

Part 2A of Form ADV: *Firm Brochure*

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This brochure provides information about the business structure and practices of Point View Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at 908-598-1717 or firm@ptview.com. 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.

Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Additional information about Point View Wealth Management, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 106119.

Item 2 Material Changes

As of January 31, 2017, there have been no material changes to our ADV Part II as initially prepared in March 2011.

Item 3	Table of Contents	Page
Item 1	Cover Page	1
Item 2	Material Changes	2
Item 3	Table of Contents	3
Item 4	Advisory Business	4
Item 5	Fees and Compensation	6
Item 6	Performance-Based Fees and Side-By-Side Management	8
Item 7	Types of Clients	8
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss	9
Item 9	Disciplinary Information	10
Item 10	Other Financial Industry Activities and Affiliations	10
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	10
Item 12	Brokerage Practices	12
Item 13	Review of Accounts	14
Item 14	Client Referrals and Other Compensation	15
Item 15	Custody	15
Item 16	Investment Discretion	15
Item 17	Voting Client Securities	16
Item 18	Financial Information	16

Item 4 Advisory Business

Point View Wealth Management, Inc. (Point View) is an SEC-registered investment adviser with its principal place of business located in New Jersey. Point View began conducting business in 1993.

The firm's only shareholder is David Godden Dietze, President.

Point View offers the following advisory services to our clients:

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

Point View provides continuous advice to a client regarding the investment of client funds based on the client's individual needs. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Securities traded over-the-counter
- Foreign issuers
- Warrants
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- Mutual fund shares
- United States governmental securities

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

PENSION CONSULTING SERVICES

We also provide several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, we offer these services, where appropriate, to individuals and trusts, estates and charitable organizations. Pension Consulting Services include four distinct components.

Investment Policy Statement Preparation (hereinafter referred to as "IPS"):

We will meet with the client to determine an appropriate investment strategy that reflects the plan sponsor's stated investment objectives for management of the overall plan. Our firm then prepares a written IPS detailing those needs and goals, including an encompassing policy under which these goals are to be achieved. The IPS also lists the criteria for selection of investment vehicles as well as the procedures and timing interval for monitoring of investment performance.

Selection of Investment Vehicles:

We assist plan sponsors in constructing appropriate asset allocation models. We will then review various mutual funds (both index and managed) to determine which investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the IPS.

Monitoring of Investment Performance:

We monitor client investments regularly, based on the procedures and timing intervals delineated in the Investment Policy Statement.

Employee Communications:

For 401(k) plan clients with individual plan participants exercising control over assets in their own account, we also provide annual or more frequent educational support and investment workshops for the plan participants. The nature of the topics to be covered will be determined by us and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide plan participants with individualized, tailored investment advice or asset allocation recommendations.

FINANCIAL PLANNING

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

In general, the financial plan can address any or all of the following areas:

- **PERSONAL:** We review family records, budgeting, personal liability, estate information and financial goals.
- **TAX & CASH FLOW:** We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.

- **INVESTMENTS:** We analyze investment alternatives and their effect on the client's portfolio.
- **INSURANCE:** We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **RETIREMENT:** We analyze current strategies and investment plans to help the client achieve his or her retirement goals.
- **DEATH & DISABILITY:** We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- **ESTATE:** We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid, and elder law.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents the client supplies, including a questionnaire completed by the client, and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning.

Typically the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided. Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company.

PUBLICATION OF PERIODICALS

Point View publishes a quarterly newsletter providing general information on various financial topics including, but not limited to, estate and retirement planning, market trends, etc. The information provided does not purport to meet the objectives or needs of any specific individual. This newsletter is distributed free of charge to our advisory clients.

Item 5 Fees and Compensation

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT FEES

The annualized fee for Investment Supervisory Services are charged as a percentage of assets under management, according to the following schedule:

<u>Assets Under</u>	<u>Annual Fee</u>
----------------------------	--------------------------

Management

First \$6 million or less	One Percent (1.0%)
More than \$6 million to \$10 million	0.75% of Excess over \$6 million
More than \$10 million	0.50% of Excess over \$10 million

The minimum client relationship size is generally \$1,000,000. Point View's advisory fees are generally not negotiable. Charities have a reduced fee schedule.

PENSION CONSULTING FEES

Our fees for Pension Consulting Services are based on a percentage of assets under advisement, according to the same schedule as individual portfolio management fees.

Plan sponsors are invoiced in advance at the beginning of each calendar quarter.

An annual minimum fee of \$10,000 is required. This minimum fee may prevent Point View from providing services to very small ERISA plans.

FINANCIAL PLANNING FEES

Point View's Financial Planning fee is \$7,000, payable \$3,000 at the outset of the engagement and \$4,000 upon presentation of the initial plan. Comprehensive financial planning is complementary for investment advisory clients with at least \$1,000,000 of assets under management.

Financial Planning Fee Offset: If a financial planning client chooses to engage us for our investment advisory services, the financial planning fee paid offsets, dollar for dollar, the investment advisory fee.

PUBLICATION OF PERIODICALS OR NEWSLETTERS

Point View charges an annual subscription fee of \$198. Our annual subscription fee is waived for advisory clients of our firm and certain others.

GENERAL INFORMATION

Termination of the Advisory Relationship: A client agreement may be canceled at the end of any calendar quarter, by either party, for any reason.

Mutual Fund Fees: All fees paid to Point View for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive our services designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our

fees to understand fully the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Additional Fees and Expenses: In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the Brokerage Practices section (Item 12) of this Form ADV for additional information.

Grandfathering of Minimum Account Requirements: Pre-existing advisory clients are subject to Point View's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirement differs between clients.

ERISA Accounts: Point View is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act (ERISA), and regulations under the Internal Revenue Code of 1986 (the Code), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, Point View specifically charges no fees other than its investment advisory fee.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services rendered.

Item 6 Performance-Based Fees and Side-By-Side Management

Point View does not charge performance-based fees.

Item 7 Types of Clients

Point View provides advisory services to the following types of clients:

- High net worth individuals
- Individuals (other than high net worth individuals)
- Pension and profit sharing plans (other than plan participants)
- Charitable organizations
- Corporations or other businesses not listed above

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

We use multiple methods of analysis in formulating our investment advice and managing client assets. This section sets them out in order of importance and includes a description of the methods and their risks:

Asset Allocation. We begin our analysis by attempting to identify an appropriate ratio of equities, fixed income, and cash suitable to the client's investment goals and risk tolerance. We and the client reach agreement as to the appropriate allocation.

A risk of asset allocation is that the client may not fully participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals. To help alleviate the latter risk, we rebalance accounts regularly.

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Qualitative Analysis. We subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and development factors not readily subject to measurement, and predict changes to share price based on that data.

A risk in using qualitative analysis is that our subjective judgment may prove incorrect.

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. Although we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

We use the following strategies in managing client accounts, provided they are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time,

we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When using this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

Margin transactions. At a client's request, we will purchase stocks for a taxable portfolio with money borrowed from that brokerage. This allows you to purchase more stock than the client would be able to with available cash, and allows us to purchase stock without selling other holdings. It also allows a client to remain fully invested despite withdrawing cash from the portfolio.

Risk of Loss. Securities investments are not guaranteed and you may lose money on your investments. Please work with us to help us understand your tolerance for risk.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our professional staff have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

Our firm and our related persons are not engaged in other financial industry activities. Claire Toth, Vice President of Point View, is also Counsel to Bourne, Noll and Kenyon, a local law firm.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics, which sets forth high ethical standards of business conduct we require of our employees, including compliance with applicable federal securities laws.

Point View and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and record keeping provisions.

Point View's Code of Ethics further includes the firm's policy prohibiting the use of material nonpublic information. Although we do not believe that we have any particular access to nonpublic information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to ctoth@ptview.com, or by calling us at 908-598-1717.

David G. Dietze, president of Point View, is also the managing member of David G. Dietze, LLC (the LLC), the General Partner of Point View Partners, L.P. (PVPLP). The LLC has designated Point View with primary responsibility for PVPLP's administrative matters, such as accounting, tax, and periodic reporting. Point View and its officers and employees devote to PVPLP as much time as we deem necessary and appropriate to manage its business. Point View and our affiliates are not restricted from forming additional investment funds, entering into other investment advisory relationships or engaging in other business activities, even though those activities may compete with PVPLP and/or may involve substantial time and resources of our firm and our affiliates. Potentially, those activities could be viewed as creating a conflict of interest in that the time and effort of our management personnel and employees will not be devoted exclusively to the business of our investment advisory clients, but could be allocated between us, PVPLP's business, and other of our business activities and those of our affiliates.

Investments in PVPLP may be recommended to advisory clients for whom a partnership investment may be more suitable than would a separate advisory account managed by our firm. Clients who invest in PVPLP are not charged any additional advisory fees other than the general partner fee payable by the limited partners of PVPLP.

PVPLP is not required to register as an investment company under the Investment Company Act of 1940 in reliance upon an exemption available to funds whose securities are not publicly offered. The LLC manages PVPLP on a discretionary basis in accordance with the terms and conditions of its offering and organizational documents.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) that may also be recommended to a client.

It is our express policy that no person employed by us may purchase or sell any security before a transaction(s) being implemented for an advisory account, thereby preventing the employee(s) from benefiting from transactions placed on behalf of advisory accounts.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.

2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. It is the express policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents employees from benefiting from transactions placed on behalf of advisory accounts.
4. Our firm requires prior approval for any IPO or private placement investments by related persons of the firm.
5. We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations (access person). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or her designee.
6. We have established procedures for maintaining all required books and records.
7. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
8. We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
9. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
10. Any individual who violates any of the above restrictions is subject to termination.

Item 12 Brokerage Practices

Point View custodies all client accounts with National Financial Services Company LLC and Fidelity Brokerage Services LLC (together with all affiliates, Fidelity). Point View is independent of and not affiliated with Fidelity.

Fidelity's base commission on equity trades is as follows:

Number of Shares Traded	Commission Charged
0-1,000 shares	\$17.95
Each share in excess of 1,000	1.5 cents per share

For clients with aggregated accounts worth \$1 million or more, or for clients with smaller accounts who agree to receive brokerage statements and trade confirmations electronically, equity commissions are as follows:

Number of Shares Traded	Commission Charged
0-10,000 shares	\$7.95
Each share in excess of 10,000	1.0 cents per share

Government and Municipal bonds bought from Fidelity's inventory carry no commission if their face value is more than \$20,000. If face value is \$20,000 or less, the commission is \$50 (or less). All Government and Municipal bonds bought in an initial public offering have a commission of \$50.

Corporate bonds bought from Fidelity's inventory or on a listed exchange have no commission.

Some mutual funds have a \$30 sales charge. These are funds from companies with which Fidelity does not have a specific agreement otherwise. Contact us with an inquiry about a specific fund.

Many exchange-traded funds can be bought and sold without commission; others are traded with equity pricing. This list of commission-free ETFs changes often; contact us for a complete listing.

Fidelity typically does not charge custodial or IRA fees but does charge a \$75 fee to close an account.

All commissions and fees are paid exclusively to Fidelity. Point View does not share in or receive any commissions or fees.

Point View operates under a power of attorney that allows us to place all trades without a client's consent. To the extent a client wishes to limit our discretionary authority, the client must put that in writing. Clients may change/amend these limitations as required. These amendments must be provided to us in writing.

As a matter of policy and practice, Point View does not generally block client trades and, therefore, we implement client transactions separately for each account. Consequently, certain client trades may be executed before others, at a different price and/or commission rate. Additionally, our clients may not receive volume discounts available to advisers who block client trades.

Point View has an arrangement with Fidelity through which Fidelity provides us with its platform services. The platform services include, among others, brokerage, custodial, administrative support, record keeping and related services that are intended to support intermediaries like Point View in conducting business and in serving the best interests of our clients but that may also benefit us.

Fidelity does not charge Point View for its custody services but is compensated by investment advisory clients through commissions and other transaction-related or asset-based fees for security trades executed through Fidelity or that settle into Fidelity accounts (for instance, transaction fees are charged for certain no-load mutual funds, commissions and bid-asked spreads apply to individual equity transactions).

Fidelity enables Point View to obtain many no-load mutual funds without transaction charges

and other no-load funds at nominal transaction charges. Fidelity's commission rates are generally considered discounted from customary retail commission rates, and we believe them to be extremely competitive. However, the commissions and transaction fees Fidelity charges may be higher or lower than those charged by other custodians and broker-dealers. As part of the arrangement, Fidelity also makes available to us, at no additional charge, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies. Fidelity also has arrangements with third party vendors through which we purchase financial planning software, CRM software, compliance support services, and website hosting at a discount. Without this arrangement, we might be compelled to purchase the same or similar services at a higher cost.

As a result of receiving these services for no additional cost, we may have an incentive to continue to use or expand the use of Fidelity's services. We examined this potential conflict of interest when we chose to enter into the relationship with Fidelity and have determined that the relationship is in the best interests of Point View's clients and satisfies our client obligations, including our duty to seek best execution. In 2010-2011, we confirmed that decision by entering into a small relationship with one of Fidelity's competitor's. We were unhappy with that relationship and terminated it in less than a year.

A client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where we determine in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Point View seeks competitive rates to benefit all clients, we may not necessarily obtain the lowest possible commission rates for specific client account transactions. Although the investment research products and services that may be obtained by us will generally be used to service all of our clients, a brokerage commission paid by a specific client may be used to pay for products and services not used in managing that specific client's account. Point View and Fidelity are not affiliated.

Item 13 Review of Accounts

INVESTMENT SUPERVISORY SERVICES (ISS) INDIVIDUAL PORTFOLIO MANAGEMENT

REVIEWS: Although the underlying securities within clients' accounts are continually monitored, we review each client's accounts monthly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. David Dietze, John Petrides, Donna St.Amant, Elaine Phipps, and Barbara Tomalonis perform all account reviews.

REPORTS: In addition to the monthly statements and confirmations of transactions that clients receive from Fidelity, we provide quarterly reports summarizing account performance.

PENSION CONSULTING SERVICES

REVIEWS: Point View reviews the client's Investment Policy Statement (IPS) whenever the client advises us of a change in circumstances regarding the client's needs. Point View also reviews the investment options of the plan according to the agreed upon time intervals

established in the IPS. These reviews generally occur annually. Claire Toth conducts these reviews.

REPORTS: Point View will provide reports to Pension Consulting Services clients based on the terms set forth in the client's Investment Policy Statement (IPS).

FINANCIAL PLANNING SERVICES

REVIEWS: Although reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for.

REPORTS: Financial Planning clients receive a completed financial plan. Additional reports will not typically be provided unless otherwise contracted for or if an investment advisory client specifically requests them.

Item 14 Client Referrals and Other Compensation

Point View does not engage solicitors or pay related or non-related persons for referring potential clients to our firm. We do not allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Item 15 Custody

We previously disclosed in the Fees and Compensation section (Item 5) of this Brochure that we directly debit advisory fees from client accounts.

As part of this billing process, Fidelity is advised of the amount of the fee to be deducted from that client's account. Monthly, Fidelity sends every client a statement showing all transactions within the account during the reporting period, including the quarterly fee deduction.

Because Fidelity does not calculate the amount of the fee to be deducted, it is important for clients to review their custodial statements carefully to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the monthly Fidelity statements, we send performance reports and invoices directly to our clients quarterly. We urge our clients to compare carefully the information provided on these documents to ensure that all account transactions, holdings and values are correct and current.

Point View does not have actual or constructive custody of client accounts.

Item 16 Investment Discretion

Clients typically engage us to provide discretionary asset management services, meaning we can place trades in a client's account without contacting the client in advance to obtain permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign the advisory agreement with our firm, and may limit this authority by giving us written instructions. Clients may also change/amend the limitations by again providing us with written instructions.

Item 17 Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although we may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client are voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions.

Item 18 Financial Information

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

As an advisory firm that maintains discretionary authority for client accounts, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. Point View has no additional financial circumstances to report.

Point View has not been the subject of a bankruptcy petition at any time during its existence (since January 1, 1993).