

TimeCapital Securities Corporation

Form CRS

Client Relationship Summary / May 22, 2024

Item 1. Introduction

TimeCapital Securities Corporation is registered with the Securities and Exchange Commission (SEC) as a Broker Dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

The firm only offers brokerage account services to retail investors and only in the acquisition of select mutual fund companies, annuities and private placement securities. We do not offer individual stocks and bonds and we do not have proprietary products. The firm does not have discretionary accounts, which means the retail investor makes the ultimate decision regarding the purchase and/or sale of investments. Unlike in advisory accounts, we do not offer or provide monitoring services for your brokerage accounts. Your financial professional may voluntarily review holdings in your brokerage accounts and may or may not make recommendations to you based on those reviews. When making an investment recommendation in a brokerage relationship, the investment professional has an obligation to determine that the recommendation is suitable for the client based on the client's stated investment objectives, risk tolerance, tax status, and other financial information provided by the client. This means that we will buy or sell securities only when you direct us to do so and you are responsible for reviewing your account and investments to make sure your investment mix is appropriate and for deciding whether to follow our investment recommendations if we make them. These voluntary account reviews do not represent an account monitoring service. We do not have account minimum requirements however; some securities require investment minimums. Please see the appropriate fund Private Placement Memorandum or Prospectus for more information.

For additional information about our brokerage services, please see www.timecapital.com

Conversation starters: Ask your financial professional -

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

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

What fees will I pay? The fee you pay is based on the specific transaction and/or the value of your account. This fee can be called an agent fee, commission or a sales load, among other terms. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. All of these fees reduce the value of your investment. Some investments, such as mutual funds, variable annuities and private placements impose additional fees that will reduce the value of your investment over time. See the applicable offering document or prospectus for more information about these fees and expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional Information about fees and charges, please review the applicable offering document/ prospectus.

Conversation starters: Ask your financial professional -

- Help me understand how fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and how much will be invested for me?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have? When we provide you with a recommendation, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what that means: We have an incentive for you to invest in third party funds that pay us a placement agent commission for introducing clients to them. We receive a portion of the advisory fee received by the manager of the private placement security from such clients. An investor in a private placement security will not be charged any additional charges as a result of an introduction through a placement agent. We also have an incentive for you to invest in third party funds that pay us distribution (12b-1) fees over funds that do not pay us 12b-1 fees.

For additional Information about fees and charges, please see the applicable disclosure document.

Conversation starters: Ask your financial professional -

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

For additional Information, please see the Private Placement Memorandum, Mutual Fund prospectus and Variable Annuity application.

How do your financial professionals make money?

Our compensation is based on the revenues we generate from the sale of the products we offer.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Our firm has legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation starters: Ask your financial professional -

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

Item 5. Additional Information

You can find additional information about our firm, by visiting www.investor.gov/CRS for a free search tool. Please feel free to call us at 631-331-1400 or visit www.timecapital.com to request a copy of our Customer Relationship Summary.

Conversation starters: Ask your financial professional -

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?