



Client Guide

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

Direct Communication – A direct line for Niall O’Malley, Portfolio Manager, is (443) 600-8050 or niall.omalley@bluepointim.us Blue Point’s web address is www.bluepointim.us

Client Reviews – Since every client situation is different, we customize the frequency of face-to-face meetings to your needs. If you have a question or want to request a meeting, please feel free to call.

Office Hours – The office is open 9AM to 5PM. The office address is 6115 Falls Road, Suite 101, Baltimore, MD 21209

Custodian — A qualified independent custodian generates monthly statements, trade confirmations and tax documents. Having an independent custodian creates a level of security.

Referrals — We try to accommodate all referrals by offering recommendations that are in the prospective client’s best interest. Clients have referred us to their friends, neighbors, relatives, business associates and institutions. We are grateful for the introductions since they are an indicator of client satisfaction.

REPORTING

Monthly Statements – The custodian will send monthly statements directly to you that detail the market value of each position in the account. You can elect to receive electronic and/or hard copy statements.

Trade Confirmations — The custodian will send trade confirmations. You can elect to receive electronic and/or hard copy trade confirmations. Trade commissions and custodian fees are paid out of your account.

Quarterly Newsletter — Blue Point will send its quarterly newsletter “Way Points” in both electronic and hardcopy format. 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, Blue Point strives 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. Blue Point is sensitive to income tax ramifications and does its best to minimize income taxes while maximizing total return. If you have questions, please contact the portfolio manager so he can address them directly.

Internet Access — Can be set up for clients who want to review their account electronically.

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 the Investment Adviser fee was calculated. The fee is based on the assets under management in each of your accounts as of the preceding calendar quarter (3/31, 6/30, 9/30, 12/31).

Tax Deductibility of Management Fees — The Investment Adviser fees associated with asset management are generally not tax deductible. The Federal tax reform that became effective in 2018 does not permit itemized deductions for investment advisor fees. Traditional IRAs benefit for paying the investment adviser fees directly from the account as pretax income. Please consult your tax adviser for specific guidance.

CONTRIBUTIONS and WITHDRAWALS

Additional Account Deposits — Once established, your account number should always be noted in the memo section of contribution checks. The check should be made payable to the custodian. Please let the portfolio manager know of your intent to make a contribution so that the pending deposit can be factored into asset allocation decisions specific to your account.

Withdrawals and Distributions — Distributions from IRAs and trust accounts require a signed distribution request form. Distributions from taxable accounts can be a check to the address of record which can be processed the next business day. If automatic clearing house (ACH) payment processing is established, an electronic ACH transfer can be made to the account of record. The ACH payment system is managed by the Federal Reserve and the initial ACH approval takes 10 business days to be set up. All other withdrawal requests, e.g. a wire transfer must be submitted in writing and the signature of all account holders is required. Withdrawals that exceed the cash balance in the account will require that securities in the account be sold. It takes three business days for cash settlement of sold securities. Please inform the portfolio manager as soon as possible so the optimal timing of the sale of securities in your account can be researched.

Minimum Required Distribution for IRAs— Each year Blue Point will coordinate with you the timing and distribution of your Minimum Required Distribution where applicable.