



CAPE INVESTMENT ADVISORY

DOL Fiduciary Advice Exemption: PTE 2020-02

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);*
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);*
- Avoid misleading statements about conflicts of interest, fees, and investments;*
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;*
- Charge no more than is reasonable for our services; and*
- Give you basic information about conflicts of interest.*

Client Printed Name: _____

Client Signature: _____

Date: _____