ITEM 1 COVER PAGE

HYVE INVEST INC.

430 Park Avenue
New York, NY 10022
(845) 793-8561
www.letshyve.com

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This brochure provides information about the qualifications and business practices of Hyve Invest Inc. If you have any questions about the contents of this brochure, please contact us at the phone number listed 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. Registration (e.g. "registered investment advisor") does not imply a certain level of skill or training.

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

ITEM 2 MATERIAL CHANGES

Since the most recent annual filing of this brochure on February 24, 2023 the following changes of note have occurred:

1. Under Item 4 – Advisory Business we have updated the description of Investment Advisory Services to note that we do not offer investment advisory services to Clients.
2. Under Item 4 – Advisory Business we have updated the description of Financial Planning Services to note services are offered through third parties.
3. Item 5 – Fees and Compensation was updated to reflect that Hyve does not charge Client any fees for the use of our products.
4. Item 8 – Methods of Analysis was updated to reflect Hyve does not manage Client assets
5. Item 11 – Code of Ethics and Brokerage Practices was updated to remove references to trading practices given hyve does not manage client assets.
6. Item 12 – Brokerage Practices was updated to reflect that Hyve does not directly recommend broker dealers or custodians and therefore has no order aggregation, soft dollar, or other relationships with such parties.
7. Item 13 – Review of Accounts was updated to reflect Hyve does not manage Client assets and therefore does not review accounts.
8. Item 14 – Client Referrals and Other Compensation was updated to reflect that Hyve receives compensation from third-parties and not the end-user.
9. Item 15 – Custody was updated to reflect Hyve does maintain any User accounts.
10. Item 16 – Investment Discretion was updated to reflect Hyve does not manage User assets and therefore has no investment discretion.

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ITEM 4 ADVISORY BUSINESS

A. Firm Description
Hyve Invest Inc. ("Hyve" or "Advisor") is an internet-based investment adviser registered with the SEC. Hyve was founded in June 2022. Hyve Invest Inc. is a wholly owned subsidiary of Hyve Inc., a privately held company headquartered in New York, New York. The Chief Compliance Officer is Jonathan Dane.

B. Types of Advisory Services

Financial Planning
Hyve provides certain software-based financial planning tools and services (the "Financial Planning Service") through its interactive online platform, Quinn. The Financial Planning Service is a product offered by Hyve through third party financial organizations and/or advisers registered or chartered as fiduciaries with a regulatory body in the United States ("Clients" or "Adviser"). The Financial Planning Service is then made available through our Clients to their end-users ("Users").

The Financial Planning Service allows Users to explore potential future financial scenarios, including changes in employment status and income, and provide recommendations for tax & retirement planning. In addition, Users may be matched with third party Advisers. It is solely the responsibility of the User to determine whether to meet with and/or retain an Adviser. Hyve does not review the ongoing performance of any Adviser, participate in the management of any User's account by an Adviser, or provide advice regarding specific investments. Hyve also does not establish advisory accounts or manage any client assets. The Advisers are responsible for determining and implementing specific investment strategies for the User.

Financial planning involves an evaluation of a User's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the User. Users will receive an electronic report, providing the User with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

Users are under no obligation to act on our Financial Planning recommendations, and Hyve does not represent that the Financial Planning service is meant to replace a comprehensive evaluation of a User's entire financial plan considering all the User's circumstances. Should a User choose to implement any recommendation made by the Financial Planning Service, the User should consult with their tax advisor regarding the User's personal circumstances. Implementation of a financial plan recommendation is entirely at the User's discretion. While the data provided by Users used in the financial models of the Financial Planning Service is believed to be reliable, Hyve cannot ensure the accuracy or completeness of data provided by Users.

Investment Advisory Services
Hyve does not make specific investment recommendations or manage any User Accounts.

C. Services Tailored to Clients' Needs
We offer the same suite of services to all of our Clients. However, specific User financial plans and their implementation are dependent upon each User's individual financial situation (income, tax levels, and risk tolerance levels).

Hyve tailors its software-based financial planning service to the individual needs of each of its Users, in accordance with the inputs provided by the User. Hyve utilizes the information provided by each Client regarding the Client’s current financial situation, goals, and risk tolerances to determine a Client’s risk tolerance.

Hyve asks each prospective User a series of questions to evaluate both the individual’s objective capacity to take risk and subjective willingness to take risk. We ask subjective risk questions to determine both the level of risk an individual is willing to take and the consistency among the answers or example, if an individual is willing to take a lot of risk in one case and very little in another, then the individual is deemed inconsistent and is therefore assigned a lower risk tolerance score than the simple weighted average of their answers.

D. Wrap Fee Program
Hyve does not participate in a wrap fee program.

E. Assets Under Management
Hyve does not manage any assets. As of December 31, 2024, Hyve had $0 of assets under management.

ITEM 5 FEES AND COMPENSATION

Hyve does not charge any fees to Users for the use of its services. If a User decides to hire an Adviser referred by the Service, the User will pay fees to that Adviser based on the services the Adviser provides to the User and the terms and conditions of any investment management and advisory agreements between the User and the Adviser. Users may also incur certain fees or charges imposed by third parties, independent from SmartAsset, in connection with their investments.

In consideration for our Service Hyve receives compensation directly from third-parties that utilize our services (our Clients), outlined in a separate fee agreement.

Third Party Fees
Users may also pay other fees or expenses to third parties. For example, custodians or broker/dealers may charge transaction fees on purchases or sales of securities. The issuers of certain investments we purchase for Users (such as ETFs, investment trusts, or other investments) may charge Users separate product fees. Hyve does not charge these product fees to Users, nor does it benefit directly or indirectly from any such fees.

Product fees typically include embedded fund expenses that may reduce an investment fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a User’s portfolio performance or an index benchmark comparison. Fund expenses may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. Fund expenses may change from time to time at the sole discretion of the fund issuer.

ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Hyve does not charge performance-based fees therefore this question is not applicable.

ITEM 7 TYPES OF CLIENTS

Hyve is available to individuals of all income levels, including high-net worth individuals.

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Hyve does not manage User assets. Hyve has developed a questionnaire and utilizes proprietary models to build financial plans for individual Users.

Certain Clients of Hyve will utilize the inputs from Hyve's questionnaire to match a User with a Potential Adviser. Once the User's questionnaire responses have been gathered our Clients match them against their database of Advisers based on a limited set of criteria, including, but not limited to, the location of the Adviser relative to the User, the willingness of an Adviser to manage the User's stated level of assets, whether the User is comfortable working with an Adviser on a remote basis and the Adviser's available budget for purchasing new leads. Each Client's individual matching process is further detailed in their own regulatory and legal terms.

The data gathered from the User as part of the matching process is provided to the Adviser matches to assist them in understanding the Users' financial goals and potential requirements for working with an Adviser.

ITEM 9 DISCIPLINARY INFORMATION

Clients should be aware that neither Hyve nor its management person has had any legal or disciplinary events, currently or in the past.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Hyve is not registered and does not have an application pending to register, as a broker dealer and its management persons are not registered as broker/dealer representative.

Hyve and its management persons are not registered and do not have application pending to register, as a futures commission merchant, commodity pool operator/advisor.

Hyve does not have any related parties. As a result, we do not have a relationship with any related parties.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. Fiduciary Status

According to SEC law, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its Users. Hyve and its representatives have a fiduciary duty to all Users. Hyve and its representatives' fiduciary duty to Users is considered the core underlying principle for Hyve' Code of Ethics and represents the expected basis for all representatives' dealings with Users. Hyve has the responsibility to ensure that the interests of Users are placed ahead of it or its representatives' own investment interest. All representatives will conduct business in an honest, ethical, and fair manner. All representatives will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to Users prior to services being conducted. All representatives have a responsibility to avoid circumstances that might negatively affect or appear to affect the representatives' duty of complete loyalty to their Users.

Hyve also recommends that Users obtain and review the code of ethics of any Adviser the User engages for products or services.

ITEM 12 BROKERAGE PRACTICES

Hyve does not select or recommend broker dealers or custodians. However, Clients of Hyve do recommend Advisers who may be affiliated with and/or may recommend these providers as a part of a User's relationship with that Adviser. Hyve encourages Users to discuss brokerage practices with the Advisers they engage.

ITEM 13 REVIEW OF ACCOUNTS

As Hyve does not manage any assets, there are no accounts requiring review.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

Hyve is compensated by the third-parties that utilize our financial planning platform (our Clients), each of which has a separate agreement, as discussed in Item 5. Each Client enters into Hyve's Terms and Conditions agreement outlining compensation to be paid to Hyve for the use of platform.

ITEM 15 CUSTODY

Hyve does not accept or maintain any User investment, cash or monetary accounts. Therefore, Hyve does not have custody of any client assets.

ITEM 16 INVESTMENT DISCRETION

Hyve does not manage User assets. Therefore, it does not exercise any investment decision.

ITEM 17 VOTING CLIENT SECURITIES

Hyve does not manage User assets and does not accept proxy voting authority for any User. Additionally, Hyve will not provide advice regarding proxy solicitations. Hyve does not participate in class actions on behalf of Users.

Hyve encourages Users to discuss proxy voting and class action policies and procedures with the Adviser they engage.

ITEM 18 FINANCIAL INFORMATION

Hyve is not the qualified custodian for User funds or securities and does not require prepayment of fees of more than $1,200 per client, six (6) months or more in advance.

Hyve does not have any financial impairment that would preclude the Firm from meeting contractual commitments to clients.

Hyve has not been the subject of a bankruptcy petition at any time during the last 10 years.