



Timonier Family Office, Ltd was established by Tim L. Baker in 1977 and is registered with the Securities and Exchange Commission as an investment advisor. Broker-dealers and investment advisers provide different services under different compensation models. It is important for you 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors like you. At the outset of our relationship, we will discuss your investment goals with you and design a strategy to help you achieve them. Our primary services to retail investors are investment consulting/financial planning and ongoing investment management services.

Monitoring: Our ongoing investment management services generally include continual monitoring of your account. Our financial planning and consulting services do not typically include ongoing monitoring of your account; however, in certain cases, we may agree to provide ongoing financial planning or consulting services that include ongoing monitoring and updating of recommendations.

Investment Authority: We offer investment management services on a discretionary basis. This means that we have the authority (granted to us in our client agreements) to make transactions in your account without asking you in advance. Under our financial planning and consulting services, we make recommendations about your investments, but you make the ultimate decision as to which investments to buy or sell and when.

Limitations on Investment Offerings. Certain investment programs we offer have a limited menu of investment options available while others impose no such restrictions.

Account Minimums and Other Requirements: We offer a variety of investment programs to help us meet the unique investment profiles of each of our clients and we generally require a minimum account size to establish a relationship.

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?*

Additional information about the services we provide is available throughout our Form ADV Part 2A Brochure, particularly under Items 4 and 7, which is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=626047

What fees will I pay?

Principal Fees and Costs. Our fee for investment management services is generally based on the value of your investment account under our management and is billed at the end of each quarter. The amount paid to our firm does not vary based on the type of investments we select on your behalf. Our fee is generally deducted directly from your account. Our fee incorporates the active management and monitoring of your account and applies even if there were no transactions in your account during a particular billing period. Because our investment management services fee is based on the amount of assets under our management, we have an incentive to recommend that you place additional assets under our management.

Our fee for financial planning and consulting services is generally an hourly rate or fixed fee. All of our fees are generally negotiable and can vary based on factors such as the expected complexity of strategies to be pursued in your account, the type of account to be managed, and the types of securities available to recommend or purchased for the account.

Other Fees and Costs. In addition to the fee you pay us for the services we provide, you may be responsible for other fees and costs incurred in connection with the management of your account or when implementing transactions recommended by us. For example, certain investment products, such as mutual funds and exchange-traded funds, also have internal fees to cover operating costs (including portfolio management fees, legal and accounting services, and marketing expenses).

Some of our financial professionals are also Certified Public Accountants (CPAs). Our CPAs may also provide tax planning and other accounting-related services, depending on your agreement with us. Because these services are offered for an additional fee, we have an incentive to recommend that you engage us to provide these services.

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.

Conversation Starter: *Ask your financial professional –*

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

For additional information about our fees, please refer to Item 5 of our Form ADV Brochure, available at:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=626047

What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to 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 us about these conflicts because they can affect the investment advice we provide you.

We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. As fiduciaries, we have an overarching duty to act in your best interests, as well as the affirmative duties of care and loyalty. We must make full and fair disclosure of any conflicts of interest and ensure that any conflicts do not taint our advice to you.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.

Conversation Starter: *Ask your financial professional -*

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

For additional information about our obligations to you and additional details on the conflicts of interest we face, please review our Form ADV Brochure, available at:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=626047

How do your financial professionals make money?

In order to help reduce the conflicts of interest between you and us, our financial professionals are compensated with a fixed salary and no employee earns commissions. Our financial professionals do not hold insurance licenses and do not earn commissions from any outside sources. 100% of our employees' compensation comes from the management fees our clients pay us and is not affected by recommendations made to our clients.

Do your financial professionals have legal or disciplinary history?

No. Neither Timonier nor any of its professional staff have ever been involved in any legal or disciplinary events. Visit Investor.gov/CRS for a free and simple tool to research us and our financial professionals.

For additional information about our services please visit our web site at www.Timonier.com or refer to our Form ADV brochure. If you would like additional information about us or a current copy of this disclosure form, please call 336-725-5010 or email timonier@timonier.com.

Conversation Starter: *Ask your financial professional –*

- *Who is my primary contact person?*
- *Who can I talk to if I have concerns about how this person is treating me?*