

FORM ADV Uniform Application for Investment Adviser Registration
Part 2A, Appendix 1: Wrap Fee Brochure
Item 1: Cover Page

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This wrap fee program brochure provides information about the qualifications and business practices of Liberty Group, LLC. If you have any questions about the contents of this brochure, please contact us at the phone number listed above. 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. Please note, where this brochure may use the terms "registered investment adviser" and/or "registered", registration itself does not imply a certain level of skill or training.

Additional information about Liberty Group, LLC and/or its representatives is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Material Changes

This is the first version of the wrap fee brochure that AgentRisk has published, therefore there are no changes to this filing.

Item 3: Table of Contents

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Item 4 & 5: Services, Fees & Compensation/Accounts Requirements & Types of Clients

GENERAL INFORMATION

Jon V, Inc. d/b/a AgentRisk (“AgentRisk”) is an SEC registered investment adviser. The firm provides investment advisory services through its website, www.agentrisk.com. Such services are provided on a discretionary in wrap fee accounts. This brochure describes our wrap fee program. Additional information about AgentRisk’s services can be found on our ADV Part I and II online at www.adviserinfo.sec.gov.

Clients participating in the Wrap Fee Program are strongly encouraged to review this disclosure brochure, account agreement, and similar forms of disclosure for a complete understanding of the fees and services rendered therein. Questions regarding such issues may be addressed directly with firm personnel.

ASSET MANAGEMENT SERVICES

AgentRisk has established a wrap fee program in order to provide customers an “all-in-one” pricing model. Clients who participate in this wrap fee program will only be charged one all-inclusive fee (on a quarterly basis) which includes trade execution, custody and asset management fees. The fee schedule is set forth below:

Total Assets Under Management Annual Fee All Assets 1.50%

These fees are negotiable depending upon the needs of the client and complexity of the situation and the final fee schedule is attached to the client contract. We use the last day of previous quarter for purposes of determining the market value of the assets upon which the advisory fee is

based. Lower fees for comparable services may be available from other sources. Advisory fees are withdrawn directly from the client's accounts with client's written authorization or may be invoiced to the client and paid by check or credit card and clients may select the method in which they are billed. Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in arrears. Because fees are charged in arrears, no refund policy is necessary. The fee refunded will be the balance of the fees collected in advance minus the daily rate¹ times the number of days in the billing period up to and including the effective date of termination. Clients may terminate the contract without penalty, for full refund, within five business days of signing the contract. Thereafter, clients may terminate the contract with immediately upon written notice.

B. Contribution Cost Factors

The program may cost the client more or less than purchasing such services separately. There are several factors that bear upon the relative cost of the program, including the trading activity in the client's account, the adviser's ability to aggregate trades, and the cost of the services if provided separately (which in turn depends on the prices and specific services offered by different providers).

C. Additional Fees

Clients participating in the wrap fee program will not have to pay for any additional fees. This means that wrap fee clients will not pay brokerage/trading fees, custodian fees, or other transaction fees. Clients will, however, pay any applicable mutual fund fees, mutual fund expenses, mark-ups, mark-downs, and spreads paid to market makers.

D. Compensation of Client Participation

Neither AgentRisk nor any its representatives may receive any additional compensation beyond advisory fees for the participation of client's in the wrap fee program. However, compensation received may be more than what would have been received if client paid separately for investment advice, brokerage, and other services. Therefore, we may have a financial incentive to recommend the wrap fee program to clients.

Item 5: Account Requirements and Types of Clients

AgentRisk generally provides its wrap fee program services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Charitable Organizations
- Corporations or Business Entities

Minimum Account Size: \$50,000, subject to negotiation on an account-by-account basis. For example, multiple accounts may be aggregated for the purposes of reaching the stated minimum investment amount.

¹ The daily rate is calculated by dividing the annual fee by 365

Item 6: Portfolio Manager Selection and Evaluation

A. Selecting/Reviewing Portfolio Managers

AgentRisk will be the sole portfolio manager for this wrap fee program. It does not select any outside portfolio managers.

1. Standards Used to Calculate Portfolio Manager Performance

AgentRisk will use industry standards to calculate portfolio manager performance. Currently, as AgentRisk is the only portfolio manager, this section is not applicable.

2. Review of Performance Information

Not Applicable

B. Related Persons

Only AgentRisk associated persons shall act as portfolio managers to clients in this program. No related persons act as a portfolio manager for the wrap fee program as described in this brochure. As such, there are no conflicts of interest with related persons and we will not select any related persons as portfolio managers for this wrap fee program.

C. Advisory Business

Wrap Fee Portfolio Management

AgentRisk offers portfolio management services to its wrap fee program participants as discussed in Section 4 above. Wrap Fee Portfolio Management offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. We create a client investment profile for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then select the model portfolio that most closely matches the client's specific situation.

Performance-Based Fees and Side-By-Side Management

AgentRisk 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.

Services Limited to Specific Types of Investments

AgentRisk generally limits its investment advice to equities, options and ETFs. Mutual funds, fixed income, real estate, REITs, insurance products including annuities, government securities, and other securities may also be included in our advice on a limited basis to help diversify a portfolio when applicable.

Client Tailored Services and Client Imposed Restrictions

AgentRisk offers the same suite of services to all of its clients. Clients may not impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

Methods of Analysis and Investment Strategies

AgentRisk's methods of analysis include modern portfolio theory. Modern portfolio theory is a theory of investment which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets.

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

Material Risks Involved

Modern Portfolio Theory assumes that investors are risk adverse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Risks of Specific Securities Utilized

AgentRisk generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond “fixed income” nature (lower risk) or stock “equity” nature (mentioned above).

Equity investment generally refers to buying shares of stocks by an individual or firms in return for receiving a future payment of dividends and capital gains if the value of the

stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value and the investment may incur a loss.

Treasury Inflation Protected/Inflation Linked Bonds: The Risk of default on these bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Fixed Income is an investment that guarantees fixed periodic payments in the future that may involve economic risks such as inflationary risk, interest rate risk, default risk, repayment of principal risk, etc.

Stocks & Exchange Traded Funds (ETF): Investing in stocks & ETF's carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy).

Real Estate funds face several kinds of risk that are inherent in this sector of the market. Liquidity risk, market risk and interest rate risk are just some of the factors that can influence the gain or loss that is passed on to the investor. Liquidity and market risk tend to have a greater effect on funds that are more growth-oriented, as the sale of appreciated properties depends upon market demand. Conversely, interest rate risk impacts the amount of dividend income that is paid by income-oriented funds.

REITs have specific risks including valuation due to cash flows, dividends paid in stock rather than cash, and the payment of debt resulting in dilution of shares.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

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

Voting Client Proxies

AgentRisk 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 7: Client Information Provided to Portfolio Managers

AgentRisk is the portfolio manager for this wrap fee program, thus all client information that is collected, including basic information, risk tolerance, sophistication level, and income level will be collected by AgentRisk. As that information changes and is updated, advisers at AgentRisk will have immediate access to that information once collected.

Item 8: Client Contact with Portfolio Managers

Clients are encouraged to review the performance of their accounts and the managers selected therein. Where Liberty Group provides clients with oversight of each manager, clients may consult or choose to have Liberty Group consult with each manager to discuss performance and/or investment objectives. Liberty Group does not place any restrictions on client's communications with managers.

Item 9: Additional Information

Disciplinary History: Neither AgentRisk nor any of its associated persons have any disciplinary, regulatory, criminal or civil information to disclose.