



Important Information You Need to Know About Opening a New Account

CUSTOMER IDENTIFICATION PROGRAM NOTICE

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

This notice answers some questions you may have about Cape's Customer Identification Program.

WHAT TYPES OF INFORMATION WILL I NEED TO PROVIDE?

When you open an account, Cape is required to collect information such as the following from you:

- Your name
- Date of birth
- Address
- Identification number:
 - U.S. Citizen: taxpayer identification number (social security number or employer identification number)
 - Non-U.S. Citizen: taxpayer identification number, passport number, and country of issuance, alien identification card number, or government-issued identification showing nationality, residence, and a photograph of you

You may also need to show your driver's license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government issued business license, a partnership agreement, or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission, FINRA, and New York Stock Exchange rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

WHAT HAPPENS IF I DON'T PROVIDE THE INFORMATION REQUESTED OR MY IDENTITY CAN'T BE VERIFIED?

Cape Investment Advisory may not be able to open an account or carry out transactions for you. If Cape Investment Advisory has already opened an account for you, it may be forced to close it. Cape Investment Advisory will not be responsible for any losses or damages (including but not limited to lost opportunity) resulting from any failure to provide this information, or from any restriction placed upon, or closing of the account.

Cape Investment Advisory thanks you for your patience and we hope that you will support our efforts to deny terrorists and money launderers access to America's financial system.