which is available here <https://adviserinfo.sec.gov/>.

How do your financial professionals make money?

Our employees receive a salary and may receive bonuses and/or commissions based on performance. Each of the FPs we refer will have a similar Customer relationship Summary. It is important that you read their Customer Relationship Summary.

Disciplinary History

Conversation Starter – Questions to consider.

- Do any of your financial professionals have any disciplinary history? For what type of conduct?
- No. Neither we nor any of our financial professionals have a legal or disciplinary history.

Additional Information

Additional information about our services can be found here <https://adviserinfo.sec.gov/>. 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 contact@unbiased.com.

Conversation Starter – Questions to consider.

- 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?