**Investment Adviser Brochure**

**Time Investment Advisers, LLC**
**Form ADV Part 2A**

**Item 1: Cover Page**
**January 8, 2025**

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This brochure outlines the qualifications, services, and practices of Time Investment Advisers, LLC (hereafter “Time Investment Advisers” or “we”). For any questions about this document, contact us at 8623689655 or via email at TimeInvestmentAdvisers@gmail.com .

**Item 2: Material Changes**

This brochure contains no material changes from previous version.

**Item 3: Table of Contents**

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**Item 4: Advisory Business**

Time Investment Advisers, LLC is an  investment adviser firm providing comprehensive financial and investment services. We are a fee-only financial advisory firm. Founded in 2025 in New Jersey, we specialize in crafting tailored financial strategies to meet each client’s specific objectives.

Our primary services include portfolio management, financial planning, and advisory solutions for retirement and estate planning. Investment strategies are developed based on each client’s unique financial profile, risk tolerance, and long-term goals.

Portfolios under our management typically include a mix of publicly traded securities, such as stocks, bonds, exchange-traded funds (ETFs), and mutual funds. Clients may also seek guidance on broader financial strategies, including tax considerations and cash flow planning.

We offer a broad range of financial planning and consulting services tailored to individuals, families, and other clients. These services are based on a detailed analysis of the client’s current financial circumstances, goals, and objectives. Typically, our financial planning services involve developing a personalized financial plan or providing consultations designed to align with the client’s specific financial needs and aspirations. These services may include, but are not limited to, Investment Planning, Retirement Planning, Estate Planning, Charitable Giving Strategies, Education Funding, Corporate and Personal Tax Planning, Wealth Management Techniques, Retirement Income Strategies, Asset Allocation, Net Worth and Cash Flow Assessments, Insurance Reviews, Employee Stock Option Planning, and Comprehensive Business and Personal Financial Planning.

Our financial plans or consultations typically include general recommendations or specific actions for clients to take. These may involve starting or adjusting investment strategies, creating or updating wills or trusts, modifying insurance coverage, changing retirement savings plans, or setting up education or charitable giving programs. For written financial planning engagements, we provide a summary of the client’s financial situation, key observations, and recommendations.

**Item 5: Fees and Compensation**

**Advisory Fee Schedule:**
Our standard advisory fee is **1% annually**, based on the total assets under management (AUM). Fees are calculated at the end of each quarter and billed in arrears.

**Fee Details:**

* Fees are deducted directly from client accounts, with written authorization.
* No fees are collected in advance.

**Additional Costs:**
Clients may incur other expenses, including:

* Brokerage fees and transaction costs.
* Mutual fund and ETF expense ratios.
* Custodial charges imposed by account custodians.

Our fees are exclusive of these third-party charges. Clients should review custodial agreements and prospectuses for details on additional costs.

**Financial Planning:**

We charge an hourly based fee of $100-$300 for financial planning and consulting. We may require a retainer of fifty percent (50%) of the agreed upon financial planning or consulting fee, with the remainder of the fee directly billed.

**Refunds**

In the event that our services are terminated, we will refund the unearned portion of any pre-paid advisory fee, on a pro-rata basis. Clients are requested to advise us in writing if they wish to terminate our services. Upon receipt of the letter of termination, we will promptly proceed to process a refund of unearned advisory fees calculated on a pro-rata basis.

**Item 6: Performance-Based Fees**

Time Investment Advisers does not charge performance-based fees and does not manage accounts in a manner that creates conflicts of interest.

**Item 7: Types of Clients**

We provide advisory services to a diverse clientele, including individuals, families, trusts, estates, and small businesses. Time Investment Advisers imposes a minimum account size of $100,000 to ensure alignment with our portfolio management strategies and client service standards.

**Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss**

Time Investment Advisers employs a combination of fundamental and technical analysis to guide investment decisions. Common strategies include:

* Long-term portfolio construction with diversification across asset classes.
* Short-term securities purchases to capitalize on market opportunities.
* Implementation of option strategies, such as both long and short call, puts, including covered calls, protective puts, butterflies, spreads, where appropriate.

**Risks:**
Investments carry inherent risks, including market volatility, economic disruptions, and potential loss of principal. While we strive to mitigate risks through diversification and careful analysis, clients should understand that no investment strategy guarantees positive returns.

**Item 9: Disciplinary Information**

Time Investment Advisers, LLC has no legal, regulatory, or disciplinary events to disclose.

**Item 10: Other Financial Industry Activities and Affiliations**

Our firm operates solely as a registered investment adviser. We are not affiliated with any other financial services firms or organizations that might create conflicts of interest.

**Item 11: Code of Ethics and Personal Trading**

Time Investment Advisers upholds a strict Code of Ethics to ensure client interests remain paramount. Employees may invest in securities recommended to clients; however, such transactions are closely monitored to prevent conflicts of interest.

**Item 12: Brokerage Practices**

We recommend brokers and custodians based on their reliability, service quality, and competitive pricing. Clients are free to use their preferred custodians but should consider potential differences in fees or services.

**Item 13: Review of Accounts**

Client accounts are reviewed at least quarterly by a designated adviser. Reports summarizing portfolio performance, holdings, and relevant updates are provided on a quarterly basis.

**Item 14: Client Referrals and Other Compensation**

Time Investment Advisers does not accept referral fees or participate in revenue-sharing arrangements.

**Item 15: Custody**

While we do not have physical custody of client funds, our ability to deduct fees directly from accounts is considered limited custody under regulatory standards. Custodians provide statements directly to clients for verification.

**Item 16: Investment Discretion**

Clients grant Time Investment Advisers discretionary authority to manage assets. This includes making investment decisions without prior consultation, as outlined in the advisory agreement.

**Item 17: Voting Client Securities**

We do not vote proxies for client securities. Clients retain full responsibility for proxy voting and will receive materials directly from custodians or issuers.

**Item 18: Financial Information**

Time Investment Advisers is financially sound and has no conditions that would impair our ability to fulfill our contractual obligations to clients.

For more information, please contact us at TimeInvestmentAdvisers@gmail.com .