BIASafe Securities USA Corporation

Form CRS — Answers to the Conversation Starters

This page answers the “conversation starter” questions in our Client Relationship Summary (Form CRS). Because we provide advisory services to retail investors through an automated, interactive platform and do not assign an individual financial professional to your account, we answer each question here. You can also review our Client Relationship Summary and our Form ADV Part 2A brochure on this site, or research our firm for free at Investor.gov/CRS and adviserinfo.sec.gov (CRD No. 342777).

“Given my financial situation, should I choose an investment advisory service? Why or why not?”

That depends on your goals, your financial situation, and how involved you want to be in managing your investments. Our service may be a good fit if you want a rules-based, automated approach, you are comfortable with a limited menu of our own model-portfolio strategies, you are comfortable having us make the day-to-day trading decisions, and you meet our account minimums. It may not be a good fit if you want a broad range of investment choices, individualized financial planning from a person, or a non-discretionary arrangement in which you approve each trade. You may also want to consider lower-cost or self-directed alternatives. We encourage you to compare options before deciding.

“How will you choose investments to recommend to me?”

Your portfolio is built and managed by our platform from the systematic model-portfolio strategy you select, using rules-based algorithms applied to the information you provide. We advise only on our own model portfolios — for example, index-tracking, factor (or “SmartBeta”), and option-overlay strategies — implemented through our platform. We do not pick individual securities by hand, and we do not recommend other advisers’ strategies or a broad range of outside products.

“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

BIASafe is an automated investment adviser. Your advice is generated by our software-based platform rather than by an individual representative, so no individual is assigned to manage your account. Our advisory and compliance functions are led by Oussama Ilyas Zakiat, our Chief Executive Officer and Chief Compliance Officer, who holds the Series 65 (Uniform Investment Adviser Law Examination) and has passed the Securities Industry Essentials (SIE) examination. The Series 65 is a securities examination that qualifies an individual to act as an investment adviser representative; it tests knowledge of investment-adviser regulation, ethics, and investment concepts. Matthew Greenan serves as our Chief

Operating Officer. You can review the qualifications of our personnel in our Form ADV Part 2B brochure supplement.

"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?"

Our fees have two parts: a flat platform subscription fee of US$99 per month (US$1,188 per year), which you pay regardless of your account size or how your investments perform; and an asset-based management fee charged on the assets we manage for you. Please note that our minimum account balance ranges from US$25,000 to US$500,000 depending on the strategy, so a US$10,000 account would be below our minimum. To illustrate the effect of the fixed subscription fee: on a US$25,000 account, the US$1,188 annual subscription equals about 4.75% of your assets per year, plus the asset-based fee; on a US$250,000 account, the same subscription equals about 0.48%, plus the asset-based fee. Because the subscription fee is fixed, it is a larger percentage of a smaller account. You will pay fees and costs whether you make or lose money on your investments, and fees and costs reduce any money you make over time. We encourage you to confirm the fee structure makes sense for the amount you plan to invest. For full fee details, see Item 5 of our Form ADV Part 2A brochure.

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

Because part of our compensation is an asset-based fee, the more assets we manage for you, the more you pay — so we have an incentive to encourage you to increase the assets in your account. And because we advise only on our own model portfolios, we have an incentive to recommend our strategies rather than alternatives offered by others. We address these conflicts through our written compliance policies and code of ethics, full disclosure in our Form ADV Part 2A brochure, and an independent compliance review of our compliance program and personal trading.

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

Yes. One of our principals has a disclosure reported on his Form U4 relating to a prior-employment matter; it did not involve BIASafe and did not result from any action by the SEC or a state securities regulator against the firm. You can review the details for free at Investor.gov/CRS and at adviserinfo.sec.gov by searching our firm (CRD No. 342777) or the individual, and in Item 9 of our Form ADV Part 2A brochure and our Form ADV Part 2B supplement.

"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?"

Because we serve you through our automated platform, we do not assign an individual financial professional to your account. For questions or help, contact us at 438-373-7501 or izakiat@biasafe.ai. Our Chief Compliance Officer, Oussama Ilyas Zakiat, is the firm representative responsible for compliance. He is a representative of an investment adviser (BIASafe Securities USA Corporation), not a broker-dealer; BIASafe is not a broker-dealer. If you ever have concerns about how you are being treated, you can contact our Chief Compliance Officer at the number or email above, and you may also contact the U.S. Securities and Exchange Commission.