

## ITEM 1. INTRODUCTION

Bayshore Capital Advisors, LLC ("Bayshore") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2. RELATIONSHIP SERVICES

What investment services and advice can you provide me?

We offer investment advisory services to families, pooled vehicles and other clients. Our stated minimum account size is \$20 million but is subject to exception at our discretion. Bayshore manages accounts that invest in a broad selection of products. We do not restrict our advice to a limited menu or to proprietary products. Our services primarily include portfolio management and selection of other managers. We also provide some financial planning services such as insurance review and review of estate planning services from unaffiliated parties.

For discretionary accounts, we have the authority to determine, without obtaining your consent, the securities to be bought or sold and the amount of securities to be bought or sold in your account. In all cases, however, such discretion is exercised consistently with the stated investment objectives in your investment advisory agreement with Bayshore.

For non-discretionary accounts, you make the ultimate decision regarding the purchase or sale of investments. However, Bayshore will still make recommendations that we believe are consistent with your stated investment objectives and guidelines.

Accounts are monitored on an ongoing basis and we review accounts with clients at least annually. For additional information, please refer to our Form ADV, Part 2A brochure (Items 4 and 7) [available here](#).

### CONVERSATION STARTERS

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

## ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Bayshore charges an asset-based management fee for our advisory services. Performance-based fees are also available to qualified clients. Fees are negotiated with each client depending on the size and complexity of the account. Fees are generally payable quarterly in arrears and are generally deducted directly from your account.

When it comes to asset-based advisory fees, the more assets there are in your advisory account, the more you will pay in total fees. As a result, we may have an incentive to encourage you to increase the assets in your account.

In addition to our fees, you may incur other costs such as brokerage commissions, transaction fees, custodian fees, independent investment manager fees, mutual fund fees and other related costs and expenses. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees is included in Item 5 of Part 2A of Form ADV [available here](#).

**CONVERSATION STARTER**

**Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Proprietary products – We serve as the investment manager for proprietary products and earn a management fee from those products. If you invest in such proprietary products, our fees are paid through those products, not directly by you.
- Agency cross transactions – We may arrange for one of our clients to sell a security to another client, but only when we believe the transaction is in the best interest of the buyer and the seller.

For additional information about conflicts of interest, please refer to our Form ADV, Part 2A brochure [available here](#).

**CONVERSATION STARTER**

**How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

Bayshore's financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals and based on a variety of factors, including the specific employees' contributions to the team and performance.

## ITEM 4. DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history?

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**CONVERSATION STARTER**

**As a financial professional, do you have any disciplinary history? For what type of conduct?**

For additional information about our services please, visit our website at [www.bayshorecap.com](http://www.bayshorecap.com). Call us at 813.221.3400 to request up-to-date information and a copy of this disclosure.

**CONVERSATION STARTER**

**Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**