

# Form ADV Part 3 – Client Relationship Summary

Date: 02/11/2026

## Item 1: Introduction

FINIVI INC. is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. It is important for you to understand how advisory and brokerage services and fees differ. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools for research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

***Questions to ask us:*** *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 investment services and advice can you provide me?*** Our firm primarily offers the following investment advisory services to retail clients: discretionary portfolio management (we make the investment decisions for your account and monitor investments on a daily basis) and financial planning. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Finivi generally requires a minimum account size of \$50,000 for its full investment management services. Other services we offer may have a lower minimum. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

***Questions to ask us:*** *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? How might your conflicts of interest affect me, and how will you address them?*

***What fees will I pay?*** Our fees vary depending on the services you receive. Investment management fees are calculated based on the amount of assets under the firm’s management and can range from 1.00% to 1.50% on an annualized basis. The fee is based on the market value of your account on the last day of the prior billing period, or your starting balance if opening a new account, and any additional Intra-quarter investment additions you may make. The investment management fees include an “Advisor Fee” charged by Finivi Inc. and a ‘Platform” or “Sponsor” fee charged by Envestnet Asset Management Inc., the “Platform Manager”, equal to .06%. A minimum annual platform fee of \$100 will be applied. As a result of the application of the \$100 minimum annual platform fee, your investment management fees may be higher than indicated on our published fee schedules if your accounts balance is below \$166,667.

For financial planning and consultative services engagements, we may offer both hourly and fixed fee engagements. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. For standalone estate planning, modular, or consultative services, the firm generally requires 100% of the quoted fee to be paid prior to any services being rendered.

Investment management fees are paid quarterly in advance, while financial planning fees are typically billed at 50% of the quoted fee up front and the balance paid upon the completion of the contracted services. You will pay our investment management fees even if you do not have any transactions and the advisory fee paid to us will generally be higher for portfolios with a higher percentage allocation to equities than fixed income securities. For further information on our fees please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

***Third Party Costs:*** Some investments (e.g., mutual funds, ETFs) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you may pay transaction fees when we buy and sell an investment for your account. **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.** Please see Item 5 of our [Brochure](#) for additional details.

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Conflicts of Interest: When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. However, the way Finivi and our financial professionals make money creates conflicts with your interests, and you should ask us about these conflicts because they can affect the advice we provide.

Finivi is a licensed insurance brokerage agency, and some of our financial professionals are licensed insurance producers. When you purchase an insurance or annuity product (such as a fixed insurance policy or fixed indexed annuity) through us, the insurance company pays commissions or other compensation to Finivi, and your financial professional may be compensated by us through salary and/or an internal compensation arrangement that takes into account revenue from advisory fees and from insurance and annuity sales (including up-front and/or ongoing trail compensation). This compensation is separate from any advisory fees you pay. We may also receive additional compensation from insurance companies and/or insurance marketing organizations (such as overrides, bonuses, marketing allowances, or other incentive compensation), which may be based on overall production or similar factors and may be higher for some products or companies than for others. As a result, Finivi and our financial professionals have a financial incentive to recommend certain products, companies, or larger premium amounts, which creates a conflict of interest.

We address these conflicts through policies, procedures, and supervision, including requiring that recommendations are in your best interest, reviewing insurance and annuity transactions (with enhanced review for replacements and for transactions involving retirement assets), and periodically testing transaction files for completeness and documentation. We do not accept production-based sales contests or non-cash incentives (such as trips or conferences) from insurance companies or insurance marketing organizations, and we do not sponsor sales contests or similar programs. You are not required to purchase insurance products through us and may choose any provider you prefer.

How do your financial professionals make money? Finivi and our financial professionals are primarily compensated through the advisory fees you pay for investment management and financial planning services. Our financial professionals may also receive compensation that is tied to the amount of assets in your account, the strategy or model you use, and the advisory fees generated. In addition, when you purchase insurance or annuity products, Finivi and our financial professionals may receive commissions or other compensation from insurance companies and insurance marketing organizations (such as overrides, bonuses, or marketing allowances). The compensation Finivi and our financial professionals receive can therefore vary by account type, product, insurance company, insurance marketing organization, or provider, which gives us a financial incentive to recommend certain options or larger premium amounts over others. Please also see Item 10 of our [Brochure](#) for additional details.

### Item 4: Disciplinary History

*Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? We do not have any legal or disciplinary history to disclose. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

### Item 5: Additional Information

*Questions to ask us: 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?*

For additional information on our advisory services, see our [Brochure](#). For additional information or another copy of this Relationship Summary, then please contact us at (508) 870-0440.