STRATEGIC

GLOBAL

ADVISORY

ACCOUNT

DGM

BANK & TRUST INC.

OUR STRATEGIC GLOBAL ADVISOR ACCOUNT OFFERS YOU:

- ACCESS TO SELECT INSTITUTIONAL ADVISORS
- CUSTOMIZED PORTFOLIOS
- INDIVIDUALLY MANAGED ACCOUNTS
- SECURE ON-LINE ACCOUNT ACCESS
- ONE ALL-INCLUSIVE FEE

YOUR GLOBAL ADVISORY ACCOUNT

DGM Bank & Trust recognizes that investors seek to simplify their investment accounts, while maintaining control over their affairs and being provided access to a select group of the world's top investment advisors.

You will have access to the same investment management expertise retained by large pension funds including over 40 leading investment management firms and over 75 individually managed portfolios.

Your account will be managed individually, which means that you will actually own the securities that make up your portfolio. One all-inclusive fee will cover all advisory, brokerage, custodial, administrative and transaction fees.

Whether you choose to select the advisors yourself, or work with one of our Private Bankers, your account will be established according to your specific needs and objectives.

In addition to the personal information we require to open your account, this package will assist us in collectively considering your objectives and constraints.

PERSONAL INFORMATION

Name in Full: ______________________________

Date of Birth: ___/___/___________ (dd/mm/yy)

Marital Status: ☐ Single ☐ Married
Citizenship: ☐ Canadian ☐ U.S.* ☐ Other ______________ (name)
Tax Residence: ☐ Canadian ☐ U.S.* ☐ Other ______________ (name)

Occupation: ______________________________

Employer ______________________________

Residential Address: ______________________________

____

Telephone: ______________ Fax: ______________

Business Address: ______________________________

____

Telephone: ______________ Fax: ______________

I would describe my investment knowledge as
☐ Excellent ☐ Good ☐ Fair ☐ Minimal

Statements to be Delivered: ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Collect personally

Forwarding Method: ☐ Mail ☐ Fax ☐ Email ☐ Collect personally

If I have chosen to collect statements or any other correspondence from DGM Bank & Trust Inc., I hereby indemnify DGM Bank & Trust Inc., its officers (both corporately and individually) and their assigns, successors and trustees from any claim, error or liability which may arise or remain undetected as a result of the said statement not being reviewed by me.

Options: Joint Account with: ______________________________

____

Agency for Attorney: ☐ Attorney Name: ______________________________

☐ Address Attached ☐ Outstanding ☐ Documentation Attached ☐ Outstanding

☐ Executor/Trustee Name: ______________________________

☐ Address Attached ☐ Outstanding ☐ Documentation Attached ☐ Outstanding

Power of Attorney in favour of: ______________________________

Do you currently have an account with DGM Bank & Trust Inc.? ☐ Yes ☐ No

If you do not have an existing account with DGM Bank & Trust Inc., please attach:

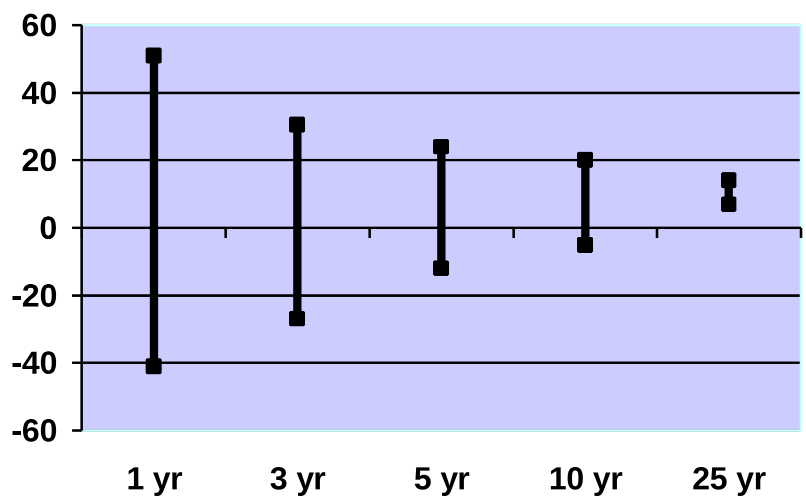
☐ A reference letter from a Bank that you have a relationship with
☐ A reference letter from a Lawyer or Accountant that you have a relationship with
☐ A personal reference letter
☐ A certified copy of your passport identification

** For US Citizens/Residents, IRS form W-9 is required.*

Liquidity is generally defined as an asset's ability to be converted into cash quickly at prevalent market prices. An inability to sell an investment generally restricts your flexibility.

The time period to reach your investment goals will impact your ability to do so. The longer the time period, the more likely the up and down cycles will average out, giving you a better chance of achieving your goals.

As demonstrated by the table, common stocks between 1926 and 1990 had one-year returns ranging from a significant gain to a large loss depending on the year examined. However, as the investment holding period lengthened to 3, 5,10, and 25 years, the variability of returns were reduced and the negative returns were eliminated.



What is the approximate length of time that best describes your investment time horizon for these assets?

? 1-2 Years ? 3-5 Years ? 6 or More Years

With respect to your entire account holdings, what level of liquidity do you require?

? High - May need to convert 100% of the portfolio to cash on short notice.

? Medium - May need to convert 50% of the portfolio to cash on short notice.

? Low - Would only require that 10-20% of the portfolio be convertible to cash on short notice.

INVESTOR PREFERENCES (CON'T)

Many investors think in terms of volatility of return when they think of **investment risk**. As such, investment risk might be viewed as your ability and willingness to accept downturns in the value of your portfolio.

Which best matches your attitude toward investment risk?

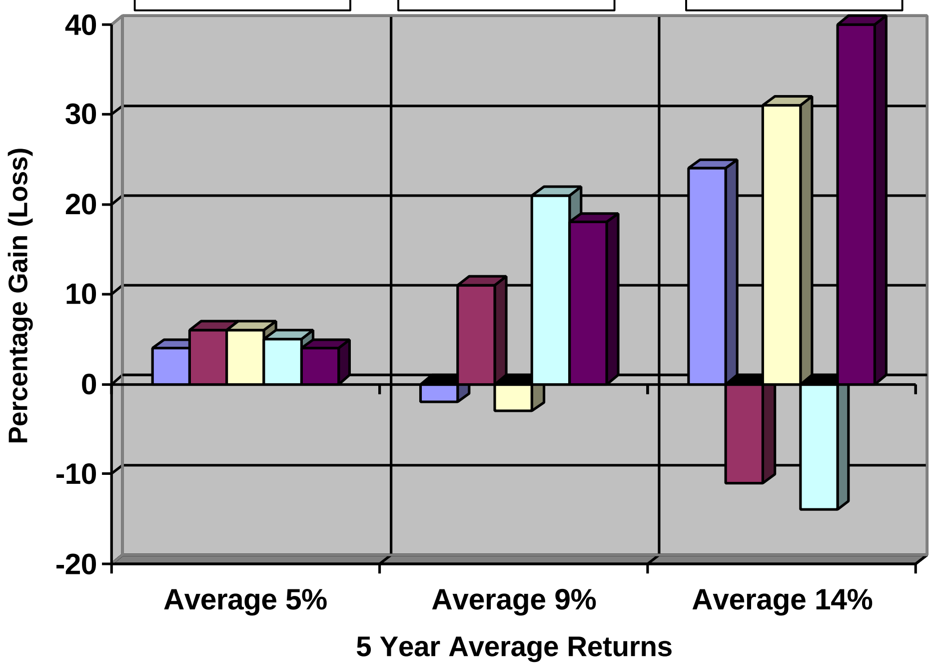
? Aggressive. Achieving maximum total return is your most important objective.

? Moderate. You wish to achieve above average returns from income and capital growth.

? Conservative. You are willing to sacrifice some return potential in order to protect capital.

Which of the following charts best reflects your return expectations and risk tolerance?

? Portfolio A ? Portfolio B ? Portfolio C



As indicated by the following table, investments of varying risk have historically generated varying returns.

What would you consider to be the overall **annual return objective** for your portfolio? _____%

Historic Annualized Rates of Return (% for years ending December 31, 2000)				
	1 Year	3 Year	5 Year	10 Year
	%	%	%	%
T-Bills	5.5	5.0	4.6	5.8
SCMU Bonds	10.3	6.0	7.9	10.4
S&P 500 (US Equities)	-10.1	10.8	16.5	14.9
TSE 300 (Cdn Equities)	6.2	10.1	13.6	10.6
MSCI WORLD (Global Equities	-10.7	11.0	12.8	13.1

Projecting the size and timing of any cash flows in or out of your portfolio allows for proper investment planning.

Do you have any **income requirements**? ? Yes ? No

If you have income needs, what are the amounts? __________Dollars

? Annually ? Monthly

Do you expect your withdrawals to exceed contributions annually?

? Yes ? No

If yes, what is the expected annual amount of withdrawals? ____________Dollars

Is there any other information you believe is relevant?

____

____

For security purposes, please choose an option:

? (i) My mother's maiden name is: ______________________

? (ii) The question only I will know the answer to is: ______________________

____

The answer to the question is: ______________________

What is the dollar value of the assets being placed under management in this Strategic Global Advisor Account?

☐ Canadian ☐ U.S. ☐ Other (specify)$ ______________________

SIGNATURE PAGE

Thank you for taking the time to work through this questionnaire. The responses you have provided equip the analysts with sufficient information to design a portfolio to meet your specific objectives. In conjunction with Salomon Smith Barney's Consulting Group we will screen a database of hundreds of options to find the optimum asset and portfolio manager mix for your portfolio.

Signed at ______________________________ this ___________ day of ___________ 20 ______

Client Signature: ____

Client Name: ____

Once completed, please deliver this questionnaire to DGM Bank & Trust Inc. by post, courier or fax to the following address:

Private Banking Department
DGM Bank & Trust Inc.
Chancery House
High Street, Bridgetown
BARBADOS, WEST INDIES

Tel: (246) 427 6364
Fax: (246) 431 3439