Form CRS

Keychain Corp, d/b/a Keychain Asset Management
Registered Investment Adviser
Date: July 2, 2025
Firm CRD#: 337629

Introduction

Keychain Corp, doing business as Keychain Asset Management, is an investment adviser registered with the State of Oregon. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2: Relationships and Services

We offer comprehensive investment advisory services tailored to individuals, families, and businesses. We act as a fiduciary to you, meaning we are legally and ethically required to act in your best interest at all times.

What investment services and advice can you provide me?

We provide ongoing investment advisory services, which include:

- Full Service Investment Advisory: This encompasses personalized financial planning and traditional wealth management, including strategic portfolio construction, ongoing management focused on capital appreciation, income generation, and long-term wealth accumulation across various traditional asset classes. We also provide guidance for retirement planning and navigating significant life stages.
- Digital Asset Portfolio Management: We offer specialized portfolio management for clients incorporating cryptocurrencies and other digital assets. Our approach focuses on risk-adjusted strategies, diversification, and utilizing qualified third-party custodians (such as BitGo or other institutional-grade platforms) for secure, discretionary management.
- Digital Payments & Business Integration Consulting: We provide consulting for individuals and businesses interested in understanding and integrating digital payments and cryptocurrency into their daily lives or commercial operations.

- Advisory for Other Investment Advisers (B2B Solutions): We offer sub-advising services and turnkey solutions to other Registered Investment Advisers (RIAs) to help them compliantly offer digital asset services to their clients.
- Digital Asset Readiness Assessment: This is a focused, introductory consultation for a fixed fee, designed to determine if digital assets align with specific financial goals. For most individual or family assessments, the fee is $75 for a 30-minute session. This is not comprehensive financial planning or specific investment advice.

We primarily offer discretionary advisory services, meaning we have the authority to make investment decisions in your account without your prior approval for each transaction, based on your pre-defined objectives. We also offer non-discretionary services where you make all final decisions.

We generally do not impose a minimum account size for financial planning or consulting. However, for discretionary Digital Asset Portfolio Management, we may require a minimum account size of $50,000.

Conversation Starters:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose investments to recommend to me?
- What is your experience with digital assets and how do you manage their unique risks?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees vary by service:

- Investment Advisory & Digital Asset Portfolio Management: We charge an asset-based fee as a percentage of the assets we manage for you annually, typically ranging from 0.75% to 2.50%. Fees are generally paid quarterly in advance or arrears.
- Digital Payments & Business Integration Consulting: These services are typically offered on a fixed-fee or hourly basis. Hourly rates are $150 - $500 per hour depending on the number of hours required and the complexity of the services performed.

You will also pay other fees to third parties, such as custodian fees, transaction fees (e.g., "gas fees" for digital assets), and exchange fees. We do not receive commissions from selling investments.

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we are held to a fiduciary standard. This means we have a fundamental obligation to act in your best interest and to place your interests above our own. We must also disclose any material conflicts of interest.

How might your conflicts of interest affect me, and how will you address them?

A conflict of interest exists when our interests could potentially influence our recommendations to you. As a firm, our primary conflict of interest is that our compensation (asset-based fees) is tied to the amount of assets we manage. This could create an incentive for us to encourage you to invest more assets with us.

To address this, we adhere strictly to our fiduciary duty and Code of Ethics, which requires us to always act in your best interest. We select investments based on their suitability for your goals, not on the fees they might generate for us. Our fees are fully transparent and disclosed in our advisory agreement and Form ADV Part 2A.

How do your financial professionals make money?

As the sole principal and Investment Adviser Representative (IAR) of Keychain Asset Management, Brent Pearson is compensated through the fees paid by clients to the firm. This compensation is directly aligned with the firm's overall revenue from advisory services. There are no sales commissions or product-specific incentives.

Conversation Starters:

- Help me understand how these fees and costs might affect my investments. If I give you $1,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- What are the most common conflicts of interest in your firm? How do you address them?
- What fees do I pay directly to you, and what fees do I pay to other parties?

Item 4: Disciplinary History

Do you or your financial professionals have any disciplinary history?

No. Neither Keychain Corp dba Keychain Asset Management nor its investment adviser representatives have any legal or disciplinary events that would be material to a client's evaluation of our advisory business or the integrity of our management. We have not been subject to any criminal or civil regulatory actions.

You are encouraged to seek additional information about Keychain Corp dba Keychain Asset Management and its investment adviser representatives on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

Conversation Starter:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

You can find more detailed information about our firm and services in our Form ADV Part 2A Firm Brochure, which we will provide to you. You can also request a copy by contacting us at (503) 893-8385 or compliance@keychainassets.com.

Additional information about Keychain Corp, dba Keychain Asset Management, is available on the SEC's website at www.adviserinfo.sec.gov.

Conversation Starter:

- Where can I find additional information about your firm?