

Form ADV Part 3: Relationship Summary Inviscid Technologies Inc.

Introduction

Inviscid Technologies Inc. ("Inviscid" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: Inviscid offers investment advisory services to retail investors. We provide Active Cash Management Services which involve us managing and trading your designated account(s). Active Cash Management is a discretionary, automated cash-management service designed for businesses and individuals that seek to manage and invest cash held in designated bank and brokerage accounts. Inviscid uses its digital platform to implement a client's cash-management instructions and to invest available excess cash in accordance with the client's stated cash needs, time horizon, and other applicable account parameters. As a standard part of our services, we will continuously monitor your account(s) when providing Active Cash Management and contact you through our interactive website at least annually to discuss your accounts. For more information, please see **Item 4** of our **Form ADV Part 2A**. Active Cash Management is provided on a **discretionary** basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, Inviscid expects generally to invest client cash in short-term, yield-bearing investments that may include U.S. government securities, money market mutual funds, money market exchange-traded funds, and other investments that Inviscid determines are consistent with the client's cash-management rules and the service's investment parameters. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing an account managed by us.

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?*

What Fees Will I Pay?

Description of Principal Fees & Costs: Fees charged for our Active Cash Management Services are based on a percentage of assets under management. The annual fee for our services for individual retail clients is currently 0.00% while corporate and institutional clients pay up to 0.20%, expressed as an annualized percentage of the value of assets managed in the client's account(s) and is calculated and billed daily. The daily advisory fee is determined by applying the annualized fee rate to the applicable daily account value and dividing the result by the number of days in the applicable calendar year. Fees begin to accrue when Active Cash Management services commence and end when those services terminate. Because fees are calculated daily, the fee automatically reflects changes in the value of assets managed and the number of days services are provided.

Because our fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. When engaging us for Active Cash Management Services, you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest in within your account.

Additional Information: 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 about the fees we charge and the other fees and expenses you will incur, please see **Item 5** of **Form ADV Part 2A**.

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?***

Standard of Conduct: 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.

When we provide Active Cash Management Services, we will ask that you establish an account with Interactive Brokers to maintain custody of your assets and to effect trades for your account. Our recommendation to use Interactive Brokers is not based solely on your interest in receiving the best execution possible. We also recommend Interactive Brokers because they provide us with research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. See **Item 12** of our **Form ADV Part 2A** for more information about our arrangements with Interactive Brokers. We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts of interest for which we have developed procedures to mitigate and control for those conflicts. For more information see **Item 11** of **Form ADV Part 2A**.

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 interests and the ways we are compensated, please see **Item 5** and **Item 14** of our **Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: Our financial professional is our founder and sole owner. He is compensated through a salary and the value of his equity ownership in the firm. This creates a conflict of interest as it gives our founder and sole owner an incentive to recommend you invest more in your account with us due to the potential for increased payments.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Neither we, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

Additional Information About Inviscid

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at <https://inviscid.capital>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/343561>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 646-535-0822.

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?*