FORM ADV PART 2A

Firm Brochure

Dversify Advisors LLC

501 S Austin Ave, Suite 1220
Georgetown, Texas 78626
Office hours: Monday – Friday, 9:00 AM – 5:00 PM Central
Phone: 888-415-6112
Client email: support@dversify.ai
Legal / compliance correspondence: compliance@dversify.ai
Website: dversify.ai

Brochure Date: September 3, 2026
CRD Number: 342124

This Brochure provides information about the qualifications and business practices of Dversify Advisors LLC ("Dversify Advisors," the "Adviser," "we," "us," or "our"). If you have any questions about the contents of this Brochure, please contact us at 888-415-6112 or support@dversify.ai. 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.

Dversify Advisors LLC is registered as an investment adviser with the Texas State Securities Board. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Dversify Advisors LLC is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by using a unique identifying number, known as a CRD number. Our CRD number is 342124.

Item 2 — Material Changes

This Brochure replaces the version dated August 12, 2026 and reflects a material change in how Dversify Advisors delivers advice to its clients.

Since that Brochure was prepared, Dversify Advisors has transitioned from a human-delivered advisory model — hourly, project, retainer, and assets-under-management fee arrangements involving video meetings and individualized human consultation — to an advisory service delivered exclusively through the interactive website dversify.ai. All current clients are advised under this digital model; Dversify Advisors does not currently offer, and has discontinued, the hourly, project, retainer, held-away account review, and assets-under-management services described in the prior Brochure.

Other material changes include: a new subscription-based fee schedule described in Item 5, in place of the prior hourly/project/retainer/AUM fee schedule; an expanded description of Dversify Advisors' relationship with its technology affiliate, Dversify AI LLC, in Item 10; and updated descriptions of account review (Item 13) and custody/payment mechanics (Item 15) consistent with the digital delivery model.

We will further update this Brochure, or deliver a summary of material changes together with an offer of the current Brochure, within any period required by applicable rules following the close of our fiscal year. A complete copy of the current Brochure is available, free of charge, on request at support@dversify.ai or at dversify.ai.

Item 3 — Table of Contents

Item 4 — Advisory Business

4.A Firm description and ownership

Dversify Advisors LLC ("Dversify Advisors") is an independent investment advisory firm headquartered in Georgetown, Texas, and registered as an investment adviser with the Texas State Securities Board (effective August 20, 2026). The firm was formed as a Texas limited liability company on March 25, 2026. It is led by Kirti Bhanushali ("Kris Bhanushali"), who serves as Chief Executive Officer, Chief Compliance Officer, and Investment Adviser Representative. Kris Bhanushali owns 100% of the firm. The firm is privately held and has no outside owners, parent company, or affiliated holding entities other than as described in Item 10. Additional information about the firm's organizational form, state of registration, and other organizational details appears in Item 19 (Requirements for State-Registered Advisers) below.

4.B Services we offer

Dversify Advisors provides automated, non-discretionary investment advice and financial planning generated on demand by dversify.ai, an interactive website, from personal financial information each client supplies through that website. We do not deliver advice through in-person meetings, video calls, or individualized human consultation; advisory personnel may assist clients with technical and administrative matters and may explain how the platform's models operate, but do not elaborate on, expand, or supplement the advice or recommendations the website generates for a particular client. The firm does not exercise investment discretion and does not execute or arrange the execution of any transaction — see Item 16.

Clients subscribe to one of the following packages. Both packages are delivered on an identical basis — automated, non-discretionary, and generated from client-supplied information — and differ only in the scope of analyses included:

Package	Billed quarterly	Effective annual	Scope
55+ Pre-Retirement	$495	$1,975	A defined set of retirement-income, tax, and planning analyses
Investor	$745	$2,975	All analyses in 55+ Pre-Retirement, plus equity-compensation, real-estate, and business/entity analyses

Package pricing and the specific analyses included in each package are subject to change from time to time. Current package details and pricing are available at dversify.ai and in the client's Engagement Letter.

Depending on the package selected, the analyses available to a client may include: retirement income and distribution strategy; Social Security optimization; required minimum distribution (RMD) strategy; Medicare and IRMAA planning; retirement plan consolidation; Roth conversion analysis; portfolio analysis and recommendations; tax-loss harvesting identification; review of prior-year tax returns; forward-looking tax projections; cash-flow analysis; debt-repayment strategy; insurance-needs analysis; estate-planning gap analysis; life-transition (widowhood/divorce) financial reset; residential real-estate investment analysis; employee-benefits optimization; education-funding strategy; equity-compensation and concentrated-stock-position analysis (including RSU, ISO/NSO, and 83(b) election considerations); direct-indexing strategy; tax-related analysis of digital-asset holdings a client already owns; and business-entity, QBI, and retirement-plan analyses for self-employed clients and small-business owners. This list will change over time as the platform's analyses are added, removed, or modified; it is not exhaustive and does not expand the scope of investment types described in Item 8.B.

Dversify AI LLC also makes available, without charge and without a subscription, a Free Tax Modeler tool to signed-in users of dversify.ai. This tool is a computational tool only; it is not part of Dversify Advisors' advisory service and using it does not create an advisory relationship with Dversify Advisors.

We do not currently monitor client holdings on an ongoing basis. A client must return to dversify.ai and supply current information to receive an updated analysis; there is no continuous or automatic account monitoring between sessions. If we introduce ongoing account monitoring in the future, this Brochure and our Form ADV filing will be updated accordingly, and clients will be notified, before the feature is made available.

4.C Tailoring of advice; client restrictions

The advice generated for each client is based on the personal financial information the client supplies through dversify.ai's data-collection process. A client may specify certain preferences or constraints as part of that process (for example, exclusion of certain issuers, such as employer stock, or certain industries), and those preferences are reflected as inputs to the analyses generated for that client. Because advice is generated by the platform rather than negotiated in a human conversation, a client's ability to tailor advice is limited to the inputs and preferences the platform's questionnaire and tools support.

4.D Wrap-fee programs

We do not participate in, sponsor, or subadvise any wrap-fee program.

4.E Regulatory assets under management

Dversify Advisors does not exercise continuous and regular supervisory or management services over client accounts (see Item 8.F of Form ADV Part 1A) and reports no regulatory assets under management.

Item 5 — Fees and Compensation

5.A Fee schedule

We are a fee-only adviser. We are paid only by our clients, and only for advisory services. We do not accept commissions, 12b-1 fees, sales loads, trailers, soft dollars, or other third-party compensation. We do not sell insurance, securities, or other products.

Our current subscription packages and quarterly fees are set out in Item 4.B above. Fees are billed quarterly in advance, as described in Item 5.B. Fees are negotiable at our discretion and are subject to promotional pricing; different clients may pay different amounts for the same package as a result. Package pricing and service configuration are subject to change from time to time; the current fee schedule is stated in the client's Engagement Letter and at dversify.ai.

5.B Billing

Subscription fees are billed quarterly in advance. Payment is collected by card or ACH transfer processed through a third-party payment processor (Stripe); Dversify Advisors does not deduct fees directly from any client investment account and does not have custody of client funds or securities on any basis — see Item 15. The first invoice after a new subscription begins is billed at signup and covers the subscription through the end of the then-current quarter.

5.C Other fees and expenses

Our advisory fee covers our advisory services only. If a client chooses to act on a recommendation by placing a trade or opening an account, the client will incur additional costs charged by third parties that are not our fees, including custodian account fees, brokerage commissions and trading fees, mutual fund and ETF expense ratios and other fund-level charges, wire and account-transfer fees, and taxes. These costs are in addition to, and separate from, our advisory fee, and we do not receive any portion of them.

5.D Prepayment and refunds

Texas Administrative Code §116.13 addresses prepayment of advisory fees. We do not require or solicit prepayment of more than $500 per client six months or more in advance of services rendered. Because subscription fees are billed quarterly in advance, at no time does a client have more than one quarter's fee prepaid, which is well within this limit.

A client may cancel a subscription at any time. On cancellation, the client's access continues through the end of the quarter already paid for; we do not bill for any subsequent quarter. Texas clients have a five-business-day right of cancellation after signing the Investment Advisory Agreement and may receive a refund of all fees paid, in accordance with Texas Administrative Code §116.12.

5.E Compensation from the sale of securities

Neither Dversify Advisors LLC nor any of its personnel accepts compensation (including commissions, 12b-1 fees, referral fees, trailers, or any other third-party compensation) for the sale of securities or other investment products to clients. We are fee-only.

Item 6 — Performance-Based Fees and Side-by-Side Management

We do not charge performance-based fees. We do not manage accounts that have different fee structures side by side. Consequently, we do not have the conflicts of interest that can arise from performance-based fees or side-by-side management.

Item 7 — Types of Clients

We provide services to individuals, delivered exclusively through dversify.ai. We do not currently serve investment companies, foundations, or institutional clients. Because our fees are subscription-based rather than tied to assets under management, we do not impose a minimum account size; a client's eligibility for a particular package depends only on the package selected.

We accept clients across the United States subject to applicable state registration and notice-filing requirements. We rely on state-level de minimis exemptions for limited numbers of clients in states where such exemptions apply, and expect to register or file notice in additional states as our client base grows. We will not accept clients in any state where we have not satisfied the applicable state's registration or de minimis requirement.

Item 8 — Methods of Analysis, Investment Strategies and Risk of Loss

8.A Methods of analysis

Advice is generated by dversify.ai's software-based models and algorithms from personal financial information each client supplies through the website. The platform draws on the client's own inputs together with publicly available market, tax, and planning data to produce the analyses described in Item 4.B. No advisory personnel individually formulate or review a given client's recommendations before delivery, and no advisory personnel elaborate on, expand, or supplement a client's results in conversation.

dversify.ai includes "Ask Warren," an automated assistant that can help a client understand their own generated report and how the platform's models work in general. Ask Warren does not provide new or additional investment recommendations beyond what a client's own report already contains, and does not connect a client to a human adviser for further discussion of their results.

8.B Investment strategies and instrument universe

Our recommendations, where they concern securities, are limited to exchange-traded funds, mutual funds, and individual publicly traded equity and fixed-income securities. We do not recommend options, futures, commodities, digital assets, private placements, or insurance products. Certain analyses provide informational or tax-related discussion of assets a client already holds outside this universe (for example, tax treatment of digital assets a client already owns, or analysis of employer equity compensation or real property a client already holds); such discussion analyzes existing holdings and does not constitute a recommendation to acquire securities or other instruments outside the universe described above.

Because we are non-discretionary, the client chooses whether to accept any recommendation and how, when, and whether to implement it.

8.C Risks

Investing involves risk, including the risk of loss of principal. We do not and cannot guarantee any investment result. Specific risks include:

- Market risk: securities values fluctuate in response to general market conditions and can decline materially, sometimes rapidly.
- Interest-rate risk: fixed-income securities decline in value when interest rates rise.
- Credit risk: an issuer may default on scheduled payments.
- Inflation risk: the purchasing power of assets and income may decline over time.
- Liquidity risk: certain securities may be difficult to sell at prevailing market prices.
- Concentration risk: portfolios heavy in one issuer, sector, or geography have outsized exposure.
- Tax risk: tax rules change and can affect the after-tax outcome of a recommendation.
- Model and algorithmic risk: our recommendations are generated by software-based models that rely on the accuracy and completeness of client-supplied information and on historical data and simplifying assumptions that may not hold in the future. Software, like any technology, can contain errors or defects, and a report or recommendation may occasionally be incomplete, inaccurate, or affected by a data-entry or processing error. No advisory personnel individually review a given recommendation before delivery. Clients should review each report for reasonableness against their own understanding of their circumstances and promptly report any suspected inaccuracy as described in Item 13.

- No ongoing monitoring: because advice is generated only when a client uses dversify.ai, a client's circumstances, holdings, or the markets may change between sessions without a corresponding update to that client's recommendations.
- Technology and availability risk: our advisory service depends on the continuous operation of dversify.ai; an interruption in the platform's availability would interrupt our ability to deliver advice.
- Execution and timing risk: because we are non-discretionary, a client's decision to defer or decline to implement a recommendation will change the outcome.

8.D Security-specific risks

Because we typically recommend broadly diversified funds rather than concentrated single securities, single-security risk is generally limited in our recommendations. Where a client's existing holdings include a concentrated position (for example, employer equity), our analysis discusses the concentration risk, but the decision whether to reduce the position is the client's.

Item 9 — Disciplinary Information

Neither Dversify Advisors LLC nor Kris Bhanushali has any legal or disciplinary event material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Item 10 — Other Financial Industry Activities and Affiliations

10.A Broker-dealer registration

Neither the firm nor Kris Bhanushali is registered as a broker-dealer, or as a registered representative of a broker-dealer. We do not intend to register.

10.B Futures / commodity registration

Neither the firm nor Kris Bhanushali is registered as a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of such. We do not intend to register.

10.C Material relationships

Dversify AI LLC — affiliate. Kris Bhanushali owns 100% of Dversify AI LLC, a Texas limited liability company that owns and operates the dversify.ai platform. Dversify Advisors delivers all of its advisory services exclusively through this platform; this is a material business dependency, not merely the use of a computational tool. The relationship is relevant to clients because:

- Common ownership. Kris Bhanushali is the sole member of both entities and has a financial interest in the success of Dversify AI LLC in addition to Dversify Advisors LLC.
- Dependency. Dversify Advisors' ability to deliver advice to any client depends on the continuous operation of a platform owned by an affiliate under common control, rather than by Dversify Advisors itself.
- Intercompany agreement. Dversify Advisors pays Dversify AI LLC for platform access under a written Intercompany Services Agreement. Dversify Advisors approves the advisory content, model rules, and narrative templates the platform generates on its behalf; Dversify Advisors does not cede that approval authority to Dversify AI LLC.

- Books and records. Client advisory records — including generated reports and the versions of the models and templates that produced them — are retained on Dversify AI LLC's infrastructure. See Item 1.L of Form ADV Part 1A / Part 1B and Schedule D Section 1.L.
- No cross-referral compensation. Neither entity pays the other for referrals.

Dversify Advisors does not own dversify.ai; the domain is owned and operated by Dversify AI LLC. Advisory services are offered directly through dversify.ai, which also hosts Dversify AI LLC's software products; the two are distinguished for the client at the point advisory services are purchased.

10.D Other adviser recommendations

We do not currently recommend or select other investment advisers for our clients on a regular basis, and we do not receive any compensation (direct or indirect) from any other adviser for any such recommendation.

10.E Other licenses held by the sole member

Kris Bhanushali holds an inactive Texas real estate salesperson license. The license is inactive. Kris conducts no real estate activity and receives no real estate compensation. The license is disclosed on Form ADV Part 2B.

Item 11 — Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

11.A Code of Ethics

We have adopted a written Code of Ethics in accordance with the Texas analog to Rule 204A-1 under the Investment Advisers Act of 1940. The Code requires that all supervised persons act honestly, in good faith, and in the best interest of clients at all times; comply with applicable federal and state securities laws; report personal securities holdings and transactions to the Chief Compliance Officer; obtain pre-clearance for participation in initial public offerings and limited (private placement) offerings; avoid trading ahead of a client recommendation; report violations of the Code to the Chief Compliance Officer; observe a $250 per year per source limit on gifts given or received in connection with firm business; and keep client information confidential. The CCO is responsible for reviewing all personal securities reports submitted under the Code. Because the CCO is also the firm's sole supervised person, this review is self-administered; the firm is a single-member adviser with no other personnel to provide separate review. A copy of our Code of Ethics is available, free of charge, on request.

11.B Participation or interest in client transactions

Neither we nor any related person recommends to clients, or buys or sells for client accounts, securities in which we or a related person has a material financial interest. We do not operate, sponsor, or trade with any proprietary fund or pooled vehicle.

11.C Personal trading

Kris Bhanushali holds personal investment accounts and may hold positions in the same securities that our platform recommends to advisory clients. Because recommendations are generated by the platform rather than formulated by Kris in a client-facing conversation, and because Dversify Advisors is non-discretionary and does not place trades on behalf of clients, there is no opportunity to trade ahead of a client recommendation in the way that can arise at a discretionary adviser or at an adviser whose personnel individually formulate client-specific advice. Our Code of Ethics nonetheless expressly prohibits any personal trading intended to take advantage of information obtained through the advisory relationship, and Kris reviews his personal holdings quarterly against client recommendations for compliance with the Code.

Item 12 — Brokerage Practices

We do not manage any client account, select or recommend broker-dealers or custodians for clients, or direct client brokerage in any way. A client who chooses to act on a recommendation does so in an account of the client's own choosing, at any custodian, broker-dealer, retirement-plan administrator, or platform the client selects. We receive no compensation, soft-dollar benefit, research, or other economic benefit from any custodian or broker-dealer in connection with a client's choice of custodian or a client's trading, and we do not aggregate client orders.

Item 13 — Review of Accounts

We do not conduct periodic or ongoing reviews of client accounts or holdings, and no advisory personnel initiate a review between client sessions. Each analysis or recommendation is generated only when, and as often as, a client elects to use dversify.ai and supplies current information through the website; the frequency of use is entirely the client's choice. A client who wants an updated recommendation must return to dversify.ai and supply updated information.

We deliver the following to clients: generated reports and analyses, as PDFs or in-platform content, through the client's account on dversify.ai; fee invoices, quarterly, per Item 5; an annual Brochure update, or a summary of material changes together with an offer of the current Brochure, following the close of each fiscal year; and an annual Privacy Policy update, per Regulation S-P and its Texas analog. We do not prepare custodian-style account statements, because we are not a custodian; clients receive account statements directly from their own custodians if they choose to implement a recommendation in an account held elsewhere.

If a client believes a report or recommendation contains an error — for example, a data point that does not match the information the client provided, or a calculation or recommendation that appears incorrect — the client should contact us immediately through the support channel on dversify.ai, or at support@dversify.ai, identifying the specific report and the section or figure in question. We will investigate reported issues and, where an error is confirmed, correct the affected report and notify the client. Prompt reporting helps ensure any correction is made before a client acts on an affected recommendation.

Item 14 — Client Referrals and Other Compensation

14.A Compensation from non-clients

We do not receive any economic benefit from any person other than clients for providing investment advisory services.

14.B Referral compensation

We do not currently have any arrangement under which we pay a third party (cash or non-cash) for client referrals. We may in the future enter into written solicitor or promoter arrangements in compliance with the Marketing Rule and its Texas analog; any such arrangement will be documented in a written agreement, disclosed in writing to the referred client at or before the time of the referral, and this Brochure will be updated to describe it.

Item 15 — Custody

We do not take custody of any client funds or securities. We do not hold client assets, securities, or cash; we do not have the authority to withdraw or transfer client assets from any account; we do not have client login credentials for any custodian account; and we do not serve as trustee, executor, or similar fiduciary over any client account. Subscription fees are collected by card or ACH transfer through a third-party payment processor (Stripe) and are not deducted from any client investment account; use of a payment processor to collect our own advisory fee does not constitute custody of client funds or securities.

Item 16 — Investment Discretion

We do not exercise discretionary authority over any client account. All of our recommendations are non-discretionary. The client retains full authority to accept, modify, or reject any recommendation, and the client places or does not place any trade at the client's chosen custodian or account provider. We do not accept limited power of attorney for investment-management purposes over any client account, and we do not hold any other authority over client assets.

Item 17 — Voting Client Securities

We do not accept authority to vote client securities. Clients receive all proxy materials and corporate-action notices directly from their custodian and retain sole authority to vote proxies and act on corporate actions.

Item 18 — Financial Information

18.A Prepayment of fees six months or more in advance

Dversify Advisors LLC neither requires nor solicits prepayment of more than $500 per client six months or more in advance of services rendered, and therefore is not required to include a balance sheet with this Brochure. Subscription fees are billed quarterly in advance, so at no time does a client have more than one quarter's fee prepaid.

18.B Financial condition

We have no financial commitment or condition that is reasonably likely to impair our ability to meet contractual and fiduciary commitments to clients. The firm has no outstanding debt and is not the subject of any pending litigation or regulatory proceeding.

18.C Bankruptcy

Neither the firm nor Kris Bhanushali has been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 — Requirements for State-Registered Advisers

19.A Principal executive officers and management persons

Kirti Bhanushali ("Kris Bhanushali"), Chief Executive Officer, Chief Compliance Officer, and sole Investment Adviser Representative. Born 1969. Bachelor of Engineering, University of Mumbai, 1996. Most recent business experience: Senior Principal Product Manager, Oracle Corporation, Redwood City, California (March 2007 – September 2025), a client-facing technical and pre-sales role with the financial services industry vertical. Self-employed from September 2025 (founding Dversify Advisors LLC, formed March 25, 2026). Passed the Uniform Investment Adviser Law Examination (Series 65) on March 24, 2026. CRD No. 8259421 (individual).

Full education and business background information for Kris Bhanushali is provided in the Part 2B Brochure Supplement.

19.B Other businesses

Kris Bhanushali also owns and operates Dversify AI LLC, the technology company that owns and operates the dversify.ai platform through which Dversify Advisors delivers its advisory services, as disclosed in Item 10.C above. Kris holds an inactive Texas real estate salesperson license under which no real estate activity is conducted and no real estate compensation is received. No other business activities or occupations exist.

19.C Performance-based fees

We do not charge performance-based fees. Kris Bhanushali is not compensated for advisory services on the basis of a share of capital gains or capital appreciation of client assets.

19.D Disclosure of arbitration and other events

Neither the firm nor Kris Bhanushali has been the subject of any arbitration award, civil judgment, self-regulatory-organization action, or administrative action related to an investment-related activity, fraud, false statement, theft, bribery, forgery, counterfeiting, extortion, or dishonest conduct.

19.E Material relationships with securities issuers

Neither the firm nor any of its management persons has a material relationship or arrangement with any issuer of securities.

19.F Business continuity and cybersecurity

The firm has adopted a written Business Continuity Plan and a written Cybersecurity Policy, each reviewed at least annually. Because advice is delivered exclusively through dversify.ai, the Business Continuity Plan specifically addresses continuity of the platform itself, in addition to loss of key personnel (Kris Bhanushali as the firm's sole IAR), loss of the primary office location, and data-restoration procedures. The Cybersecurity Policy addresses data access controls, third-party vendor oversight (including Dversify AI LLC's infrastructure — see Item 10.C), incident response, and periodic penetration testing. Summaries of both documents are available to clients on request at support@dversify.ai.

19.G Organizational form and registration

Dversify Advisors LLC is a Texas limited liability company, formed on March 25, 2026, and registered as an investment adviser with the Texas State Securities Board effective August 20, 2026. Kirti Bhanushali ("Kris Bhanushali") is the firm's principal owner, as disclosed on Schedule A of Form ADV Part 1A.

Brochure delivery and updates

- Initial delivery: a copy of this Brochure is delivered to each prospective client at or before the time the client enters into an Investment Advisory Agreement with us. Delivery is electronic (email and/or the client's account on dversify.ai), with paper copies available on request.
- Annual delivery: we deliver the current Brochure, or a summary of material changes together with an offer of the current Brochure, following the close of each fiscal year, within any period required by applicable rules.
- Interim amendments: if we amend this Brochure with changes material to an ongoing client relationship, we deliver the amended Brochure, or a summary of the material changes, promptly.
- Privacy Policy: a copy of our Privacy Policy is delivered initially and annually thereafter, in accordance with Regulation S-P and its Texas analog.

Questions about this Brochure and general client correspondence should be directed to support@dversify.ai or 888-415-6112. Requests for copies of additional disclosure documents (Code of Ethics, Privacy Policy, Business Continuity Plan summary, Cybersecurity Policy summary) may be directed to support@dversify.ai.