

Item 1: Cover Page for Part 2A of Form ADV: Firm Brochure

February 28, 2025

Time Investment Advisers LLC

Doing business as

Time Investment Advisers

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This brochure provides information about the qualifications and business practices of Time Investment Advisers. If you have any questions about the contents of this brochure, please contact us at TimeInvestmentAdvisers@gmail.com or 862-368-9655. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Time Investment Advisers also is available on the SEC's website at www.adviserinfo.sec.gov.

Please note "registered investment adviser" does not imply a certain level of skill or training.

Item 2: Material Changes

This brochure contains no material changes from the previous version.

Item 3: Table of Contents

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Item 4: Advisory Business

Time Investment Advisers is a registered 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. The firm is principally owned by Cheng Kou.

Our primary services include portfolio management, financial planning, and advisory solutions for insurance, 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, 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

Fee schedules:

Asset Management Services:

Our standard asset management fee is typically 0.7% to 1% annually based on the total market value the client has with us.

Market Value of the Accounts	Percent fee Annually
\$100,000-\$500,000	1%
\$500,000-\$1,000,000	0.9%
> \$1,000,000	0.7%

The firm reserves the right to charge a fee that may be different from the schedules listed above based on the specific situation.

Financial Planning:

We charge an hourly 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. The financial planning service is also included for the clients who pay the asset management services fee.

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.

Billing:

- Fees can be deducted directly from client accounts, with written authorization, or billed to the client for the fees incurred. The method can be discussed and determined based on the client's situation.
- Asset management fees are calculated based on the total market value of all clients' accounts with us on the last day of the previous quarter's, on a pro-rata annualized basis. For the new client the date used is the date when the contract starts.
- The financial services fee requires a retainer of fifty percent (50%) of the agreed upon financial planning or consulting fee, with the remainder of the fee directly billed.

Refunds

If 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.

Fundamental analysis and technical analysis are two common approaches to evaluating investments. **Fundamental analysis** focuses on assessing a company's intrinsic value by analyzing financial statements, economic conditions, industry trends, and management performance to determine whether a stock is undervalued or overvalued.

In contrast, **technical analysis** examines historical price movements, trading volumes, and chart patterns to predict future price behavior, relying on market trends and investor sentiment rather than the underlying financials. Both methods can be used independently or together to make informed investment decisions.

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.

Market Risk

Market risk refers to the possibility of losing money due to changes in the overall market conditions. Factors such as economic downturns, geopolitical events, or shifts in investor sentiment can lead to broad market volatility, impacting the value of stocks, bonds, and other investments, regardless of their individual fundamentals.

Liquidity Risk

Liquidity risk occurs when an investor is unable to quickly buy or sell an asset without significantly affecting its price. Illiquid assets, such as real estate or certain small-cap stocks, may take longer to sell and could force the investor to accept lower prices during a sale.

Regulative Risk

Regulative risk arises from changes or uncertainty in regulations that can impact a company, sector, or market. For example, stricter financial reporting requirements or new industry-specific rules can increase costs or reduce profitability for businesses.

Legislative Risk

Legislative risk is the potential impact on investments due to changes in laws or government policies. Examples include tax law changes, labor regulations, or restrictions on specific industries, which can directly influence a company's operations and profitability.

Interest Rate Risk

Interest rate risk refers to the impact of changing interest rates on investments, particularly fixed-income securities like bonds. When interest rates rise, bond prices typically fall, reducing their market value. This risk is significant for investors holding long-term bonds.

Currency Risk

Currency risk, also known as exchange rate risk, occurs when investments denominated in foreign currencies lose value due to unfavorable changes in currency exchange rates. This is especially relevant for investors in international markets or multinational companies.

Inflation Risk

Inflation risk is the danger that rising prices will erode the purchasing power of money, reducing the real return on investments. Investments with fixed returns, such as bonds, are particularly vulnerable because their payouts remain constant while costs rise.

Business Risk

Business risk refers to the possibility that a company's specific challenges, such as poor management, declining demand, or operational inefficiencies, will negatively impact its profitability and stock performance. This risk is unique to individual companies rather than the broader market.

Options

Investing in options involves significant risks that may not be suitable for all investors. Options are complex financial instruments, and their value can be highly volatile. Buyers risk losing the entire premium paid if the option expires worthless, while sellers face potentially unlimited losses on uncovered positions. Market fluctuations, time decay, and changing volatility can negatively impact options prices. Additionally, leveraging options can amplify losses. It's crucial for investors to fully understand the mechanics of options and assess their risk tolerance before trading.

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

None of Time Investment Adviser or any of our management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

None of Time Investment Adviser or any of our management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

None of Time Investment Adviser or any of our management persons have any relationship or arrangement that is material to your advisory business or to your clients that you or any of your management persons have with any related person listed below:

- broker-dealer, municipal securities dealer, or government securities dealer or broker
- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
- other investment adviser or financial planner
- futures commission merchant, commodity pool operator, or commodity trading advisor
- banking or thrift institution
- accountant or accounting firm
- lawyer or law firm
- insurance company or agency
- pension consultant

- real estate broker or dealer
- sponsor or syndicator of limited partnerships.

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, Participation or Interest in Client Transactions 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.

We do not receive research and other soft dollar benefits.

We do not aggregate the purchase or sale of securities for various client accounts. The purchase or sale are done separately in each client's account instead of aggregating.

Item 13: Review of Accounts

Client accounts are reviewed at least quarterly by a designated adviser. We may adjust the portfolio allocation based on the latest changes in the market or client.

Reports summarizing portfolio performance, beginning and ending account values, 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

Custody of Client Funds or Securities

Time Investment Advisers, LLC is deemed to have **custody** of client funds and securities as defined by **N.J.A.C. 13:47A-7.2**, specifically due to our **direct fee deduction arrangements** with client accounts held by **qualified custodians**.

Direct Fee Deduction

- Our firm is authorized, through **client agreements**, to **deduct advisory fees directly** from client accounts maintained with **qualified custodians**.
- This arrangement constitutes **custody** under **New Jersey regulations**, even though our firm does not **physically hold** client funds or securities.

Client Authorization and Safeguards

1. **Written Authorization:** Clients provide **written authorization** permitting the **qualified custodian** to **deduct advisory fees** from their accounts.
 2. **Invoices Provided to Clients:** Clients receive an **itemized invoice** showing the **calculation method, amount of fees, and assets under management** on which the fee is based.
 3. **Custodian Statements:** Clients receive **monthly or quarterly statements** directly from the **qualified custodian**, showing **all transactions** including **fee deductions**.
 4. **No Physical Custody:** **Time Investment Advisers, LLC** does not have **physical custody** of client funds or securities, nor do we accept **physical checks or assets** from clients.
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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. Clients are required to execute a discretionary investment advisory agreement with our firm which sets forth any restrictions on the discretionary authority granted to us.

Item 17: Voting Client Securities

We do not vote for 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.

Item 19 Requirements for State-Registered Advisers

A.Executive officer's education and background:

[Cheng Kou, CEO and Chief Compliance Officer](#)

Education:

- Bachelor's degree of information security engineering (Shanghai Jiaotong University, Shanghai, China)
- Master's degree of quantitative finance (Rutgers, New Jersey, USA)
- Series 65 certificate
- FLMI level 1

Business background:

- 15+ years in financial services industry
- 4+ years management in a fortune 500 financial company headquarter
- Expert knowledge in financial securities and investment strategies
- Expertise in personal finance, corporate finance, tax planning
- Expert knowledge in broker dealer and agent management, investment adviser and investment adviser representative management
- Life Insurance product experts, whole life, term life, universal life and annuities, includes variable UL and variable annuities
- Fluent in both English and Mandarin

B. Time investment advisers or any management person do not actively engage in any other business besides the services listed in item 4.

C. Time investment advisers or any management person do not receive compensation with performance-based fees.

D. Time investment advisers or any management person have not been involved in any of the events listed below:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500,

involving any of the following:

(a) an investment or an investment-related business or activity;

(b) fraud, false statement(s), or omissions;

(c) theft, embezzlement, or other wrongful taking of property;

(d) bribery, forgery, counterfeiting, or extortion; or

(e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative

proceeding involving any of the following:

(a) an investment or an investment-related business or activity;

(b) fraud, false statement(s), or omissions;

(c) theft, embezzlement, or other wrongful taking of property;

(d) bribery, forgery, counterfeiting, or extortion; or

(e) dishonest, unfair, or unethical practices.

E. Time investment advisers or any management person do not have any relationship with any issuer or securities that are not listed in item 10.