Client Relationship Summary (Form CRS)

October 23, 2024

Item 1. Introduction

Indivisible Partners, LLC ("Indivisible", "Firm", "We", "Us", "Our") is an SEC registered investment advisor that provides advisory services through its Financial Advisors for a fee rather than for brokerage commissions. Indivisible is a wholly owned subsidiary of Forabya, LLC. Brokerage and investment advisory services differ so it is important for you to understand the differences. This relationship summary explains the various services we offer, how we charge for those services, and conflicts that exist when we provide our services. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Advisory Services: We offer investment advisory services to retail and institutional investors. These services generally include wealth management, financial planning, and retirement plan consulting. Each of the advisory services is described in our ADV 2A Brochure, including the associated fees charged and conflicts of interest.

Our relationship with you is governed by an Advisory Agreement. You can choose an account that allows us to buy and sell investments in your advisory account without asking you in advance (a "discretionary advisory account") or we may give you advice on investment options and you decide what investments to buy or sell (a "non-discretionary advisory account"). Your elected choice of these services will be communicated in your Advisory Agreement. These services include advice and guidance, access to investment strategies, custody services, among others. We provide ongoing monitoring for all accounts enrolled in our advisory services, as described in our ADV 2A Brochure. We will discuss your investment goals, design a strategy with you focused on these goals, and will contact you at least annually to discuss your portfolio.

The range of solutions available to you depends on the advisory services you select and whether you are working with your dedicated financial advisor or working on a self-directed basis.

We do not limit clients to proprietary products or a limited menu of products and types of investments. This service will continue until terminated pursuant to the terms of your executed Advisory Agreement.

Other:
Additional Information
For more information about our services, we recommend reading our ADV Part 2A Brochure, Items 4 and 7.

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?"

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?
We are paid for our services as follows:

Advisory Services: For investment advisory services, we typically charge an ongoing fee (sometimes referred to as an asset-based advisory fee) which is paid monthly in arrears. This fee is a percentage of the value of your account. You pay this fee even if you don't buy or sell investments. The more assets you have in an asset-based fee account, the more you'll pay us in fees. This creates an incentive for us to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts.

Our advisory fee is inclusive of some administrative fees, platform fees, and transaction fees. For some types of accounts utilizing third-party managers, you will incur a third-party manager fee and transaction fees in addition to an asset-based advisory fee. We may also charge an hourly fee or fixed fee for additional services such as financial planning services that are of limited duration or nature.

You will also pay fees to a broker-dealer or bank, called the custodian, who will hold your assets. The fee you pay your Financial Advisor is generally negotiated with him or her directly, and subject to different maximums, depending on the advisory services selected.

Other Fees and Costs:

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 more information regarding our fees and costs, review ADV Part 2A Brochure, Item 5.

You will also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

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?"

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. Here are some examples to help you understand what this means.

Investment Accounts: Generally, we get paid based on the assets in your account. We may recommend that you add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

Custodians/Product Sponsors: We have an incentive to advise you to use certain custodians and investments because the firm receives marketing allowances and benefit dollars from your custodian and investment sponsors.

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

Additional Information
For more information about our conflicts of interest, we recommend reading our ADV Part 2A Brochure, Items 4 and 10.

How do your financial professionals make money?
Our Financial Advisors are paid asset-based fees which vary depending on your assets used to meet your needs. This creates a conflict of interest because our Financial Advisors have an incentive to encourage you to increase your assets in your accounts, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A Brochure, Items 4 and 10.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
Yes, please visit Investor.gov/CRS for a free and simple search tool to research Indivisible and our Financial Advisors.

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

Item 5. Additional Information

To find additional information about Indivisible, such as a full copy of the ADV Part 2, and to request a copy of the *Customer Relationship Summary,* please go to www.indivisible.com or send us an email at Info@indivisible.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 980-306-2028. You may also find a copy of the most recent ADV Part 2A Brochure here.

Conversation Starters
"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"