

FIRM BROCHURE

(PART 2A of Form ADV)

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Part 2A of Form ADV (the "Brochure") provides information about the qualifications and business practices of Jon D. Rock, Inc. If you have any questions about the contents of this Brochure, please contact us at info@jondrock.com. 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.

Jon D. Rock, Inc. is registered as an investment adviser with the U.S. Securities and Exchange Commission; however, such registration does not imply a certain level of skill or training and no inference to the contrary should be made.

Additional information about Jon D. Rock, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov

Form ADV Part 2



ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: MATERIAL CHANGES

Pursuant to SEC Rules, Jon D. Rock will ensure that clients receive a summary of any material changes to this Brochure within 120 days of the close of the Firm's fiscal year end, along with a copy of this Brochure or an offer to provide the Brochure. Additionally, as Jon D. Rock experiences material changes in the future, we will send you a summary of our "Material Changes" under separate cover. For more information about the Firm, please contact the Firm at info@jondrock.com.

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ITEM 4: ADVISORY BUSINESS

A. DESCRIPTION OF FIRM

Jon D. Rock, Inc. ("Jon D. Rock" or the "Firm") is a New York, New York – based financial planning software and services firm founded in 2021. Jon D. Rock provides financial planning software through a mobile application to individuals and high net – worth clients. As discussed more fully below, Jon D. Rock assists clients with goal – based financial planning, portfolio management optimization, liabilities management, determination of financial objectives, cash flow management, risk management planning, estate planning, education funding, retirement planning, and tax planning.

Jon D. Rock is currently registered with the Securities and Exchange Commission ("SEC") as an investment adviser. The Firm conducts business primarily through the internet across the United States. Jon D. Rock is 100% owned by Carlos G. Amador.

B. TYPES OF ADVISORY SERVICES OFFERED

Jon D. Rock primarily provides two types of advisory services. Financial Planning Software Services and Fee – Only Financial Planning. Each of these services is described in detail below.

1. Financial Planning Software Services – Jon D. Rock offers a proprietary software solution through a mobile application that aggregates client's financial and risk profile, financial accounts, goals, objectives and delivers ongoing aggregation, monitoring, and optimization advice linked to standards, best practices and economic and industry dynamics.
2. Fee – Only Financial Planning – The Firm offers fee – only financial planning advice and access to a financial planner to a select number of clients on tax minimization, investment strategy, estate planning, risk management, budgeting, liabilities management and goal – based planning. The number of clients serviced is below the SEC – mandated de – minimis exemption and below state mandated registration requirements. If
3. Educational Content – From time to time, Jon D. Rock offers educational content distributed online to software users, clients and the general public.

C. GENERAL INFORMATION ABOUT JON D. ROCK'S SOFTWARE SERVICES

Jon D. Rock proprietary software solution offers asset allocation investment strategies and advisory services as part of a holistic overall financial plan that utilizes financial planning best practices, academic

theory, ratios, formulas, benchmarks, statistical analyses, historical financial markets return and other standards. The software utilizes these data inputs and client specific information provided through the technology onboarding process to deliver portfolio optimization, liabilities management, goal – based planning, education cost management, budgeting, insurance planning and estate planning analysis, aggregation and advice.

D. WRAP – FEE PROGRAMS

Jon D. Rock does not provide portfolio management services to any wrap – fee programs, as the term is defined in the instruction to Form ADV Part – 2.

E. ASSETS UNDER MANAGEMENT

As a financial planning software provider and a fee – only financial planner, Jon D. Rock does not maintain client assets under management on a discretionary or non – discretionary basis.

ITEM 5: FEES AND COMPENSATION

A. ADVISORY FEES

The following schedule of fees outlines the typical fee structure under which Jon D. Rock renders its services. The actual schedule of fees, as it applies to a particular client, will be clearly outlined within the client's account profile.

1. Fees for Financial Planning Software – Access to the Jon D. Rock mobile application is granted to clients and users for a fixed monthly charge.
2. Fees for Fee – Only Financial Planning Advisory – Access to the Jon D. Rock mobile application and a dedicated live financial planner is provided to clients at a fixed monthly charge.

B. BILLING METHOD

Fees are deducted monthly from a client bank account or credit card information stored on file. The client must consent in advance to direct debiting of their bank account or credit card on file.

C. OTHER FEES AND EXPENSES

Since Jon D. Rock is a fee – only financial planning software provider, client should be aware that they will be responsible for fees imposed by custodians. Other related costs can include but are not limited

by brokerage commissions, custodian fees, transaction costs and/or other penalties or taxes imposed by government authorities.

D. TERMINATION OF SERVICES

Clients can terminate Jon D. Rock's services at any time. Software - only client services will receive access to the application until the last day of the month of termination.

E. NO COMPENSATION FOR SALE OR SECURITIES

Jon D. Rock does not accept compensation for the sale of securities or other investment products.

ITEM 6: PERFORMANCE - BASED FEES AND SIDE - BY - SIDE MANAGEMENT

Jon D. Rock does not charge performance - based fees. As a result, the Firm does not engage in side - by - side management of accounts that are charged a performance - based fee with accounts that are charged another type of fee. Jon D. Rock provides services for a fixed fee, in accordance with SEC Rule 205(a)(1).

ITEM 7: TYPES OF CLIENTS

Jon D. Rock provides financial planning software services to individuals, families and high - net worth clients. There is no minimum account size or investment minimum.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

1. METHODS OF ANALYSIS

In formulating financial planning advice, Jon D. Rock software analyzes the client's financial information, risk profile, goals and objectives. On the back - end algorithms forecast the future economic environment utilizing historical asset class rates of return, statistical relationships and economic data. This in turn feeds into financial planning ratios to guide an optimized asset allocation and model suitable asset classes for particular investment portfolios.

2. INVESTMENT STRATEGIES

The primary investment strategy behind Jon D. Rock's software is modeled according to varying economic theories including the Efficient Market Hypothesis, Modern Portfolio Theory and Behavioral Finance. User - driven factors, such as goal - based roadmaps, investment time horizon, desired rate of

return and risk aversion assist in driving the software generated advice across different asset classes and investment styles.

3. RISK OF LOSS

Financial planning and investing involve significant risks of loss, and all investments have underlying risks that are non – diversifiable.

Some risks of loss that Jon D. Rock users should be aware of include:

1. Currency/Exchange Rate Risk: Dollar value fluctuations against the currency of the investment's originating country.
2. Market Risk: Cannot be eliminated through diversification. Possibility that an individual entity experiences loss due to circumstances that affect the overall performance of investments in the financial markets.
3. Inflation Risk: Decline in purchasing power due to inflation undermining an investment's return.
4. Interest – Rate Risk: Risk of investment losses resulting from a change in interest rates.
5. Political and Legislative Risk: Risk that investment returns could suffer as a result of political changes or instability in a country.
6. Reinvestment Risk: Probability that cash generated from fixed income flows, such as coupon payments, will not be reinvested at a rate equal to their current rate of return.
7. Business Risk: Possibility that an enterprise will not generate the expected profits due to a change in consumer tastes, preferences, strikes, increased competition, government policy and/or any, and all, other uncertainties.
8. Financial Risk: Possibility that an enterprise won't be able to meet its financial obligations.
9. Liquidity Risk: The inability of an enterprise to meet its short - term financial obligations.

ITEM 9: DISCIPLINARY ACTION

Jon D. Rock, an investment adviser registered with the "SEC", is required to disclose all material facts regarding any legal or disciplinary event that would be material to a client or prospective client's evaluation of the Firm or the integrity of its management. The Firm has not been subject to any such legal or disciplinary event. There is no information to disclose in respect to this Item.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Jon D. Rock, nor any of its management members, is a registered broker – dealer, futures commission merchants, commodity pool operator nor a commodity trading advisor.

The Firm does not have affiliations with any related person who is a broker – dealer, investment company, other investment advisor, commodity pool operator, banking or thrift institution, accounting or legal firm, insurance company, pension consultant, real estate broker or an enterprise that packages limited liability partnerships.

Jon D. Rock does not receive compensation directly or indirectly from other advisers or institutions that would create any conflicts of interest.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. CODE OF ETHICS SUMMARY

Jon D. Rock owes a duty of loyalty, fairness, integrity and good faith to its clients. The Firm adheres to the general principles that guide a Code of Ethics. The Code of Ethics requires that employees comply with their fiduciary obligations and securities laws. Clients can request and be provided a copy of our Code of Ethics to info@jondrock.com.

The Firm acts on a fiduciary capacity, putting the clients' best interest ahead of its own, and carefully managing perceived or actual conflicts of interest.

B. PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Jon D. Rock's policy stipulates no principal transactions or agency cross transactions can occur on behalf of clients. Neither the Firm or any of its employees acts as a general partner in a partnership where Jon D. Rock or its employees solicit clients to invest, or in an investment company that can be recommended to clients.

ITEM 12: BROKERAGE PRACTICES

Jon D. Rock does not maintain relationships, arrangements or any contractual obligations to any brokerage service providers, custodians or independent third – parties. The Firm does not engage in any “soft dollar” practices involving the receipt of research or other brokerage services in connection with client transactions, nor does Jon D. Rock compensate, reward any brokers for client referrals or accept payment for Clients’ order flow.

ITEM 13: REVIEW OF ACCOUNTS

Jon D. Rock provides users continuous access via the mobile application, where clients can access account profile information.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Jon D. Rock expects to run promotional campaigns to attract Clients to download the mobile application and open an account. The Firm expects to structure certain arrangement in which it pays social media content creators and distributors a flat fee for campaign dissemination or per client response.

ITEM 15: CUSTODY

Jon D. Rock does not, nor does it plan, to hold or be deemed to hold custody of client assets.

ITEM 16: INVESTMENT DISCRETION

Jon D. Rock does not maintain investment discretion over client’s financial accounts.

ITEM 17: VOTING CLIENT SECURITIES

Jon D. Rock is a fee – only financial planning software and advisory firm, as a result the Firm does not have responsibility for voting client securities.

ITEM 18: FINANCIAL INFORMATION

Jon D. Rock does not require or solicit prepayment of advisory fees. Therefore, the Firm is not required to provide a balance sheet. Jon D. Rock has not been the subject of a bankruptcy proceeding.