

Item 1. Introduction

Timonier was established in 1997 and is registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore it is important for you to understand the 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 material about investment advisors, broker-dealers and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Description of Services and Monitoring

We offer investment advisory services to retail investors like you. During our initial meetings, we will discuss your investment goals and design a strategy to help you achieve those goals. In addition, we offer tax planning services as well as generational wealth transfer planning. Client accounts are reviewed on an ongoing basis. We meet with clients regularly to formally review your account on at least an annual basis and more frequently if you wish. Factors that trigger an investment review include changes to your financial situation and/or investment goals.

Investment Authority

We offer investment management services on a discretionary basis. Discretionary management means that we have the authority (granted in our investment management agreements) to execute transactions in your account without your prior consent. 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.

Investment Offerings

While we can offer advice on a wide range of investment options, our investment recommendations are primarily related to investments in mutual funds and exchange-traded funds.

Account Minimums

We offer a variety of investment programs to help us service the unique investment profiles of each of our clients. We generally require a minimum account size in order to establish a relationship.

Additional Information

For additional information, please see our Form ADV Part 2A Brochure, particularly Items 4 and 7 which is available at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=839536

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?*

Item 3. Fees, Costs, Conflicts and Standards of Conduct

“What fees will I pay?”

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 usually deducted directly from your account. This fee incorporates the management and monitoring of your account and applies even if there are no transactions in your account during a particular billing period. Because our investment management fee is based on the amount of assets under management, we have an incentive to recommend that you place additional assets under management. Our fee for financial planning and consulting services is an hourly rate or fixed fee. All fees are negotiable and can vary based on factors such as the complexity of strategies to be pursued and the type of account to be managed.

Other Fees and Costs

In addition to our management fee, you may be responsible for other fees and costs incurred in connection with the management of our account. For example, certain investment options such as mutual funds and exchange-traded funds also have internal fees to cover their operating costs. You may also pay other fees to the custodian of your assets.

Additional Information

You will pay fees and costs whether you make or lose money on your investments. These fees will reduce the amount of money you earn on your investments over time. Please make sure you understand the fees and other costs you are paying. For additional information about our fees, please refer to Item 5 of our Form ADV Part 2A available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=839536

Conversation Starters: 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?*

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

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 about these conflicts because they can affect the investment advice we provide to you. Here are some examples to understand what this means.

For example, some of our professionals are also Certified Public Accountants. 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. These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A located at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=839536

“How else does your firm make money and what conflicts of interest to you have?”

We only generate revenue from our asset management, financial planning, and tax planning services as described above.

Conversation Starters: Ask your financial professional -

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

“How do your financial professionals make money?”

Our financial professionals are compensated with a fixed salary and no employees earn commissions. Our financial professionals do not hold insurance licenses and do not earn compensation from any outside sources. Employee compensation comes from investment management fees earned and is not affected by recommendations made to clients.

Item 4. Disciplinary History

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

No. None of our professional staff has been involved in any legal or disciplinary events. Visit Investor.gov for a free and simple tool to research our firm and our investment professionals.

Conversation Starters: 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 firm, please visit our website at www.timonier.com or refer to our Form ADV Brochure on Investor.gov. Alternatively, please contact us directly at (336) 725-5010 or via email at timonier@timonier.com.

Conversation Starters:

- *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?*