

Form ADV Part 2A: Firm Brochure

April 2019

ZYC Investment, LLC

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This brochure provides information about the qualifications and business practices of ZYC Investment, LLC. If you have any questions about the contents of this brochure, please contact us at 812-682-0701 or zycinvestmentllc@gmail.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 and registration with the United States Securities and Exchange Commission does not imply a certain level of skill or training.

Additional information about ZYC Investment, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 304045.

Item 2 - Material Changes

ZYC Investment, LLC is required to advise you of any material changes to our Firm Brochure ("Brochure"), identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure.

ZYC Investment, LLC is the newly created Investment Advisor to provide individuals and other types of clients with a wide array of investment advisory services.

OTHER THAN THE ABOVE THERE HAVE BEEN NO MATERIAL CHANGES TO THIS BROCHURE SINCE IT IS THE FIRST VERSION OF BROCHURE.

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Item 4 - Advisory Business

ZYC Investment, LLC is dedicated to providing individuals and other types of clients with a wide array of investment advisory services. Our firm is a limited liability company formed in the State of Indiana. We are newly created investment adviser and are owned by the following in equal amounts (50% each):

- Jieying Liu
- Yu Zhou

Description of the Types of Advisory Services We Offer

Our firm provides services to clients through individuals registered as investment advisor representatives ("IARs"), whom are referred to internally as Financial Advisors. IARs depth of experience in areas such as wealth management, investment consulting, portfolio management, asset allocation, financial planning and/or estate planning. In consultation with the IAR, clients may select from a variety of investment advisory services including Comprehensive Portfolio Management, Financial Planning and Consulting, Retirement Plan Consulting and Employee Benefit Consulting. Our firm maintains a list of approved broker-dealer/custodians for which clients may choose to hold their assets. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the client's current situation, financial goals and objectives. This planning or consulting may encompass one or more of the following areas: Investment Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning, Personal Tax Planning, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, Business and Personal Financial Planning, Review of Employee Benefit Plans, and other planning and consulting services as requested by the client and agreed to by the Financial Advisor. Our financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. We refer clients to an accountant, attorney or other specialist, as necessary for non-advisory related services. For financial planning clients, we provide a written summary of the client's financial situation, our observations, and recommendations. For financial consulting clients, we usually do not provide a written summary of our observations and recommendations as the process is less formal than our planning service. Plans or consultations are typically completed within six (6) months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. Implementation of the recommendations will be at the discretion of the client. Financial planning and consulting services are based on the client's current financial situation and the information disclosed by the client to ZYC Investment at time of engagement. Clients are advised plans may contain certain assumptions that may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is not a guarantee of future performance and ZYC Investment cannot guarantee that the client's financial goals and objectives will be met. The client should notify the adviser promptly upon any changes in the client's financial situation, goals or objectives.

Item 5 - Fees and Compensation

- Financial Planning and Consulting

We generally charge on an hourly or flat fee basis for financial planning and consulting services. The total estimated fee, as well as the ultimate fee that we charge, is based on the scope and complexity of the engagement. Our hourly fees begin at \$150 for financial advice. Flat fees generally range from \$2,500 to \$20,000 and may be lower at the discretion of the advisor. In certain cases our consulting fee may be calculated as a percentage of the assets. Financial planning and consulting services may be ongoing and are indicated in the advisory agreement. We require an initial payment of fifty-percent (50%) of the ultimate financial planning or consulting fee with the remainder of the fee directly billed to the client and due to us within thirty (30) days of the financial plan being delivered or consultation rendered. In all cases, we will not require a retainer exceeding \$1,200 when services cannot be rendered within 6 (six) months.

- Retirement Plan and Pension Consulting

We generally charge on an hourly or a flat fee basis for pension consulting services. The total estimated fee, as well as the ultimate fee that we charge, is based on the scope and complexity of our engagement. Our hourly fees begin at \$150 for financial advice. Our flat fees generally range from \$750 to \$10,000 for Pension Consulting. Flat fees are charged annually for ongoing pension consulting services. In certain cases, our consulting fee may be calculated by a percentage of the assets for which the consultations are provided and generally range between 1% and 3%. All pension consulting fees are at the discretion of the adviser. The fee-paying arrangements for pension consulting service will be determined on a case-by-case basis and will be detailed in the signed Pension Consulting Agreement. The client will be invoiced directly for the fees.

- Referrals to Third Party Money Managers

We are paid by third party money managers when we refer you to them and you decide to open a managed account, which creates a conflict of interest. Third party money managers pay us a portion of the investment advisory fee that they charge you for managing your account. Fees paid to us by third party money managers are generally ongoing. All fees we receive from third party money managers and the written separate disclosures made to you regarding these fees comply with applicable state statutes and rules. The separate written disclosure you need to be provided with include a copy of the third party manager's Form ADV Part 2, all relevant Brochures, a Solicitation Disclosure Statement detailing the exact fees we are paid and a copy of the third party money manager's privacy policy.

Item 6 - Performance-Based Fees & Side-By-Side Management

We do not charge performance fees to our clients.

Item 7 - Types of Clients

We provide advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Other businesses not listed above

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Our investment philosophy is built on the basic beliefs that investors should be adequately compensated for the risks they take, should be positioned to have a high probability of reaching their goals, and avoid potentially disastrous risks.

Our investment analysis and portfolio construction process seeks to balance the investor's risk tolerance and current resources capacity with their quest for reasonable investment returns. Our investment strategies and analysis are developed and conducted by our Investment Committee. We utilize quantitative analysis which may include analysis of management expertise, industry cycles, strength of research and development as well as fundamental analysis and research which includes reviewing financial analysts' reports to gain insight on the future performance of a security to guide our investment allocation decisions. We first consider the development of long-term capital market assumptions. We then work with the client to develop strategic asset allocations designed to address risk and reward over a given time period.

Other considerations are used to provide guidance on shorter-term decisions in investment management. These considerations include the timing of rebalancing, investing cash, making distributions, and tactical over or under-weights in the previously developed strategic allocation. These methods include technical analysis (charting current trends and trend reversals), quantitative analysis (reviewing market and economic trends), and global macro analysis of overall economic and political views of various countries.

We consider multiple time horizons, including long, medium, and short term, when determining strategies. Depending on the client's needs, we may employ various risk-management strategies.

We avoid market timing, but may increase cash holdings or tilt allocation slightly when necessary. This is based on the client's risk tolerance and our expectations of market behavior.

Investing in securities involves risk of loss that clients should be prepared to bear. While the securities market may increase and your account(s) could enjoy a gain, it is also possible that the securities market may decrease and your account(s) could suffer a loss. It is important that you understand the risks associated with investing, are appropriately diversified in your investments, and ask us any questions you may have.

Item 9 – Disciplinary Information

- Criminal or Civil Actions

Neither ZYC Investment nor any employee have been, or are currently involved in any criminal or civil actions.

- Administrative Proceedings

There are no administrative proceedings to report.

- Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10 - Other Financial Industry Activities and Affiliations

- Registration as a Broker/Dealer or Broker/Dealer Representative

Not Applicable as of Apr 23, 2019

- Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Adviser

Not Applicable as of Apr 23, 2019

- Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Not Applicable as of Apr 23, 2019

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

- Code of Ethics

While the “Golden Rule” should suffice, we also have 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. Our Code of Ethics is available free upon request to any client or prospective client.

- Recommendations Involving Material Financial Interests

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

- Investing Personal Money in the Same Securities as Clients

Because we “eat our own cooking” representatives of ZYC Investment will buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of ZYC Investment to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. ZYC Investment will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

- Trading Securities At/Around the Same Time as Clients’ Securities

Due to the relative size and liquidity of the investments used by ZYC Investment, the timing of trades in client accounts vs. personal accounts is a non-issue. However, representatives of ZYC Investment will conduct all client transactions for a given day before placing any trades for their personal accounts. This policy virtually eliminates the potential conflict of interest that could arise if representatives of ZYC Investment were to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients.

Item 12 – Brokerage Practices

- Factors Used to Select Custodians and/or Broker/Dealers

The Custodian and Brokerage/Dealers will be chosen based on their relatively low transaction fees, customer service, transparency and access to a broad selection of investment options.

1. Research and Other Soft-Dollar Benefits

ZYC Investment receives research, products, or other services from its broker/dealer or another third-party in connection with client securities transactions (“soft dollar benefits”). These soft-dollar benefits are consistent with industry standard practices. There is no minimum client number or dollar number that ZYC Investment must meet in order to receive free research from the custodian or broker/dealer. There is no incentive for ZYC Investment to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. However, because this firm does not have to produce or pay for certain services or products it has an incentive to choose a custodian that provides those services based on its interests rather than the clients’ interests. The first consideration when recommending broker/dealers to clients is best execution. ZYC Investment always acts in the best interest of the client.

2. Brokerage for Client Referrals

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

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

ZYC Investment will require clients to use a specific broker-dealer to execute transactions.

Item 13 – Reviews of Accounts

- Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are monitored daily and reviewed at least monthly by Yu Zhou, with the assistance of various software programs. Yu Zhou is the chief adviser and reviews clients' accounts with regard to clients' respective investment policies, risk tolerance levels and financial goals. All financial planning accounts are reviewed upon financial plan creation and plan delivery by Yu Zhou. There is only one level of review and that is the total review conducted to create the financial plan.

- Factors That Will Trigger a Non-Periodic Review of Client

Accounts Reviews may be triggered by material market, economic or political events, by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance) or simply at a client's request.

- Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least monthly, from the custodian, a written or electronic report that details the client's account including assets held and asset value which will come from the custodian.

Item 14 – Client Referrals and Other Compensation

ZYC Investment does not receive any economic benefit, directly or indirectly from any other third party (e.g. CPA, Attorney, Realtor) for advice rendered to ZYC Investment clients.

Item 14 – Custody

ZYC Investment has no custody of any clients' cash or securities

Item 15 – Investment Discretion

For those client accounts where ZYC Investment provides ongoing supervision, the client has given ZYC Investment written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides ZYC Investment discretionary authority via a limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian.

Item 17 – Voting Client Securities (Proxy Voting)

ZYC Investment will accept voting authority for client securities in certain cases. When ZYC Investment does accept voting authority for client securities, it will always seek to vote in the best interests of its clients. In the unlikely event of a conflict of interests, ZYC Investment will vote all proxies in accordance with the recommendations made by the issuing company's board of directors. Only votes made against the board's recommendations and/or votes presenting a conflict of interest will be specifically recorded. Clients of ZYC Investment may obtain the voting record of ZYC Investment on client securities by contacting ZYC Investment at the phone number or e-mail address listed on the cover page of this brochure. Clients may obtain a copy of ZYC Investment's proxy voting policies and procedures upon request. Clients wishing to vote their own proxies are welcome to discuss them with ZYC Investment and/or direct their questions to the issuer of the security.

Item 18 – Financial Information

- Balance Sheet

ZYC Investment does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure. While not included in this report, ZYC Investment maintains a strong balance sheet that is regularly reviewed by our CPA.

- Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither ZYC Investment nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

- Bankruptcy Petitions in Previous Ten Years

ZYC Investment has never been the subject of a bankruptcy petition.