

# FLIP Investor Advisor, LLC

## Firm Brochure - Form ADV Part 2A

*This brochure provides information about the qualifications and business practices of FLIP Investor Advisor, LLC. If you have any questions about the contents of this brochure, please contact us at (480) 626-1723 or by email at: . 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 FLIP Investor Advisor, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). FLIP Investor Advisor, LLC's CRD number is: 297695.*

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*Registration as an investment adviser does not imply a certain level of skill or training.*

Version Date: 6/20/2018

## **Item 2: Material Changes**

FLIP Investor Advisor, LLC has not yet filed an annual updating amendment to this Form ADV Part 2A. Therefore there are no material changes to report.

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## **Item 4: Advisory Business**

### **A. Description of the Advisory Firm**

FLIP Investor Advisor, LLC (hereinafter “FLIA”) is a Corporation organized in Wyoming. The firm was formed in June 2018, and the principal owner is George Boatwright.

### **B. Types of Advisory Services**

#### ***Robo-Advisory Portfolio Management Services***

FLIA provides “robo-advisory” portfolio management services via an online interface. This entails the use of algorithm-based portfolio management advice, rather than in-person investment advice. These automated investment solutions are customized to each client and based on individual characteristics, such as the client’s age, risk tolerance, income, and current assets, among others.

#### ***Services Limited to Specific Types of Investments***

FLIA generally limits its investment advice to equities and ETFs, although FLIA primarily recommends us equities. FLIA may use other securities as well to help diversify a portfolio when applicable.

### **C. Client Tailored Services and Client Imposed Restrictions**

FLIA offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client’s current situation (income, tax levels, and risk tolerance levels). Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent FLIA from properly servicing the client account, or if the restrictions would require FLIA to deviate from its standard suite of services, FLIA reserves the right to end the relationship.

### **D. Wrap Fee Programs**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. FLIA does not participate in wrap fee programs.

### **E. Assets Under Management**

FLIA has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0	\$0	June 2018

## Item 5: Fees and Compensation

### *Robo-Advisory Portfolio Management Services Fees*

FLIA provides robo-advisory portfolio management services via an online interface. FLIA will provide these services at no cost to clients of Flip Wall Street. FLIA will provide complementary advice only to clients of Flip Wall Street and will not service any other clients.

The final fee schedule is attached as Exhibit II of the Investment Advisory Contract.

For purposes of calculating the advisory fee, FLIA uses the value of the account as of the last business day of the prior billing period. Clients may terminate the agreement without penalty, for full refund of FLIA's fees, within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract with thirty days' written notice.

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by FLIA. Please see Item 12 of this brochure regarding broker-dealer/custodian.

Neither FLIA nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

## Item 6: Performance-Based Fees and Side-By-Side Management

FLIA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

## Item 7: Types of Clients

FLIA generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

There is no account minimum for any of FLIA's services.

## **Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss**

### **A. Methods of Analysis and Investment Strategies**

#### *Methods of Analysis*

FLIA's methods of analysis include Quantitative analysis.

**Quantitative analysis** deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

#### *Investment Strategies*

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **B. Material Risks Involved**

#### *Methods of Analysis*

**Quantitative analysis** Investment strategies using quantitative models may perform differently than expected as a result of, among other things, the factors used in the models, the weight placed on each factor, changes from the factors' historical trends, and technical issues in the construction and implementation of the models.

#### *Investment Strategies*

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **C. Risks of Specific Securities Utilized**

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

**Equity** investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

**Exchange Traded Funds (ETFs):** An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance.

**Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

## **Item 9: Disciplinary Information**

### **A. Criminal or Civil Actions**

There are no criminal or civil actions to report.

### **B. Administrative Proceedings**

There are no administrative proceedings to report.

### **C. Self-regulatory Organization (SRO) Proceedings**

There are no self-regulatory organization proceedings to report.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither FLIA nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

### **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither FLIA nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

### **C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

George Walker Boatwright is an investment adviser representative with another investment advisory firm, InvestSmart, and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. FLIA always acts in the best interest of the client and clients are in no way required to use the services of any representative of FLIA in connection with such individual's activities outside of FLIA.

### **D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

FLIA does not utilize nor select third-party investment advisers.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

FLIA has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. FLIA's Code of Ethics is available free upon request to any client or prospective client.

### **B. Recommendations Involving Material Financial Interests**

FLIA does not recommend that clients buy or sell any security in which a related person to FLIA or FLIA has a material financial interest.

### **C. Investing Personal Money in the Same Securities as Clients**

FLIA will not recommend to clients securities in which the firm or its representatives also invest.



## **D. Trading Securities At/Around the Same Time as Clients' Securities**

Please see Item 11.C above.

## **Item 12: Brokerage Practices**

### **A. Factors Used to Select Custodians and/or Broker/Dealers**

Custodians/broker-dealers will be recommended based on FLIA's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent.

FLIA will recommend clients to use Interactive Brokers LLC.

#### ***1. Research and Other Soft-Dollar Benefits***

While RHA has no formal soft dollars program in which soft dollars are used to pay for third party services, RHA may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). RHA may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and RHA does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. RHA benefits by not having to produce or pay for the research, products or services, and RHA will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that RHA's acceptance of soft dollar benefits may result in higher commissions charged to the client.

#### ***2. Brokerage for Client Referrals***

FLIA receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### ***3. Clients Directing Which Broker/Dealer/Custodian to Use***

FLIA will recommend clients to use a specific broker-dealer to execute transactions.

### **B. Aggregating (Block) Trading for Multiple Client Accounts**

FLIA does not aggregate or bunch the securities to be purchased or sold for multiple clients, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions.

## **Item 13: Review of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Robo-advisory portfolio management accounts are not reviewed by FLIA, save for automated allocation revisions. Clients are encouraged to update FLIA of any change in their objectives, risk tolerance, or other pertinent information.

### **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Robo-advisory portfolio management accounts do not undergo non-periodic review by FLIA, allocations will change in accordance with the portfolio management software utilized by FLIA and changes to the client's profile.

### **C. Content and Frequency of Regular Reports Provided to Clients**

Robo-advisory portfolio management clients will receive at least quarterly a written report that details the client's account including assets held and asset value, which report will come from the custodian and at least quarterly a written report from FLIA.

## **Item 14: Client Referrals and Other Compensation**

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

FLIA does not receive any economic benefit, directly or indirectly from any third party for advice rendered to FLIA's clients.

### **B. Compensation to Non - Advisory Personnel for Client Referrals**

FLIA does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

## **Item 15: Custody**

FLIA does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy.

## **Item 16: Investment Discretion**

FLIA does not have discretion over client accounts at any time.

## **Item 17: Voting Client Securities (Proxy Voting)**

FLIA will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

### **A. Balance Sheet**

FLIA neither requires nor solicits prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither FLIA nor its management has any financial condition that is likely to reasonably impair FLIA's ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

FLIA has not been the subject of a bankruptcy petition in the last ten years.