

Arta Finance (“Arta”, “we”, “us”, “our”)

Form CRS Customer Relationship Summary Responses to “Conversation Starters” Effective June 23, 2023

Conversation starters: 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?

Response: If you are interested in opening an account where you receive investment recommendations or advice about whether to buy or sell securities, investment strategies (e.g., asset allocations, account type recommendations), or account monitoring, and you make all of your own investment decisions, then consider a self-directed investment advisory account. Arta offers such self-directed investment accounts. Arta generally requires a \$100,000 investment minimum.

If you receive a recommendation from Arta, we will make that recommendation in your best interest. Arta offers recommendations (“Recommendations”) to certain eligible customers through the use of a web-based mobile interface (“Platform”). Recommendations are derived from Arta’s proprietary algorithm (“Algorithm”), which has been developed by a team of machine learning researchers and finance professionals.

When your account is managed by Arta on a discretionary basis, Arta will automatically invest and allocate your funds on your behalf through the use of the Algorithm, as well as any relevant information you have provided about your financial goals and circumstances. Private placement recommendations are generated by an investment committee.

Arta Finance is registered as an investment adviser with the Securities and Exchange Commission (“SEC”). Arta Finance’s Central Registration Depository Number (“CRD”) is 318714 and Arta Securities’ CRD is 801-123662.

Conversation starters: 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?

Response: Arta generally requires a \$100,000 investment minimum. When you open a self-directed brokerage account through Arta and direct us to transact in certain securities, you will not pay Arta any commissions on your trades – however, you may incur fees from third-parties, such as broker-dealers, in order to affect such transactions. Self-directed accounts have the ability to invest in private placements; such investments are subject to fees directly from the issuer. Arta receives no part of such fees. Arta charges up to 1% of the amount invested in private placements.

When you open a discretionary account with Arta, you are able to allocate various funds into various recommended strategies. Once such allocation occurs, Arta will automatically invest your assets relative to the recommendations derived from the Algorithm for each respective investment strategy. Discretionary accounts are subject to fees based on assets under management and portfolio performance. These fees vary by investment strategy and, in the case of performance fees, by portfolio performance. Performance fees are only assessed to Qualified Investors, as defined by the Investment Advisers Act of 1940. Any fees applied will reduce your amount invested and your return on investment.

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

Response: For assets under management fee-based advisory accounts, the more money you invest, the more compensation we earn.

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Our employees may transact in the same securities that clients may transact in. This may pose a conflict of interest. We have adopted policies and procedures designed to mitigate such conflicts in favor of our clients. We do not participate in any revenue sharing and do not receive compensation from third-parties when we recommend or sell certain products. We engage in principal trading for the sole purpose of testing the Algorithm and Arta’s strategies. We do not purchase securities in Arta Finance’ name and then sell such securities to clients. We do not offer proprietary products at this time.

Arta encourages you to read and familiarize yourself with disclosure documents relevant to your relationship with us.

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

Response: No, Arta and its employees do not have any disciplinary history.

Information about a firm’s or financial professional’s disciplinary history may be found at Investor.gov/CRS and on FINRA’s BrokerCheck website at <https://brokercheck.finra.org/>.

Conversation starters: 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?

Response: Our services are delivered entirely through the Platform. However, certain customer service representatives are able to assist you with your questions and concerns by emailing support@artafinance.com or by requesting support through the Platform.