



BlackCrown Inc.

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This brochure provides information about the qualifications and business practices of Blackcrown Inc. If you have any questions about the contents of this brochure, please contact us at 646-793-1281. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commissioner by any state securities authority. Additional information about BlackCrown Inc., also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

If you have any questions about the contents of this Brochure, please contact us at 844-995-8437 or [support@wealthfront.com](mailto:support@wealthfront.com). Additional information about Wealthfront Advisers is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and on BlackCrown Inc's website, [www.blackcrownholdings.com](http://www.blackcrownholdings.com) (the "Site").

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## A. Advisory Business

## II. General Description of the Company

BlackCrown Inc., (“BlackCrown”) is an independent wealth management firm that provides clients with compliance software and generational financial planning driven approach supported by the use of portfolio analytics software. Our firm was founded in 2005 and has provided consultancy services for corporations seeking M&A, restructuring and other transactional advice. In 2018, the business sought to leverage corporate transactional experience with executive officers to service the broader need for financial planning regarding generation wealth transfer.

As used in this brochure, the words “Firm,” “we,” “our,” and “us” refer to BlackCrown and the words “you,” “your,” and “client” refer to you as either a current or prospective client of BlackCrown. Additional information about BlackCrown Inc’s, services, products structure and directors is provided on Part 1 of BlackCrown Inc’s Form ADV which is available online at <http://www.adviserinfo.sec.gov> or at <http://www.blackcrownholdings.com>. We encourage visiting our website [www.blackcrownholdings.com](http://www.blackcrownholdings.com) for additional information.

## III. Summary of Investment Advisory Services

BlackCrown provides individual and family offices solely through our generational financial planning approach supported by the use of compliance software and supported by our use of portfolio analytics software. BlackCrown provides institutional clients, other financial advisory firms, with service ranging from best interest & fiduciary audits to compliance monitoring.

BlackCrown does not provide portfolio management services nor does advise our clients in the selection of other investment advisers.

## IV. Account Types

### **Generational Financial Planning Type**

BlackCrown provides generational financial planning for individuals and family offices according to the terms of an investment advisory agreement with the client. These clients receive a comprehensive financial plan and audit of their financial accounts to ensure the portfolio and respective models meet the client’s investment policy statement and retirement goals of the patriarch and the subsequent generations.

## **Compliance Audit Type**

BlackCrown provides compliance audit and fiduciary and best interest financial holdings audit for independent wealth management firms. Through the use of BlackCrown's best interest compliance software, the service helps financial advisors outsource their compliance monitoring and audit their clients financial accounts and respective portfolio models. This ensures that the independent financial advisors clients are compliance with SEC fiduciary and best interest standards.

### **A. Fees and Compensation**

BlackCrown is compensated from billing individual and family office clients on a time and material basis or a flat yearly fee for the generational financial planning program.

BlackCrown is compensated from billing independent wealth management firms with a scheduled basis point fee for the ongoing and continuous surveillance of client financial accounts, holdings and portfolio modeling to meet client retirement plans and investment policy statement. Billing frequency can be scheduled on a monthly, quarterly or annual basis. The following illustrates a breakdown of the compliance surveillance and audit fees:

Percentage	Breakpoints
0.5%	On the first \$10MM
0.4%	On the next \$10MM
0.2%	On the next \$10MM
0.1%	On the balance between over \$30MM

### **B. Performance Based Fees**

BlackCrown does not charge performance based fees nor does it take discretionary control over client portfolios.

### **C. Types of Clients**

BlackCrown provides generational financial planning services for the following types of clients:

- Individuals
- High Net Worth Individuals
- Family Offices (single and multi)
- Charitable Organizations
- Trusts & Estates Providers

BlackCrown provides best interest and fiduciary surveillance services for the following types of clients:

- Independent financial advisors
- Independent Wealth Management firms

#### D. Methods of Analysis, Investment Strategies and Risk of Loss

##### METHOD OF ANALYSIS:

BlackCrown uses fundamental analysis regarding financial planning to establish a generational financial plan for individuals and family offices. BlackCrown believes fundamental planning that enables families to plan for generational and beneficiary life cycles come from understanding the investment policy statement, retirement goals, liquidity goals, and investment goals of both the primary family and its respective beneficiaries. BlackCrown also uses healthcare costs and projections to establish a liquidity management plan that will affect both the primary family and all respective beneficiaries.

For independent wealth management firms using BlackCrown's services regarding best interest & fiduciary audits and compliance monitoring, BlackCrown utilizes a proprietary compliance surveillance software that scores the risk of the wealth management client's investment profile. Constant monitoring is administered through the software across the client's book of business and all respective households and their portfolios.

##### RISK OF LOSS:

Past performance is not indicative of future results. BlackCrown makes no representations nor warranties of financial holdings and respective financial product performance nor provides any assurances through compliance surveillance regarding the forecast of future performances of the financial account and respective financial holdings. Stock and bond markets can fluctuate substantially over time with changes in the economy and demand for particular products or services. You should be aware that the purchase of securities involves the possibility of financial loss, including the loss of your original investment. Some investment instruments may have greater inherent risks than others.

Equity investments in smaller companies involve added risks such as limited liquidity and greater fluctuation than that experienced by larger companies, which may impact our ability to sell these investments at a fair and competitive price in a timely manner. Mutual fund investing also involves risk and principal loss is possible. Investors will pay fees and expenses, even when investment returns are flat or negative. Investors cannot influence the securities bought and sold, or the timing of transactions which may result in undesirable tax consequences. Derivatives, which include futures and options, may be more volatile than direct investments in the underlying securities, involve added costs, and may only require a small initial investment relative to the risk assumed (i.e., leverage). Also, the value of a futures or options contract may not demonstrate the expected correlation to the underlying security, index, or securities markets in general.

## MINIMIZING THE RISK OF LOSS

We believe that establishing a generational financial plan that incorporates liquidity considerations, retirement profile considerations and investment considerations combined with best interest and fiduciary surveillance software systems will generate sustainable portfolios and investment models that will support the client's retirement and financial goals over time. However, the cumulative effect of company-specific risk and systemic risk of a domestic and/or global nature clearly imply that no investment is guaranteed.

### E. Disciplinary Information

Registered investment advisers must disclose all material facts about any legal or disciplinary events that would be material to the evaluation of BlackCrown or the integrity of the Firm's management. BlackCrown does not have any legal, financial or other disciplinary items to report.

### F. Other Financial Industry Activities and Affiliations

Outside of the investment advisory business, BlackCrown is affiliated and manages several technology software businesses addressing the wealth management industry.

## TECHNOLOGY BUSINESSES

RAMP Compliance LLC ("RAMP") provides best interest and fiduciary surveillance for wealth management and brokerage firms. Blackcrown is an affiliated referral and business development partner of AppCrown LLC.

AppCrown LLC ("AppCrown") is a wealth management operating system with a contextual integration system to integrate multiple back office custodians and clearing providers and third party applications into a cloud based CRM system. Blackcrown is an affiliated referral and business development partner of AppCrown LLC.

### G. Code of Ethics, Participation, or Interest in Client Transactions and Personal Trading

## CODE OF ETHICS

We value client trust and place our fiduciary responsibilities to each client first and foremost in all aspects of our business. BlackCrown has adopted a Code of Ethics which outlines our high standard of business conduct, and reinforces each employee's role in discharging the Firm's fiduciary duty to clients. The BlackCrown Code of Ethics includes provisions for maintaining confidentiality of client information, prohibitions on insider trading and spreading rumors, restrictions on the acceptance of material gifts, requirements to report certain political contributions, gifts, and business entertainment, and procedures for personal securities trading, among others. For a copy of the Firm's Code of Ethics, contact us at 646-793-1281 or e-mail at [inquiry@blackcrownholdings.com](mailto:inquiry@blackcrownholdings.com).

## PRIVACY

BlackCrown is committed to maintaining the confidentiality, integrity, and security of our current and prospective clients' nonpublic personal information and adheres to high standards in order to safeguard such information. As part of this commitment, we have adopted a Privacy Policy, which is included at the end of this Brochure.

## CLIENT TRANSACTIONS AND PERSONAL TRADING

BlackCrown does not provide nor execute trading on client accounts nor provide personal trading services for clients.

### H. Review of Accounts

#### ACCOUNT REVIEWS

Account reviews are performed regularly by a designated BlackCrown representative. Reviews are triggered by various factors including financial plan changes, portfolio model changes, changes in client investment objectives, account deposits and withdrawals and volatile markets. BlackCrown utilizes are immediately alerted to the BlackCrown representative.

#### CLIENT REPORTING

BlackCrown provides reporting regarding any changes in the clients generational financial plan. Reporting is presented to the individuals and family offices monthly, quarterly and annually. BlackCrown provides monthly, quarterly, annually reporting for independent wealth management and brokerage firms utilizing best interest and fiduciary surveillance services.

### I. Client Referrals and Other Compensation

The SEC has adopted strict rules for advisers when accepting third party referrals. We follow written policies and procedures to ensure compliance with these rules, including those governing compensation and written client disclosure. If you are referred to us by a solicitor, we pay a referral fee as allowed under SEC rules. The referral fee will be paid entirely from our investment advisory fee; you will not pay an added fee for the referral. The solicitor must tell you about his/her relationship with us at the time of solicitation, deliver a copy of this Form ADV Part 2A, and provide a written disclosure explaining the terms of arrangement.

## V. Financial Information

BlackCrown has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to you, and has not been the subject of a bankruptcy proceeding.

## VI. Privacy

### PRIVACY NOTICE

We are committed to maintaining the confidentiality, integrity, and security of your nonpublic personal information and adhere to high standards in order to safeguard such information. As part of this commitment, we have adopted the following privacy policy concerning the collection, disclosure, maintenance and disposal of your nonpublic personal information.

#### COLLECTION OF INFORMATION

As your investment adviser, we collect non-public information from you such as:

- Information we receive from you or in applications or other forms, correspondence, or conversations, including, but not limited to, your name, address, phone number, social security number, date of birth, annual income, net worth, and investment history.
- Information about your transactions with us or others, including but not limited to your account number and balance, payment history, parties to transactions, cost basis information, and other financial information.

#### DISCLOSURE OF INFORMATION

We will not disclose non-public personal information about you to anyone, except as necessary to carry out transactions you have requested or authorized in connection with our provision of services to you, as required by law, or with your expressed consent. We may disclose information about you to the following types of nonaffiliated third parties:

- Authorized securities brokers, financial institutions or custodians
- Persons acting in a fiduciary or representative capacity on your behalf
- Attorneys, accountants, and consultants
- Mailing houses or similar non-affiliated third-parties who assist us in administering client accounts
- Law enforcement agencies or computer security providers for the purpose of protecting against fraud and unauthorized transactions or in order to maintain the confidentiality of our records
- Government agencies, self-regulatory organizations, industry associations and similar bodies in order to fulfill requests, investigations, legal and regulatory requirements.