

Item 1 – Cover Page

Vested Interest Co.
D/B/A GoldBean
43 West 23rd Street, 6th Floor
New York, NY 10010
Phone: (205) 991-8484
Toll Free: (866) 353-8484
Fax: (205) 981-7441

www.hellogoldbean.com

March 30, 2017

This Brochure provides information about the qualifications and business practices of GoldBean. If you have any questions about the contents of this Brochure, please contact us at the number above. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

GoldBean is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. This Brochure is intended, in part, to provide information which can be used to make a determination to hire or retain an Adviser.

Additional information about GoldBean also is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 – Material Changes

Since the Brochure dated March 25, 2016, we have updated the ways in which the company is compensated to include the licensing of GoldBean’s proprietary technology. See Item 14 for more information.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge. This Brochure may be requested by contacting us at the numbers above.

Additional information about GoldBean is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site provides information about any persons affiliated with GoldBean who are registered, or are required to be registered, as investment adviser representatives of GoldBean.

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Item 4 – Advisory Business

Jane Barratt and Peter Zdanowicz are the principal owners of Vested Interest Co. D/B/A GoldBean. GoldBean was incorporated in August 2013.

GoldBean provides advisory services, based on individual needs. The firm will develop a personal investment policy based upon a completed client questionnaire and make recommendations according to the established criteria. GoldBean promotes a buy and hold strategy. GoldBean will provide monitoring of client accounts, and clients will be able to see changes in recommendations by logging into their accounts on the GoldBean site.

GoldBean aims to empower its clients to guide their own investment decisions. The company believes that clients will make better investment decisions if they are already familiar with the companies they are investing in. To this end GoldBean uses its client credit card history as a base from which to recommend investment options.

Filters and an algorithm are applied to each of the public companies where clients spend their money. These will determine whether these companies are good investment opportunities. This review includes an algorithm that measures a company's financial health and a sentiment score. The companies that pass the test are presented back to clients as a personal portfolio of ranked stocks.

Portfolio risk is addressed by incorporating low fee index Exchange Traded Funds (ETFs) into personal portfolios. The balance of stock to ETFs is determined through a risk profile generated from a client's completed questionnaire.

When clients create their GoldBean account, clients can choose to enter their bank account identification and passwords. This information is not collected by the GoldBean systems, but is encrypted and routed between GoldBean's web site and the client's bank using authentication tokens and secured connections. The client selects which accounts will be assessed and the bank sends a transaction history for those accounts. GoldBean stores and updates this transaction data. None of the transaction data has any personally identifiable information, and GoldBean is never in possession of a client's actual bank access information and has no way to directly access clients' bank or credit card accounts.

In order to pay fees, GoldBean requires clients to submit credit card information. This information is not collected by the GoldBean systems. It is encrypted and routed to the client's bank using secured connections and authentication tokens. GoldBean is never in possession of a client's credit card number and has no way to directly access clients' credit card account.

In order to open a brokerage account through our preferred trading partner TradeKing, GoldBean requires clients to submit personal information to our partner so that their identities can be verified and compliance requirements can be completed. This process is hosted on TradeKing's web site. In order to facilitate the signup process, and reduce duplication of information, we share some information with TradeKing about the client. All of this information is sent over secured networks to TradeKing. The extra personal information the client shares with TradeKing will not be shared with GoldBean. Only an ID will be shared to connect the client with their trading account.

GoldBean does not collect any other non-public personal information beyond information submitted by the user at account sign up. If a client has a TradeKing account linked to their GoldBean account, account balances, trade information and order status will be available to the client on GoldBean's web site. This information is sent over an encrypted connection. Some of this information is stored on GoldBean's databases and when stored, it is done so in an encrypted environment.

GoldBean does not manage client assets and clients may not impose restrictions as to investing in certain securities or types of securities. However, it is the client's decision whether or not to act on any recommendation provided. GoldBean does not buy or sell securities on behalf of the client. The client is solely responsible for implementing such advice and placing all buy and sell transactions.

GoldBean does not offer a wrap fee program. GoldBean's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which shall be incurred by the client. GoldBean may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Exchange traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to GoldBean's fee, and GoldBean shall not receive any portion of these commissions, fees, and costs.

Item 5 – Fees and Compensation

GoldBean is compensated based on an annual fixed fee from clients and by a referral fee from its brokerage partner.

GoldBean offers a stock recommendation service based on a client's spending history. The company continues to monitor both its client's spending pattern and the performance of recommended stocks, and updates its recommendations based on changes to this information. For this service, GoldBean will charge an annual fee of \$50 charged in advance. Fees will be charged to a client's credit card. Initial fees or annual renewal fees charged by GoldBean will be fully refunded, provided a request is submitted to customer service within 30 days of payment.

The annual fixed fee does not cover transaction fees or brokerage fees. But in order for clients to implement their recommended portfolios, GoldBean's preferred broker will not charge fees for two months from the date of account opening, allowing clients to build a portfolio without incurring fees. After two months, the recommended broker and the custodian of the account will begin charging fees. Typically clients will be charged separately for each buy and each sell transaction. The annual fixed fee and transaction charges do not cover charges imposed by third-parties for investments held in the account, such as contingent deferred sales charges or 12(b)-1 trails on mutual funds. In addition, each mutual fund charges asset management fees, which are in addition to the fees charged by GoldBean. The annual fixed fee also does not cover any other fees and charges in connection with maintenance of your brokerage account, such as: debit balances; margin interest; odd-lot differentials; IRA fees; transfer taxes; exchange fees; wire transfers; extensions; non-sufficient funds; mailgrams; legal transfers; bank wires; postage; costs associated with exchanging foreign currencies; and SEC fees or other fees or taxes required by law. For more information regarding brokerage practices, please see Item 12 of this Brochure.

Clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with GoldBean.

Account Termination

The client and/or the firm may terminate the contract at any time by sending written notice. A full refund will be provided without penalty if the client terminates the contract within 5 business days of signing with the firm. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract.

Upon written receipt of notice to terminate its Client Agreement and unless specific transfer instructions are received, GoldBean and its agent will cease advisory services.

Item 6 – Performance-Based Fees and Side-By-Side Management

GoldBean does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

GoldBean provides portfolio management services primarily to individuals, but also accepts trust and corporation accounts. GoldBean does not have a minimum account size.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

The GoldBean investment strategy begins with an understanding of a client's financial goals. Every client must complete a questionnaire to determine his or her risk profile. GoldBean filters for clients who have banked savings, who are at the beginning of their investment journey and who have a tolerance for risk.

Advisors use demographic and financial information provided by the client to assess the client's risk profile and investment objectives in determining an appropriate plan for the client's assets. Investment strategies ordinarily include long or short-term purchases of individual stocks, preferred stocks and Exchange Traded Funds (ETFs).

Investment recommendations are based on an analysis of the client's individual needs, and are drawn from an algorithm used to examine information input by the client, research and analysis. The algorithm evaluates two inputs: financial strength and sentiment scores. The financial assessment will include the following:

- Fundamental analysis: We attempt to measure the intrinsic value of a security by looking at economic and financial factors to determine if the company is underpriced or overpriced. Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.
- Cyclical analysis: We attempt to identify the industry cycle of a company to determine whether the company is in a market introduction phase, growth phase or maturity phase. Generally projected revenues, growth potential and business risk may fluctuate based on the company's cycle stage.

The sentiment analysis can include sentiment scores drawn from consumers, market insiders, trendsetters, aggregated credit card transactions, internal surveys and from aggregated portfolio holdings.

It is important to note that investing in securities involves certain risks that are borne by the investor. For any risks associated with investment products, please refer to the prospectuses for additional details about these risks. This investment approach constantly keeps the risk of loss in mind. These risks include, but are not limited to:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9 – Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of GoldBean or the integrity of GoldBean's management. GoldBean has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

GoldBean does not have any affiliations through common control or ownership with any other investment related firm. However, GoldBean's Advisory Board and Board of Directors are comprised of wealth managers, retail brokerage experts and technology and data professionals. Board of Directors include an employee of AXA Strategic Ventures, which is affiliated with AXA, an insurance company; and Danielle Hughes, CEO and founder of Divine Capital Markets, LLC (a broker/dealer) and Divine Asset Management LLC (an Investment Adviser). The Advisory Board includes Danielle Hughes; Whitney Johnson, founder of Rose Park Advisors (an Investment Adviser); among others. Advisors and Directors may hold a financial interest and oversee the activities of GoldBean.

Item 11 – Code of Ethics

GoldBean has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at GoldBean must acknowledge the terms of the Code of Ethics annually, or as amended.

Advisors of GoldBean may buy or sell securities that are recommended to clients. GoldBean's employees and persons associated with GoldBean are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of GoldBean and its affiliates may trade for their own accounts in securities

which are recommended to and/or purchased for GoldBean's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of GoldBean will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of GoldBean's clients. In addition, the Code prevents access persons from participating in short swing profits by requiring access persons to hold positions for a minimum of 30 days. GoldBean also maintains a restricted list. Securities are added to the restricted list when there is a change in recommendation. Access persons are prohibited from trading any securities added to the restricted list for 1 business day. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between GoldBean and its clients.

GoldBean's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Jane Barratt at our main number.

Item 12 – Brokerage Practices

GoldBean recommends the brokerage services of TradeKing Securities LLC ("TradeKing"), which is custodied through Apex Clearing Corporation. TradeKing is a registered broker-dealer that is compensated through brokerage commissions or transaction fees charged for effecting securities transactions. When selecting a custodian to recommend, a number of factors were considered, including their historical relationship with GoldBean, financial strength, reputation, execution capabilities, strength of technology, pricing and services offered. GoldBean is not affiliated with TradeKing or any other broker-dealer.

GoldBean receives a fee for referring clients to TradeKing to open an account. As a result, we have an incentive to refer clients to TradeKing. In addition, we have negotiated commission rates to benefit clients. Clients who open an account will have transaction fees waived by TradeKing for the first two months the account is opened. Thereafter, commissions will be charged at a rate of \$4.95 per trade. GoldBean is not affiliated with TradeKing, and clients are urged to review and understand all related charges and fees which will be disclosed separately by TradeKing.

Clients are permitted to direct brokerage and select their own broker-dealer to custody assets and execute trades. In this case, the client will negotiate the terms and arrangements with your broker-dealer of choice. GoldBean may be unable to achieve most favorable execution of client transactions. Directing brokerage may cost clients more money as the client may receive less favorable prices. Clients should carefully review all costs associated with a broker-dealer before opening an account. GoldBean's fee is the same, regardless of the broker-dealer selected.

TradeKing makes products and services available to GoldBean that benefit the firm but may not directly benefit its clients' accounts. Many of these products and services are used to service all or a substantial number of GoldBean accounts. Some of these products and services provided includes software and other technology that: provides access to client account data (such as trade confirmations and account statements); provides research, pricing and other market data; facilitates payment of fees from clients' accounts; and assists with back-office functions, recordkeeping and client reporting. When client brokerage commissions are used to obtain research or other products or services, GoldBean receives a benefit because we do not have to produce or pay for these products or services ourselves. As a result of these services provided, commissions may be higher than those charged by other broker-dealers. We make no effort to allocate soft dollar benefits to clients in proportion to the amount of soft dollar benefits generated by each client.

Item 13 – Review of Accounts

GoldBean's recommendations are based, in part, by the client's spending habits as reported through credit card information provided by the client. A review of information can be initiated by the client by visiting the GoldBean web site. Client accounts are not reviewed by GoldBean.

The company updates its equity rankings weekly. Clients can see if the equity ratings of stocks that they hold in their portfolios have changed. This information is available in each client's account when they log into the GoldBean web site.

Item 14 – Client Referrals and Other Compensation

GoldBean receives a fee for referring clients to TradeKing to open an account. As a result, we have an incentive to refer clients to TradeKing. Clients are under no obligation to select TradeKing as their broker-dealer, and are free to open an account and enter transactions through their broker-dealer of choice. GoldBean's fee is the same, regardless of the broker-dealer selected. GoldBean does not compensate for client referrals.

GoldBean licenses its technology and content to financial institutions, including banks, credit unions and registered investment advisors. These licensed technologies include GoldBean's algorithm, the technology that converts credit card transactions into company tickers, the technology that builds portfolios and the educational content contained on the GoldBean web site.

GoldBean does not sell any data, including customer data, credit card transaction data, demographic information, company data, financial data or any client portfolio information, either in raw or aggregated form.

Item 15 – Custody

Clients should receive statements at least quarterly from the qualified custodian that holds and maintains your investment assets. GoldBean urges you to carefully review such statements.

Item 16 – Investment Discretion

GoldBean offers advisory services on a non-discretionary basis. The client is solely responsible for implementing such advice and placing all buy and sell transactions.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, GoldBean does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in their portfolios.

Item 18 – Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about GoldBean's financial condition. GoldBean has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.