



# Privacy Statement

<b>Facts</b>	<b>What does Cape Investment Advisory, Inc. do with your personal information?</b>
<b>Why?</b>	Financial companies choose how they share your personally identifiable information (“personal information”). Federal law gives consumers the right to limit some but not all sharing and requires us to tell you how we collect, share, and protect your personal information. <b>Please read this notice carefully to understand what we do.</b>
<b>What?</b>	The types of personal information we collect and share depends on the product or service you have with us. This information includes, but is not limited to: <ul style="list-style-type: none"> <li>• Social Security number and financial account numbers</li> <li>• Account balances and transaction information</li> <li>• Income and employment information</li> <li>• Medical information recorded on a variable life insurance application</li> </ul>
<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business and we share your information as permitted by law. We may share your information to the extent that is prudent to offer you products and services we believe best meet your needs or as you authorize. In the section below we list reasons financial companies can share their customers’ personal information; reasons Cape Investment Advisory chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Cape Investment Advisory, Inc. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For our affiliates’ everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

## To limit our sharing or for questions

Contact us at Tel. 770-400-9862; Fax 414-352-0117; or Email: [riacompliance@capesecurities.com](mailto:riacompliance@capesecurities.com)

### Please note:

Cape Investment Advisory, Inc. employees and systems provide services to multiple affiliated entities. As a practical matter, sharing can’t be limited in such situations, other than requiring employees have a “need to know” prior to accessing any customer information, a policy which is in effect. If you are a new customer, we can begin sharing your information externally 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to notify us to limit our sharing.

## Who we are

Who is providing this notice?

Cape Investment Advisory, Inc.

## What we do

How does Cape Investment Advisory, Inc. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include policies and procedures, computer safeguards, secured files and buildings.

How does Cape Investment Advisory, Inc. collect my personal information?

We collect your personal information when you agree to provide it, for example, when you:

- Open an account or make deposits or withdrawals from your account
- When we buy or sell securities in your account
- Tell us about your other investment or retirement portfolio(s)

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing with nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:

- American Global Wealth Management, Inc.
- Cape Securities, Inc.
- Cape Insurance Solutions, Inc.
- Other companies as acquired from time to time

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Cape Investment Advisory, Inc. shares with nonaffiliates, such as Hilltop Securities, AlphaStar Capital Management, other custodians such as Charles Schwab and TD Ameritrade, and your investment advisor representative who may have established their own company, so they can market to you.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Cape Investment Advisory, Inc. has entered into marketing agreements with Hilltop Securities, Inc., AlphaStar Capital Management, Charles Schwab, TD Ameritrade as well as other insurance and financial services companies.

## Other Important Information

**Do Not Call Policy.** This notice is the Cape Investment Advisory, Inc. Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call list, unless the law allows. Associated Persons receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations will be placed on our internal Do Not Call list and will not be called in future campaigns, including those of our affiliates. If you communicate with us by telephone, we may monitor or record the call.

**For Nevada residents.** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling 770-400-9862. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number - 702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

**For Vermont Residents.** In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.

## Other Important Information

**For California Residents.** In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent required by California law.

**For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only.** The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can. To see your Information, write Cape Investment Advisory, Inc. 1600 Pennsylvania Avenue, McDonough, GA 30253. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a signed, written statement.

**For MA Insurance Customers only.** You may ask, in writing, for the specific reason(s) for an adverse underwriting decision, which is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Cape Investment Advisory, Inc. is an SEC registered investment advisor.

## Mail-In Form

Please Mark Any/All you want to limit.

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my information for joint marketing with other financial companies.
- Do not share my information for non-affiliates to market to me.
- Do not allow my financial advisor to take my non-public information to a new financial institution should he/she leave Cape Investment Advisory, Inc.

Customer Information to Process the Request

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Account/Policy/Contract #

Mail, Fax or Email To:

Cape Investment Advisory, Inc.  
1600 Pennsylvania Avenue, McDonough, GA 30253  
Fax 414-352-0117  
Email: [riacompliance@capesecurities.com](mailto:riacompliance@capesecurities.com)