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Wrap Program Brochure (Appendix 1 to Firm Brochure) April 21, 2017

This wrap fee program brochure provides information about the qualifications and business practices of Commandiv LLC. If you have any questions about the contents of this brochure, please contact us at (800) 280-20480. 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.

Additional information about Commandiv LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Commandiv LLC is 287993.

ITEM 2 - MATERIAL CHANGES

We do not have any material changes to report because this is our initial Brochure. In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of these changes. We will also reference the date of our last annual update to this Brochure.

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ITEM 4 - SERVICES, FEES AND COMPENSATION

OWNERSHIP/ADVISORY HISTORY

Commandiv LLC (“We”) was founded in November 2016 by John Zettler and Thomas Goldenberg. We are a Delaware limited liability company wholly owned by Commandiv Financial, Inc. We became registered as an investment adviser with the Securities and Exchange Commission in April 2017. We are an internet-based investment adviser that provides software-based portfolio management and investment advisory services to clients exclusively through an interactive website (“Website”). Mr. Zettler is our managing member.

SERVICES OFFERED

We offer individuals a self-directed investment platform that includes an option of using our investment advisory services. When clients open an account, they have access to a range of investment options that include, but are not limited to, stocks and exchange-traded funds. Clients may invest their account’s assets as they see fit. They are able to place trades at any time, just like other self-directed investment services. However, our clients also have access to our investment advisory services through the “Advice” section of our software platform.

We have found that many clients of self-directed brokerage platforms tend to invest only a portion of money available in the account. They also have difficulty discovering and choosing equities, exchange-traded funds, or other products that they believe will accomplish their investment goals. Our advisory services are designed to help the client fully deploy his or her investable assets along the strategies he or she chooses. Clients may choose to use our advisory services for a portion or the entirety of their portfolios.

When a client is ready to use our services, we collect essential information from the client including, but not limited to, his or her age, retirement status, taxable nature of the account, and risk tolerance. We use the term “Grit Score” to indicate risk tolerance, which is a 1-7 score based on a questionnaire of investment behavior and goals. Using the collected information, we recommend a target portfolio to the client.

At all times the client will maintain control of the account and be responsible for placing any trades. We suggest a target portfolio to each client and allow the client to modify the strategic allocations of his or her target portfolio as the client sees fit. We provide the client with ongoing trade recommendations to allocate capital toward the allocations of the target portfolio.

Clients have access the “Website” online 24/7 to conduct transactions, set up transfers, access trade confirmations, statements and tax documents.

FEES

We charge an annual management fee based on all of the client's assets in the account per the following fee schedule:

	Minimum Account Size	Annual Fee
Client	\$0	0.49%
Premier Client	\$50,000	0.39%
Quintarian Client	\$500,000	0.29%
Millennium Client	\$1,000,000	0.25%

Cash balances and investments in money market funds are counted toward the account value and are included in the fee calculations. The management fee will be charged in monthly increments, based on the average account value of the last calendar day of the month (as of 11:59pm ET) and the last calendar day of the preceding month (as of 11:59pm ET). If the account has been open for less than a month, then the fee is pro-rated for the portion of the month it has been open.

FEE BILLING

Our fee is billed monthly, in *arrears*, meaning that we collect the management fee *after* the one-month billing period has *ended* as outlined in the Services Agreement.

OTHER FEES

Our fee includes portfolio management and costs of maintaining the account. Our management fee is separate and distinct from other fees or expenses including, but not limited to; non-sufficient funds "NSF" fees, distribution fees, short term redemption fees and other related costs and expenses. Mutual funds and exchange-traded funds also charge internal management fees, as disclosed in a fund's prospectus, which are separate and distinct from our management fee.

TERMINATION OF SERVICES

The client may terminate the investment advisory services at any time by notifying us in writing. Client may be charged for the pro-rata portion of any unpaid fees incurred since their last full billing cycle. We only charge for investment services already provided.

ITEM 5 - ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS

We offer our services to individuals and high net worth individuals. We do not require a minimum account size.

ITEM 6 - PORTFOLIO MANAGER SELECTION AND EVALUATION

In our wrap program, we do not select, review or recommend other investment advisors or portfolio managers. We are responsible for the investment advice and management offered to clients.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

For our software-based financial advice, we use a combination of asset allocation, modern portfolio theory and fundamental analysis. We construct the target portfolio using asset allocation and modern portfolio theory. After the target portfolio is recommended or modified, we use fundamental analysis for ongoing trade suggestions.

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon among various asset classes. The asset classes may include equities, fixed-income, real estate, and cash and equivalents. The risk associated with asset allocation is that each class has different levels of risk and return, so each will behave differently over time.

Modern Portfolio Theory is a theory on how risk-averse investors can construct portfolios to optimize or maximize expected return based on a given level of market risk, emphasizing that risk is an inherent part of higher reward. According to the theory, it's possible to construct an "efficient frontier" of optimal portfolios offering the maximum possible expected return for a given level of risk. Based on statistical measures such as variance and correlation, an individual investment's return is less important than how the investment behaves in the context of the entire portfolio.

Fundamental analysis is a technique that attempts to determine a security's value by focusing on the underlying business(es) or a fund's expenses and structure. The analysis is performed on historical and present data. On a broader scope, one can perform fundamental analysis on industries or the economy as a whole. The term refers to an analysis of the economic characteristics of a financial entity as opposed to only its price movements. The risk associated with fundamental analysis is that despite positive economic characteristics, it may not rise in value as predicted.

INVESTMENT RISKS

All investment programs have certain risks that are borne by the client and **investing in securities involves risk of loss that clients should be prepared to bear**. Our goal is to reduce the risk of loss, but not at the expense of portfolio growth. We passively manage our target portfolios meaning that we do not engage in market timing, or trading based upon news or events. To manage risk, we recommend clients rebalance their portfolios with our trade recommendations on a quarterly basis to bring the asset allocations back to their intended balances. We do not trade the client's account. The client is responsible for all trading activity in the accounts including rebalancing.

RECOMMENDED SECURITIES

We recommend the use of exchange-traded funds to achieve the asset allocations of clients' target portfolios. A client should expect his or her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. Each portfolio's performance is subject to the following risks:

-) **Credit risk:** This is the risk that an issuer of a bond could suffer an adverse change in financial condition that results in a payment default, security downgrade, or inability to meet a financial obligation.
-) **Inflation Risk:** This is the risk that inflation will undermine the performance of an investment and/or the future purchasing power of a client's assets.
-) **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates.
-) **International investing risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.
-) **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
-) **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.

VOTING CLIENT SECURITIES

We do not vote proxy votes for any client. Proxy information is sent directly to the client from the account's custodian. Any proxy materials received by us will be forwarded to clients for response and voting. Clients may contact us regarding proxy materials for investments recommended by us.

ITEM 7 - CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGERS

In our wrap program, we are responsible for account management; there is no separate portfolio manager involved.

ITEM 8 - CLIENT CONTACT WITH PORTFOLIO MANAGERS

Clients should contact us at any time with questions regarding program accounts.

ITEM 9 - ADDITIONAL INFORMATION

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events within the past 10-years that would be material to a client's evaluation of us or the integrity of our management. We have no information applicable to this Item because we have not been the subject of any administrative, civil, criminal or regulatory proceedings.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

We do not have any other financial industry affiliations.

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

DESCRIPTION

Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Our Code of Ethics covers all supervised persons and it describes our high standard of business conduct and fiduciary duty to our clients. The Code of Ethics includes, among other things, provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition on rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All supervised persons must acknowledge the terms of the Code of Ethics annually or as amended.

MATERIAL INTEREST IN SECURITIES

We do not have a material interest in any securities.

INVESTING IN OR RECOMMENDING THE SAME SECURITIES

Our owners and supervised persons may personally invest in securities recommended to clients, provided that these securities are ETFs or options on ETFs. We do not require investments in ETFs or options on ETFs by owners and supervised persons to be pre-approved by a manager. We monitor the securities transactions of all owners and supervised persons for violations. We also require all supervised persons and owners to report any violations of the Code of Ethics to our Chief Compliance Officer.

REVIEW OF ACCOUNTS

PERIODIC REVIEWS

We do not conduct client account reviews. However, clients will have continuous access to their accounts through our website, www.commandiv.com.

REPORTS

Clients receive quarterly account statements from the account's custodian. These statements are also accessible via our website, www.commandiv.com. We do not provide any other written reports.

CLIENT REFERRALS AND OTHER COMPENSATION

We offer compensation to current clients, solicitors and other marketers who recommend us and refer new clients. We inform new clients of the compensation arrangements prior to opening an account. New clients are not charged any additional fees or costs because they are referred by a current client, solicitor or other marketer.

FINANCIAL INFORMATION

We do not have any financial impairment that will preclude us from meeting our contractual commitments to our clients. At no time will fees of more than \$1200 be charged six or more months in advance by our firm or a client's representative. As such, a balance sheet is not required to be provided at this time. Finally, we have not been the subject of a bankruptcy proceeding.

CUSTODY

All client funds, securities and accounts are held at third-party custodians. We do not take possession of a client's funds, securities or accounts. The custodians will also send at least quarterly account statements. We urge clients to carefully review their account statements and notify us of any discrepancies as soon as possible.

INVESTMENT DISCRETION

It is important to note that our services are offered on a non-discretionary basis. With non-discretionary investment management services, the client retains full discretion to trade, supervise, manage, and direct the assets of the account. The client will be free to manage the account with or without our recommendation and all with or without our prior consultation.