

Form ADV Part 2A, Appendix 1: Wrap Fee Brochure

Item 1 Cover Page

**Timonier Family Office, Ltd.
doing business as**

TIMONIER

Wrap Fee Brochure

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This Wrap Fee brochure provides information about the qualifications and business practices of Timonier. If you have any questions about the contents of this brochure, please contact us at (336) 725-5010. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission nor by any state securities authority. Additional information about Timonier (CRD No. 150748) is also available on the Securities and Exchange website at www.advisorinfo.sec.gov.

June 20, 2018

Item 2 Material Changes

This is the first time Timonier has prepared a Wrap Fee Brochure. All information in this brochure is new, so the brochure should be read thoroughly. Any questions may be directed to Timonier's Chief Compliance Officer, Tim L. Baker at (336) 725-5010.

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Timonier Family Office, Ltd is a North Carolina corporation located in Winston-Salem, North Carolina doing business as Timonier. The firm specializes in providing discretionary and nondiscretionary wealth management services to individuals, families and fiduciaries of trusts, estates, endowments, charitable organizations, corporations, and other business entities. Timonier was established by Tim L. Baker in 1997 as Baker Capital Advisors. During 2009, the firm was reorganized as Timonier Family Office, Ltd., to more effectively reflect its expanded suite of service offerings and professional personnel. Mr. Baker is the majority shareholder and does not engage in any business other than advisory services. The firm's services are described below.

WEALTH MANAGEMENT PROGRAM

With Portfolio Management Services

The firm takes a holistic, multi-generational approach to wealth management, working to accomplish the goals of our clients through a family mission statement which we refer to as the WealthCare Plan. Upon establishing a relationship, the firm's wealth advisers gather information from the client including investment objectives, cash flow requirements, risk tolerances, current asset data, as well as client goals and long-term vision. Timonier and its representatives provide financial advice which includes recommendations for appropriate investments for each client's account. Wealth management services are provided on a discretionary basis as authorized by the client when signing the investment management agreement known as the "Chadburn." Using this authority, the firm and its representatives may buy, sell or exchange securities without obtaining specific consent prior to each transaction.

In order for the firm to make appropriate recommendations, it is important that the client provide accurate and complete responses to inquiries made by the firm's representatives. Clients are also responsible for informing the firm of changes to the client's investment objectives, restrictions, personal circumstances and other factors that will impact the account. The firm and its representatives will, on at least an annual basis, contact each client to determine whether there have been material changes which will affect management of the account. However, the ultimate responsibility remains with the client to inform the firm of such changes.

PRODUCT TYPES

Subject to the client's advisory agreement, Timonier may invest and reinvest the client's assets in a variety of securities and other investments. The firm may use these investment options in different variations and levels to meet the specific need of the individual client.

Equity securities;
Exchange listed securities;
Corporate debt securities;
Certificates of Deposit;
Municipal securities;
Variable annuities;
Mutual Fund shares;
United States Government Securities;
Exchange-Traded Funds;
Real Estate Investment Trusts;

SCHEDULE OF FEES

<u>Assets Under Management</u>	<u>Annual Fee (Paid Quarterly)</u>
\$0 to \$500,000	1.00%
\$500,001 to \$1,000,000	0.90%
\$1,000,001 to \$2,500,000	0.75%
\$2,500,001 to \$5,000,000	0.65%
\$5,000,000 to \$10,000,000	0.50%
Over \$10,000,000	0.30%

Clients are charged a fee calculated by applying one quarter of the annual fee schedule percentage to the account's market value each quarter end or as negotiated by the client and Timonier. The market value, which may be determined on an account-by-account basis or on an aggregated household basis, is calculated as of the last business day of the previous calendar quarter. The fee will be debited, with written agreement, from the client's account in advance, or in arrears as determined by the management agreement.

If the account is established any day other than the first day of the quarter, the fee due for the first billing period is paid on a prorated basis. The account custodian will establish fair market value for fee calculation purposes. The custodian will not determine whether fees are properly calculated and it is the client's responsibility to verify the accuracy of the billing. All account assets, transactions and advisory fees will be reflected on the statements provided by the custodian.

Timonier's fees may be more or less than those charged by the firm to another client for similar services and by other advisors for similar services. In the event that exchange traded funds or mutual funds are included within a client portfolio, the funds will charge additional and separate internal fees as described in the fund prospectus.

Wrap fee programs combine investment advisory service charges and transaction charges in a single asset-based fee. In some instances, Timonier may opt to offer a wrap fee to clients. Whenever a wrap account is offered, the wrap fee is no higher than the firm's standard fee.

To encourage our multi-generational approach and to transfer the wealth management philosophy to future generations, Timonier provides incentives in its money management services to do so. Timonier will forego earning advisory fees on the second-generation client accounts until they reach a \$50,000 level. Timonier waives all fees associated with the implementation and advisement of investments directed to College 529 Savings plans. And finally, Timonier waves all fees associated with the implementation and advisement of Family Foundation accounts, otherwise known as Donor Advised Funds, until they reach a \$100,000 level. Timonier feels this is its way of giving back in two areas that it values in the highest.

The agreement for services may be terminated by 30 days written notice. Upon termination, any prepaid fee is prorated and returned to the client.

Item 5 Account Requirements and Types of Customers

Timonier provides customized wealth management solutions to individuals, families, trusts, estates, charitable organizations, corporations and other business entities as well as pension and profit-sharing plans.

We typically require an initial investment of \$2,000,000. However, we take a holistic approach to wealth management and therefore, this initial investment often encompasses several family members and/or multiple generations within a family. Timonier may waive this initial requirement, depending on the circumstances of a particular client.

Item 6 Professional Money Management Selection and Evaluation

The firm does not utilize outside money managers. The investment professionals of Timonier continuously monitor wealth management portfolios. These professionals include Wealth Management Advisors and the Tax Director. These professionals provide continuous and regular investment advice, tax management services, ongoing review of client portfolios and regular communication with clients.

Item 7 Customer Information Provided to Portfolio Mangers

The firm does not utilize outside money managers. The investment professionals of Timonier continuously monitor wealth management portfolios. These professionals include Wealth Management Advisors and the Tax Director. These professionals provide continuous and regular investment advice, tax management services, ongoing review of client portfolios and regular communication with clients.

Item 8 Customer Contact with Portfolio Mangers

The firm does not utilize outside money managers. The investment professionals of Timonier continuously monitor wealth management portfolios. These professionals include Wealth Management Advisors and the Tax Director. These professionals provide continuous and regular investment advice, tax management services, ongoing review of client portfolios and regular communication with clients.

Neither Timonier nor any of its professional staff have been involved in any legal or disciplinary event.

Investment adviser representatives of Timonier may also be qualified as Certified Public Accountants and as such, through the firm, may also provide tax planning and other accounting services to clients and to others. To the extent accounting services are recommended to clients, a conflict of interest exists since service fees may be earned if accounting services are provided. Representatives of Timonier may also be qualified as attorneys and may also provide legal services to clients through an independent North Carolina Bar Association regulated firm. Representatives of Timonier may also be licensed real estate agents, and as such, may also provide real estate services through an independent real estate company. Timonier does not receive compensation from this entity.

Timonier has established a Code of Ethics applicable to all employees. The code of ethics requires employees to:

Comply with applicable federal and state securities laws;

Conduct themselves with integrity and act ethically in dealing with clients and the public;

Fulfill their fiduciary responsibility by acting solely in the clients' best interests; Disclose any conflicts of interest;

Report any violation of the code of ethics or the procedures manual to the Chief Compliance Officer;

Submit quarterly reports of statements beneficially owned by them and related persons as well as reports of securities transactions and related persons, subject to certain permitted exceptions.

As a matter of policy, the firm does not, as a principal buy securities for itself from any client, nor sell securities to any client, nor recommend securities in which we or any related person have financial interest.

The Code of Ethics is available at no charge by contacting Timonier, 121-B Reynolda Village, Winston- Salem, NC or (336) 725-5010.

The firm does not compensate any related person or any third party for client referrals.

The firm has no financial condition that would impair its ability to meet its contractual commitments to its clients.