



Form CRS

Client Relationship Summary / June 27, 2024

Item 1. Introduction

TimeCapital Investor Advisory Services, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at 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?

We offer investment advisory services to individuals, high net-worth individuals and pension and profit-sharing plans. We work closely with retail investors to identify your investment goals and objectives, as well as risk tolerance and financial situation, in order to develop an investment approach. Our investment advisory programs and services include discretionary portfolio management and non-discretionary services. We act as your investment adviser only when we have entered into a written agreement with you that describes our advisory relationship and our obligations to you. We offer the following services:

Separately Managed Accounts: We manage portfolios for retail investors on a discretionary basis. We permit investors to choose their investment objective (from a set list of investment objectives). Under certain circumstances, we may agree to adhere to specific operating guidelines imposed by the client. When you hire us to manage your portfolio on a discretionary basis, we will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us to end the discretionary authority. Portfolios are monitored on an ongoing basis.

Private Placement Solution: Alternative investments are used as part of a client's asset allocation; we actively provide advice and reviews on an ongoing basis. All fees are disclosed in the Private Placement Memorandum.

Multi-Manager Solution: A client's discretionary investment program may be overseen by multiple levels of financial professionals, including the advisor and the professional money managers who may manage some of the strategies in the portfolio. Portfolios are monitored on an ongoing basis.

Non-Discretionary Advisor Oversight: Passive management takes a longer-term approach and tends to have fewer transactions. These types of clients tend to be more sophisticated and would like more interaction with the decision-making process. Working with clients directly, each trade is discussed and reviewed with the client prior to any transaction. Periodic reviews are scheduled at the client's request.

The minimum investment is generally \$100,000 (although we may waive such minimum).

For additional information about our advisory services, please see our Form ADV Part 2A, Items 4, 7, and 13 which can be found at www.adviserinfo.sec.gov.

Conversation starters to 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?

Our fees and compensation may vary, but will typically consist of a percentage of assets under management. Our advisory fees are assessed in advance, and collected quarterly. The account portfolio management fee is exclusive of, and in addition to brokerage fees, transaction fees and other related costs and expenses, which may be incurred by the client. However, we will not receive any portion of the commissions, fees and costs.

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 more detailed information about our fees, costs and conflicts of interest please review our Form ADV Part 2A, Item 5 which can be found at www.adviserinfo.sec.gov.

Conversation starters to ask your financial professional: *Help me understand how fees and costs 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 act as your investment adviser, we are required to act in your best interest and not put our interests 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 investment advice we provide you. For example, TimeCapital Securities Corporation "TCS" is an affiliated broker-dealer and the principal of Advisor is a registered representative of TCS. TCS may receive compensation from Portfolio Managers that we select for or recommend to our clients when we recommend that our managed account clients directly invest with a Portfolio Manager. Such compensation generally includes a portion of the management fees and incentive fees that such Portfolio Manager receives in connection with the capital we recommend to such Portfolio Manager. In particular, a substantial majority of the private investment funds' (Private Placement) capital is allocated to a Portfolio Manager that pays a portion of its management fees and incentive fees to TCS (and TCS receives fees earned on the capital it refers to such Portfolio Manager).

For additional information about other financial industry activities and conflicts of interest please review our Form ADV Part 2A, Item 10 which can be found at www.adviserinfo.sec.gov.

Conversation starters to ask your financial professional: *How might your conflicts affect me, and how will you address them?*

How do your financial professionals make money?

Our compensation is based on the amount of client assets we service. The more assets we have in an advisory account, including cash, the more you will pay us in advisory fees and the more we will earn. The firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Item 4. Disciplinary History

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

Our firm has no 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 to ask your financial professional: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5. Additional Information

For additional information about our investment advisory services, go to www.timecapital.com. If you would like a copy of this document, please feel free to call us at 631-331-1400.

Conversation starters to 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?*