

# BLACKBAY CAPITAL ADVISORS

## CLIENT PROFILE & SUITABILITY QUESTIONNAIRE "BLENDED" INVESTMENT STRATEGY

Registered investment advisors are required by federal regulations to act in the best interest of their clients and to determine the suitability of their services based on the financial needs, investment experience, and financial objectives and risk tolerance of their clients. Accordingly, we request that you provide us with the following confidential information which will only be used by BlackBay Capital Advisors to determine your suitability for our investment services

### CLIENT PROFILE

Mr./Mrs./Ms. \_\_\_\_\_ - - - - -  
Your Name (and title if acting as trustee or in some other capacity) SS or Tax ID Date of Birth

Mr./Mrs./Ms. \_\_\_\_\_ - - - - -  
Joint Investor's Name (if applicable, and title as above) SS or Tax ID Date of Birth

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Daytime Telephone \_\_\_\_\_ Evening Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
(if different from above)

Your Occupation \_\_\_\_\_ Joint Investor's Occupation \_\_\_\_\_

No. Dependents \_\_\_\_\_ Name(s) & Age(s) \_\_\_\_\_

### YOUR FINANCIAL SITUATION

#### Current Annual Income:

Your approximate annual household income is:

- ☐ Less than \$30,000
- ☐ From \$30,000 - \$75,000
- ☐ From \$75,000 - \$150,000
- ☐ Over \$150,000

#### Tax Bracket:

- ☐ 0% - 15%
- ☐ 15% - 30%
- ☐ over 30%

#### Net Worth:

Your approximate household net worth excluding your primary residence is:

- ☐ Less than \$50,000
- ☐ \$50,000 - \$250,000
- ☐ \$250,000 - \$500,000
- ☐ \$500,000 - \$1,000,000
- ☐ Over \$1,000,000

#### Percent of Investable Assets:

What percentage of your investable assets will be invested using Butterfield Capital Advisor's services:

- ☐ Less than 25%
- ☐ 25% - 50%
- ☐ 50% - 75%
- ☐ Greater than 75%

Are you currently retired? Yes No

If not, in how many years do you plan to retire \_\_\_\_\_

Do you expect any significant changes in your financial situation in the next three years? If so, please describe on a separate sheet of paper what these changes might be and if they will result in an increase in your household income or expenses.

### YOUR INVESTMENT EXPERIENCE

#### Investment History:

Have you ever invested in the following?

- ☐ Domestic Stocks or Stock Funds
- ☐ International Stocks or Stock Funds
- ☐ Bonds or Bond Funds
- ☐ Options, Commodities, Futures, etc.
- ☐ Precious Metals or Collectibles
- ☐ Real Estate or Oil/Gas Limited Partnerships
- ☐ Borrowed Money or used margin to take advantage of an investment opportunity

#### Investment Activity

To what extent do you follow the markets?

- ☐ Not at all
- ☐ Somewhat
- ☐ Very closely

Please Complete

## YOUR INVESTMENT EXPERIENCE

### Investment Overall Objective and Desired Approach

Based on your overall financial goals, which of the following best describes your investment objectives and desired investment approach?

- ☐ AGGRESSIVE GROWTH: Maximum growth of assets with a tolerance for a correspondingly higher degree of volatility.
- ☐ GROWTH: Growth of assets and income with average risk and fluctuation in value.
- ☐ CONSERVATIVE GROWTH: Moderate growth of assets and income with lower than average risk and fluctuation in value.

### Risk Tolerance

Given your tolerance for risk and understanding that investments fluctuate in value, which of the following statements would best describe your reaction if the value of your portfolio were to decline by 5% to 10% over a short period of time?

- ☐ Extremely concerned: I cannot accept even temporary loss of principal. <If you indicate no tolerance for temporary losses, BlackBay Capital Advisors services are probably not suitable for you, and your subscription may not be accepted by Blackbay Capital Advisors.>
- ☐ Somewhat concerned: But I recognize that short term losses are a normal investment risk and I can tolerate one or two quarters of negative returns.
- ☐ Concerned: But I am more interested in my total return over a three to five year period.
- ☐ Not concerned: I am primarily interested in achieving my long-term investment goals.

### Purpose of Investment:

My primary financial goals for my investments managed by BlackBay Capital Advisors are:

- ☐ Emergency savings: Money that would be needed for the first six months of living expenses in an emergency. <If the funds invested with BlackBay Capital Advisors would be needed for this purpose, Blackbay Capital Advisors services are probably not suitable for you, and your application may not be accepted by BlackBay Capital Advisors.>
- ☐ Home Purchase
- ☐ Retirement Planning
- ☐ Long-Term Wealth Accumulation
- ☐ Education Funding
- ☐ Other Needs \_\_\_\_\_

Do you have an annual rate of return objective? If yes, please specify.

\_\_\_\_\_.

Are you dependent on this account to meet any current income requirements?

Yes ☐ No ☐

### Time Horizon:

How long are you willing to keep your funds invested using BlackBay Capital Advisors services to achieve your objectives?

<Investment programs using market timing and/or asset allocation may require a full market cycle, i.e., both a market advance and decline of at least 20% to fully realize its benefits. Such a cycle, generally, does not occur in less than three to five years. Therefore, only assets that may reasonably be expected to remain for at least three years should be invested.>

- ☐ Less than three years: <As explained above, BlackBay Capital Advisors services are probably not suitable for you, and your subscription may not be accepted by BlackBay Capital Advisors.>
- ☐ Three to five years.
- ☐ Over five years.

I have read the above and understand the long-term nature of BlackBay Capital Advisors Program. I acknowledge that, while in no way am I legally bound for any time period, and that I can terminate the investment management services at any time, I can reasonably expect to keep the assets under management for a period of at least three years in order to realize the full benefits of the service.

Furthermore, I affirm that the information furnished herein is materially correct and may be relied upon by BlackBay Capital Advisors in making any investment recommendation. To the extent that the foregoing information is not furnished by me, BlackBay Capital Advisors is relieved of its obligation to consider such information in its determination of investment suitability. I agree to notify BlackBay Capital Advisors of any material change in my personal situation or financial needs. I acknowledge and understand that any statements of financial goals or objectives by me does not make or imply any guarantee by BlackBay Capital Advisors as to the attainment of such goals or objectives.

I RECOGNIZE THAT THIS IS A LONGER TERM INVESTMENT PROGRAM.

\_\_\_\_\_  
Signature of Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Second Signature if Joint Tenant

\_\_\_\_\_  
Date