

We are 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors through a software application that is available through our website app. We use algorithms to determine investment recommendations that are tailored to meet your investment needs and objectives based upon information you submit via one or more questionnaires that collect information such as your age, employment status, income, investment objectives and reasons to invest, investment experience, information on other investments, time horizon, and net worth. Our recommendations include debt securities and funds that primarily invest in debt, including traded and non-traded Business Development Companies (BDCs), Interval Funds, Tender Funds, U.S. Treasuries, and traded bonds (such as corporate bonds and municipal bonds). With respect to monitoring, our algorithms confirm our Firm's recommendations whenever you update your client profile or other portfolio settings through our platform and our Chief Compliance Officer reviews its recommendations to Clients no less than quarterly (which may be conducted on a sampling basis). We provide discretionary services, whereby we execute transactions without your prior approval and consent, as well as non-discretionary services, whereby we execute each transaction with your prior approval and consent. We do not recommend any proprietary products. Our advice is limited to the classes of assets mentioned above. We impose an account minimum of \$5,000 to open and maintain an account.

For additional information, please see Item 4 of our Disclosure Brochure, available at adviserinfo.sec.gov/.

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?*

What fees will I pay?

We charge an asset-based advisory fee which varies based upon a percentage of the market value of the assets we manage. The fee is 0.65% (or 65 basis points) per annum. It is prorated and charged quarterly, in arrears, based upon the market value of your assets on the last day of the previous quarter. Because we charge an asset-based fee, we have an incentive to encourage you to delegate additional assets to our management. You will incur certain third-party costs in addition to the fee you pay to us. These types of charges include, but are not limited to, brokerage fees and commissions charged by custodians or other broker-dealers through which we execute securities transactions, custodial fees, fund fees and expenses, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. 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.

For additional information, please see Item 5 of our Disclosure Brochure, available at adviserinfo.sec.gov/.

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 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 you. For example, our financial professionals may have personal accounts at our firm that are managed like yours and may also have personal accounts held and managed by them or third-parties outside of our firm. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

For additional information, please see Item 11 of our Disclosure Brochure, available at adviserinfo.sec.gov/.

How do your financial professionals make money?

Our financial professionals are compensated through salaries and/or equity in our company. This gives them an incentive to maximize the revenue of the company. No compensation is based on the performance or selection of specific securities.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For additional information about our services, please refer to our Disclosure Brochure. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at connect@useconstant.com.

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?