



Client Guide

Welcome to Blue Point Investment Management. The client guide provides you with important information about your relationship with Blue Point Investment Management.

Client Reviews – Since every client situation is different, we ask that you determine the frequency of face-to-face meetings. If you have a question or request face-to-face meeting, please feel free to call the portfolio manager day or night.

Ways to Communicate with Us — You can contact us by calling 443-600-8050 or you can email the portfolio manager directly niall.omalley@bluepointim.us. Our website address is www.bluepointim.us

Office Hours – The office is open 8:30AM to 5PM Eastern Standard Time. The offices are closed on national holidays.

Referrals — Clients have referred us to their friends, neighbors, relatives and business associates. We are grateful for these introductions as they affirm that our clients are pleased with our services. We try to accommodate all referrals by offering recommendations that are in the client's best interest.

REPORTING

Monthly Statements and Confirmations — The custodian of your accounts will send statements to you monthly.

Confirmations — The custodian of your accounts will send trade confirmations as we place trades in your account. All trading costs (commissions to the custodian for executing trades) will be disclosed on the trade confirmation.

Quarterly Newsletter — We will communicate important information to you every quarter in our client newsletter "Way Points". Your suggestions and feedback are welcomed.

Tax Reporting — The custodian will mail a 1099 at the end of the year which includes IRA transactions, interest earned and dividends. In taxable accounts, we strive to reduce tax liability by engaging in tax loss selling. The amount of tax loss selling is determined by market conditions. If a position in the portfolio and/or the market is expected to have a significant upward movement, tax loss selling may not be prudent. Another factor that drives tax loss selling is the nature of the gain that needs to be offset, i.e. a short-term gain versus long-term gain. We are sensitive to income tax ramifications and do our best to minimize income taxes while maximizing total return. If

you have questions or tax concerns, please contact the portfolio manager so he can address them directly.

Internet Access — Can be set up for clients who need to review their account electronically. We request that you only review account records and not place trades since doing so will create adverse tax and financial consequences. Each account is managed in accordance with the Blue Point model portfolio, and any trades will cause the account to no longer be consistent with the model portfolio.

BILLING PROCEDURES

Billing Policy — Accounts are billed in arrears at the end of each quarter. Included with your quarterly newsletter from Blue Point you will find a statement outlining how your fee was calculated.

Tax Deductibility of Management Fees — Typically the entire management fee is be deductible. You should consult with your tax advisor about limitations which may preclude a deduction from gross income.

Billing Reports — On a quarterly basis, we provide clients with a billing summary and invoice of the management fees due for the quarter.

ACCOUNT DISTRIBUTIONS

Withdrawals and Distributions — Distributions from IRAs and trust accounts require a signed distribution request form. Otherwise distributions checks can be requested over the phone from the custodian. The custodian as a security measure will only mail checks to the address of record on the account. Sizable withdrawals may require that securities in the account be sold which means three business days must pass for settlement to occur and the funds to become available. Please inform the portfolio manager as soon as possible so the optimal sale of securities in your account can be researched.

Minimum Required Distribution for IRAs— Each year the portfolio manger will calculate the mandatory minimum distribution for clients that are over 70.5. The timing of the distribution is at the client's discretion.

Additional Account Deposits — Included in the new account folder are prepaid envelopes for making deposits to your account. Once established your account number should always be noted in the memo section of the checks. Checks should be made payable to the custodian. Please inform the portfolio manager of your intent to make a deposit so the pending deposit can be factored into asset allocation decisions specific to your account.

Check Writing — The custodian offers check writing privileges but clients are asked not to exercise the option. The investment horizon for each separately managed account is 3 to 5 years. Check writing on the account has the potential to create adverse tax and irregular cash balances which can negatively impact financial returns.