



## Form CRS

### Client Relationship Summary / June 30, 2023

#### Item 1. Introduction

TimeCapital Investor Advisory Services, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. We manage portfolios for clients under an Investment Advisory arrangement. The service and fees under an Investment Advisory arrangement may differ from the services and fees under a Brokerage arrangement. It is important for you to understand the differences. The SEC, at [www.investor.gov/CRS](http://www.investor.gov/CRS), offers free and simple investor education and research tools to learn about firms and financial professionals. Below you will find information about our services and fees.

#### Item 2. Relationships and Services

##### *What investment services and advice can you provide me?*

**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:** Alpine Associates Funds, a hedge fund, is the only solution currently offered. This private placement is used as part of a client's asset allocation, we actively provide advice on an ongoing basis. All Alpines fees are disclosed in Alpine's Private Placement Memorandum.

**Multi-Manager Solution:** A clients' 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.

**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 clients 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/IAPD](http://www.adviserinfo.sec.gov/IAPD).***

**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.

When we act as your investment adviser, we are required to act in your best interest and put your interests ahead of our own. Occasionally, the method by which we are compensated creates a conflict of interest. TimeCapital Securities Corporation "TCS" is an affiliated broker-dealer and the principals of Advisor are registered representatives 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).

**Additional Information: 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 and 10 which can be found at [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD).**

#### ***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.

**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 when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? How might your conflicts affect me, and how will you address them?

### **Item 4. Disciplinary History**

Our firm has no legal or disciplinary history. Visit [www.investor.gov/CRS](http://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**

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

**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?