



# WELCOME

## Welcome to Cape Securities and Cape Investment Advisory

### We are committed to making your decision to join us a great one.

Now that you have decided to join us, we know your first concern is moving your clients' accounts as quickly and smoothly as possible. Guiding you efficiently through your transition period is of the utmost importance to us as it is to you. At Cape Securities, our team is determined to make your transition transparent to your clients, eliminate downtime, and ensure that you and your staff become familiar and comfortable with our personnel, procedures, and resources. Each step of the way, a member of our team will be there to direct you to the key individuals within our firm, follow up on any outstanding items, and guide you in completing the various forms required to transition your business.

We work with you to develop a customized timeline and transition plan that will best suit you and your practice. We assist you with the initial onboarding, license and registration paperwork, including the U4. We walk you through each step in setting up your branch from business cards and letterhead to websites, email, and technology integration. We ensure that you are comfortable with Cape Securities forms, policies, and procedures by providing interactive training, reference materials, and paperwork samples to use on your terms. We provide access to LaserApp and other export/import tools to cut down on the labor-intensive data entry requirements that any transition requires. Finally, we work with you after your transition for additional training and support and assist you as needed until your business is moved over in full.

After your transition period is complete, your license and registrations are transferred over completely. Our expectation is that you will understand:

- ✓ How to transfer your assets
- ✓ How to process new business
- ✓ How to service your accounts
- ✓ How to utilize Cape Securities tools and resources
- ✓ How to manage your branch in a compliant fashion
- ✓ How and when you get paid

We take pride and endeavor to provide superior communication and service throughout the process and are committed to making this the best experience possible. We look forward to working with you and your business – your way.

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## 1-1 CLIENT PAPERWORK FOR HILLTOP SECURITIES (HTS)

Account Registration Type	Paperwork Required
<p><b>Individual/Joint (all types)</b></p> <ul style="list-style-type: none"> <li>• All owners must sign all documents</li> <li>• Includes TOD registrations</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure. Should this be CRS Customer Relationship Summary</li> </ul>
<p><b>Custodial Account/UTMA</b></p> <ul style="list-style-type: none"> <li>• Signed by custodian</li> <li>• SSN and DOB required for the minor</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account application</li> <li>• HTS new Account Application</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul> <p style="text-align: right;"><b>*Margin not allowed</b></p>
<p><b>Estate</b> Signed by executor/personal rep/admin</p>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS New Account Addendum for Executor/Executrix</li> <li>• Letters of Testamentary/Certificate of Appointment*</li> <li>• Death Certificate</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Corporation</b></p> <ul style="list-style-type: none"> <li>• All information for at least one authorized person must be provided on the application</li> <li>• If no seal, then provide Articles of Incorporation</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS Corporate Resolution Form</li> <li>• HTS New Account Addendum for Officers</li> <li>• HTS Beneficial Owner Form</li> <li>• Articles of Incorporation/Certificate of Incorporation*</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Trust (under agreement or under will)</b> All trustees must sign all documents listed here</p>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS Certification of Trustees</li> <li>• HTS New Account Addendum for Trustees</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>General Partnership (GP)</b></p> <ul style="list-style-type: none"> <li>• All information for general partners must be provided on the application</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS General Partnership Account Agreement</li> <li>• HTS New Account Addendum for Partners</li> <li>• HTS Beneficial Owner Form</li> <li>• Transfer of Assets Form (TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>

<p><b>Limited Partnership (LP)</b></p>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS New Account Addendum for Partners</li> <li>• HTS Limited Liability Partnership Account Agreement</li> <li>• HTS Beneficial Owner Form</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Non-Corporate Non-Profit Organization</b></p> <ul style="list-style-type: none"> <li>• All information for at least one authorized person must be provided on the application</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities (CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS non-Incorporated association Resolution</li> <li>• HTS New Account Addendum for Officers</li> <li>• Organizational Document</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Limited Liability Company</b></p> <ul style="list-style-type: none"> <li>• All information for at least one authorized person must be provided on the application</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS Limited Liability Company Account Agreement</li> <li>• HTS New Account Addendum for Officers</li> <li>• HTS beneficial Owner Form</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Sole Proprietorship (DBA)</b></p>	<ul style="list-style-type: none"> <li>• Cape Securities(CAPE) New Account Application</li> <li>• HTS New Account Application</li> <li>• HTS Sole Proprietorship Certification</li> <li>• HTS Beneficial Owner Form</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Investment Club</b></p>	<ul style="list-style-type: none"> <li>• Cape Securities (CAPE) Application</li> <li>• HTS New Account Application</li> <li>• HTS Investment Club Agreement</li> <li>• HTS Beneficial Owner Form</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Profit Sharing Plan/Pension</b></p> <ul style="list-style-type: none"> <li>• All information for trustee or plan administrator must be provided on the application</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Securities (CAPE) Application</li> <li>• HTS New Account Application</li> <li>• HTS Certification of Qualified Plan by Trustee</li> <li>• HTS New Account addendum for Trustees</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p><b>Guardianship/Conservatorship</b></p>	<ul style="list-style-type: none"> <li>• Cape Securities (CAPE) Application</li> <li>• HTS New Account Application</li> <li>• Guardian Documentation/Certificate of Appointment</li> <li>• Transfer of Assets Form(TOA) and copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>

**\*NOTE: New Margin account-use the HTS New Account Application with Margin and Option form**

**1-2 ADDITIONAL SERVICES FOR HTS ACCOUNTS (NON-RETIREMENT)**

What Are You Trying to Do?	Form Needed
Add Check writing/Debit Card	<ul style="list-style-type: none"> <li>HTS Vision Checking and Application Agreement</li> </ul>
Add Margin Borrowing <ul style="list-style-type: none"> <li>Must be signed by all account owners</li> </ul>	<ul style="list-style-type: none"> <li>HTS Margin Application Amendment</li> </ul>
Add Power of Attorney	<ul style="list-style-type: none"> <li>Copy of the Power of Attorney – Provided by Client</li> <li>HTS Certification of DPOA</li> <li>HTS New Account Addendum</li> </ul>
Add Option Trading Approval	<ul style="list-style-type: none"> <li>HTS Option Application Amendment</li> </ul>
Add a Periodic Investment Plan (PIP)	<ul style="list-style-type: none"> <li>HTS Systematic Transaction Plan Application</li> <li>Copy of voided check</li> </ul>
Add a Systematic Withdrawal Plan (SWP)	<ul style="list-style-type: none"> <li>HTS Systematic Transaction Plan Application</li> <li>Copy of voided check</li> </ul>
Add Standing Wire/EFT/Journal Instructions <ul style="list-style-type: none"> <li>Standing EFT may also be added on the brokerage account application</li> </ul>	<ul style="list-style-type: none"> <li>HTS ACH Transfer Authorization application (with copy of voided check)</li> <li>HTS Wire transfer and authorization form for wires</li> <li>HTS Standing LOA Instruction Verification Form</li> </ul>

**HTS Processing Cut-Off Times:**

Extension Requests	12:00 PM CST
Money Market Purchases/Liquidations	10:30 AM CST
Disbursement Requests: Outgoing Fed Wires	2:00 PM CST
Check Requests for Overnight Delivery	3:00 PM CST
Check Requests for Regular Mail	4:00 PM CST
ACHs	3:00 PM CST
OKs to Pay by Branch/Correspondents	4:00 PM CST

**1-3 CLIENT PAPERWORK FOR HTS ACCOUNTS (RETIREMENT)**

Account Registration Type	Paperwork Required
Traditional IRA/Rollover IRA/Roth IRA/SEP IRA/IRA-BDA (inherited IRA)/Roth IRA-BDA • Beneficiaries must be provided on p.5	<ul style="list-style-type: none"> <li>• Cape Securities (CAPE) Application</li> <li>• HTS IRA Application Kit</li> <li>• Transfer of Assets Form (TOA) Copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
Simple IRA	<ul style="list-style-type: none"> <li>• Cape Securities (CAPE) Application</li> <li>• HTS Simple IRA Application Kit</li> <li>• Prototype Simple Retirement Plan Adoption Agreement</li> <li>• HTS Transfer of Assets Form(TOA) Copy of recent client account statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>

**1-4 ADDITIONAL SERVICES FOR HTS RETIREMENT ACCOUNTS**

What Are You Trying to Do?	Form(s) Needed
Add a Periodic Distribution • Includes RMD calculated amounts and fixed amounts	<ul style="list-style-type: none"> <li>• HTS IRA On Demand Distribution Request Form</li> <li>• HTS ACH Form if applicable</li> </ul>
Make a recurring contribution from a bank account	<ul style="list-style-type: none"> <li>• HTS Systematic Transaction Plan Application</li> </ul>
Request a One-Time Distribution	<ul style="list-style-type: none"> <li>• IRA Distribution Request form</li> </ul>

## 1-5 TRANSITIONING DIRECT BUSINESS

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Direct Business is defined as accounts held directly with the mutual fund company, 529 sponsor, annuity carrier, or alternative investment sponsor.

Account Registration Type	Paperwork Required
All registration types	Cape Securities New Account Application Change of Dealer Form

You must complete one Cape Securities Account Application for each registration type the client owns. For example, if a client has an individual (non-retirement) registration and an IRA registration, that would be two Cape Securities Account Applications, regardless of the number of companies they hold positions with for those two registrations.

For registrations involving an entity, please complete as appropriate, i.e., for a trust you will list the trust in one column, noting the trust date in the date of birth field, and the trust name in the name field. Then you will list the trustee in the other column. If more than one trustee, please attach a second copy of the form.

*For both HTS, direct business, Advisory, leverage sample completed forms on the CIA website.*

## DIRECT BUSINESS SUBMISSION PROCEDURES

### TRANSITIONING BUSINESS

As noted above, to move existing direct business, all that is required from a paperwork perspective is the Cape Securities Account Application and the Change of Dealer Form. One can use the Cape Securities Change of Dealer Form or use the product sponsor's form as they see fit.

Steps required to complete this process:

- Submit the client-signed Change of Dealer Form and Cape Securities New Account Application VIA *THE CAPE SECURITIES OPERATIONS QUEUE.*, this moves the business and trail income to flow to Cape Securities from your previous broker-dealer, so this is the most timely and critical step in the process.

### NEW BUSINESS

Mutual Funds and 529s

1. Cape Securities New Account Application
2. Mutual Acknowledgement form
3. Complete the Sponsoring Company Application
4. Complete applicable disclosure or breakpoint form as driven by the details of the transaction (B&C Share Disclosure, Prospectus Receipt, Switch Letter)
5. Make a copy for your records
6. Log transaction in trade and check blotter (if a check accompanies the application)
7. Send paperwork via the operations queue for review and principal approval

# 1-6 SAMPLE OF DEALER CHANGE FORM

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SIPC Member  
FINRA, MSRB

## Broker Dealer Change Form

Date: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Customer SSN: \_\_\_\_\_

Product Sponsor: \_\_\_\_\_

Name

Address

Address (continued)

### Account Type

- Mutual Fund
- Variable Annuity
- Life Product
- Other

Account #: \_\_\_\_\_

Please accept this form as the customer's authorization to change Broker/Dealer and/or Registered Representative as indicated below.

Cape Securities Inc.  
1600 Pennsylvania Ave  
McDonough, GA 30253  
(678) 583-1120

Registered Rep Name: \_\_\_\_\_ RR#: \_\_\_\_\_

Date: \_\_\_\_\_  
\_\_\_\_\_ Customer Signature

Date: \_\_\_\_\_  
\_\_\_\_\_ RR Signature

Date: \_\_\_\_\_  
\_\_\_\_\_ Cape Sec Principal

## 1-7 BUSINESS SUBMISSION USING THE QUEUE

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### CAPE SECURITIES OPERATION'S QUEUE

You will be provided a log on and temporary password to the CAPE Operations Queue when you onboard. The link to the CAPE Operation's Queue is also located on the [Cape Securities Rep Portal](#). The Operations Queue is the primary tool for submitting business. The queue is a convenient delivery mechanism to send Cape Securities paperwork and to make service requests to the back office for processing.

**Please see Appendix D for step by step instructions to submit paperwork and service requests via the Operations Queue.**

## 2 ADVISORY SERVICES PLATFORM

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Our advisory platform is designed for all types of clients and Investment Representative's. With a low \$25,000 minimum account size requirement. You can choose from Third Party Managers, SMA, Fee based mutual funds (American Funds only) or act as the Portfolio Manager. The minimum account size requirement is \$25,000. We offer several custodians to choose from. **NOTE custodian and money manager requirements may differ.**

### 2-1 ADVISOR MANAGED ACCOUNTS

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Advisor chooses and managed investment – Morningstar trading and rebalancing tool available

### 2-2 THIRD PARTY MANAGED ACCOUNTS

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There are many reasons for choosing a third party portfolio manager. Outsourcing security research, portfolio construction, account monitoring, and trade execution frees you to spend more time on client relationships, enhancing your firm's services and prospecting for new clients. Cape Investment Advisory offers multiple solutions including individualized manager access and a turnkey asset management platform.

To learn more, visit the Cape Investment Advisory Website or contact Aldeen Robinson for more information 770.400.9833.

## 2-3 OPENING AND CONVERTING A FEE-BASED ACCOUNT

Account Registration Type	Paperwork Required
<p>Individual/Joint (all types)</p> <ul style="list-style-type: none"> <li>• All owners must sign all documents</li> <li>• Includes TOD registrations</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA Form along with a copy of recent statement (if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Custodial Account/UTMA</p> <ul style="list-style-type: none"> <li>• Signed by custodian</li> <li>• SSN and DOB required for the minor</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA Form along with a copy of recent a statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Estate</p> <ul style="list-style-type: none"> <li>• Signed by executor/personal rep/admin</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with a copy of a recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Corporation</p> <ul style="list-style-type: none"> <li>• All information for at least one authorized person must be provided on the application</li> <li>• At least one internal control person*</li> <li>• Owners with 10% or greater ownership</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with a copy of a recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Trust (under agreement or under will)</p> <ul style="list-style-type: none"> <li>• All trustees must sign all documents</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with a copy of recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Partnership</p> <ul style="list-style-type: none"> <li>• All information for general partners must be provided on the application</li> <li>• At least one internal control person*</li> <li>• Owners with 10% or greater ownership</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with copy of a recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Unincorporated Association</p> <ul style="list-style-type: none"> <li>• All information for at least one authorized person must be provided on the application</li> <li>• At least one internal control person*</li> <li>• Owners with 10% or greater ownership</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with copy of a recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Limited Liability Company</p> <ul style="list-style-type: none"> <li>• All information for at least one authorized person must be provided on the application</li> <li>• At least one internal control person*</li> <li>• Owners with 10% or greater ownership</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with copy of a recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>
<p>Non-Prototype Plan</p> <ul style="list-style-type: none"> <li>• All information for trustee or plan administrator must be provided on the application</li> </ul>	<ul style="list-style-type: none"> <li>• Cape Investment Advisory New Account Packet</li> <li>• Custodian Paperwork</li> <li>• TOA along with copy of a recent statement(if applicable)</li> <li>• FINRA Broker Dealer Recruitment Disclosure</li> </ul>

**NOTE: ADV brochure disclosure and ADV Part 2B must be provided to the client prior to account opening**

## **2-4 ADVISORY FEE CALCULATIONS, REVIEWS AND DEBITS**

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Cape Investment Advisory accounts are billed in arrears based on end of month values of the account.

Fee notifications are posted on the client's custodians statement in the month after the debit fees are deducted based on the fee schedule.

**Please see Appendix F for The Cape Investment Advisory fee billing schedule.**

Fee reports are available to all IAR's for review in advance of the fee debits. Use this as an opportunity to check the fee calculation and to ensure adequate cash is available to cover the fee.

## **3 PRODUCT SOLUTIONS**

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Cape Securities strives to provide you with a diverse menu of financial products to accommodate a comprehensive wealth planning platform for your clients. Not only do we perform due diligence for potential resources, but we will also openly search for additional investment solutions at your request and answer questions regarding any aspect of currently available products.

- 529 College Savings Plans
- Insurance Solutions
- Mutual Funds
- Variable Life
- Variable Annuities

Cape Securities has numerous selling agreements throughout the country, so you can be a resource to your clients while saving for college.

### **FIXED INCOME**

Fixed Income solutions through HTS

### **MUTUAL FUNDS**

Cape Securities has access to funds through HTS and through our own selling agreements.

### **VARIABLE ANNUITIES**

Whether it is a new Registered Index linked Annuity(RILA), Fee-Based Advisory Product, or a Traditional Variable Annuity, we have access to all the A-Rated industry leading carriers and products for your practice.

## **4 TECHNOLOGY**

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### **CRM**

Cape Securities offers Redtail CRM in its technology package.

### **WEB HOST**

The following providers allow for website updates to be captured automatically, and are easy to use from a processing and compliance standpoint:

- FMG Suite
- Advisor Products

## **EMAIL AND SOCIAL MEDIA**

Our IT support, RAM-TECH, will create an email address through Outlook, ensuring that your securities' communications are reviewed and archived in compliance according to FINRA guidelines. You will receive a link from RAM-TECH to access your new Cape Securities email.

Global Relay is Cape Securities archive vendor, allowing a branch to maintain their own mail server or offer fully hosted solutions to set up email archiving and reviewing.

Global Relay also monitors social media, specifically Facebook, LinkedIn and Twitter.

The Cape Securities Compliance team will assist during the onboarding process with required email and social media archiving.

## **DOCUMENT FORM PREPARATION AND SIGNING**

- Cape Investment Advisory leverages LaserApp to assist with "doc prep"
- Annual LaserApp subscriptions may be purchased through Cape or Cape Investment Advisory.
- LaserApp integrates with 35+ CRM systems, so entering client records is flexible and easy.
- Cape and Cape Investment Advisory provide proprietary paperwork to LaserApp so you can fill all required proprietary and product company paperwork at one time.
- Hilltop Securities and some product companies provide document signing capability, for ease of client signatures on required paperwork.
- DocuSign envelopes may be purchased through Cape or Cape Investment Advisory for any documents that you might need signed.

## **OTHER TOOLS AND CONSIDERATIONS**

\*Morningstar Office – Advisory only

## **5 COMPLIANCE**

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Compliance is a critical component for both Cape Securities and Cape Investment Advisory. There will be ongoing engagement in this area not only during the transition period, but as the practice evolves moving forward. Our goal is to cover some high-level topics and provide a quick roadmap to running the business in a compliant fashion from day one.

### **LICENSING AND REGISTRATION**

The Transition team will be the primary gatekeepers for this process initially, but once a rep/advisor joins Cape Securities, the Licensing team will assist with the following:  
Managing FINRA and IAR state registrations and renewals

- U4 amendments and branch filings
- Adding new non-registered employees prior to customer account access
- Opening windows for FINRA exams
- Monitor FINRA Regulatory CE requirements with the reps/advisors
- Annual Compliance Meeting, Firm Element CE and U4 Attestation

### **INSURANCE LICENSING**

- Insurance appointment is handled by Rayne Steinger, See Appendix L.

## **FINRA REGULATIONS AND CONTACTING CUSTOMERS**

- FINRA Rule 2273 - When contacting your former customers regarding transferring assets to the new firm, FINRA requires the delivery of the Educational Communication (FINRA document).
  - A spreadsheet documenting the following is required to be maintained and submitted to Compliance weekly:
    - Client Name, Date of Contact, How Contacted, Date Education Communication was sent, and Mode of Delivery.
- Regulation Best Interest
  - You will be provided a questionnaire or template to develop your Customer Relations Summary (CRS) Supplement for broker/dealer customers and Regulation Best Interest Personal Disclosure for RIA. This document must be provided to the customer at the time of solicitation, along with the firm's CRS form. A questionnaire to develop your CRS will be provided.
  - For investment advisory customers, you will need to provide your ADV Part 2B along with the firm's ADVs. A template for developing your ADV Part 2B will be provided to you.

## **GENERAL FACTS AND RESOURCES**

- Internal audits typically run on a 3 year cycle for non-OSJ branch offices while OSJ branch offices are done annually
- Firm element CE programs are administered by Compliance and outsourced through a 3rd party vendor.

## **NON-OSJ BRANCH OFFICE CHECKLIST**

### Registered Rep File

- Keep a current copy of your U4 easily available, by downloading a report through your FinPro access, download a detailed report from BrokerCheck, or contact Compliance.
- Copies of VA carrier appointment paperwork
- Copies of state insurance licenses
- Copy of Cape Securities Investment Advisory/ Registered Representative Agreement

### Complaint File

- Document verbal complaints and retain a copy of written complaints in a centralized file. Be sure to notify your supervisor of all complaints immediately.

### Trade Blotters

- Blotters are located on the representative portal or contact compliance for a Supervision Reports Packet.
- All blotters, with the exception of RIA blotters, must be sent to Compliance for review monthly no later than the 5<sup>th</sup> of the current month. RIA blotters are due no later than the 15<sup>th</sup> of the current month. All blotters need to be maintained in a centralized file.

### Correspondence File

- Segregate incoming and outgoing correspondence files and send to Compliance for review monthly and maintain in a centralized file.

### Advertising

- Maintain copies of approved advertising in a central file. Keep copies of the "approved" pieces in the file or if approved by email, attach a copy of the email approval.
- Provide and attach distribution client or account lists to each piece if sent to multiple recipients

### Client Gift and Gratuity Log

- Track and log client related gifts. Submit a log with your monthly supervision reports to Compliance for review and maintain in a centralized file.

### Cash/Non-Cash Compensation Log

- Leverage the Gifts and Gratuities Log to track and log cash and non-cash compensation or support from vendors and product sponsors. Submit to Compliance with your monthly supervision report for review and maintain in a centralized file.

- An example would be a wholesaler buying dinner (non-cash) vs providing an item of cash value

#### Performance Reporting

- Complete the Position Summary and Performance Report Acknowledgment Form and send to Compliance for each advisor by the 5<sup>th</sup> business day of the month. This form is required even if the advisor did not provide any performance reporting to clients for that period.
- Manually added assets are not allowed.
- Maintain copies of consolidated reports and any applicable backup documentation in the client file.

#### ITEMS TO BE FORWARDED TO COMPLIANCE AND FREQUENCY

##### Immediately

- Written or verbal complaints
- Regulatory inquiry calls, letters, or forms

Monthly – Due by the 5<sup>th</sup> of the month for BD's and the 15<sup>th</sup> for Cape IA for the previous month's activities

- Trade blotters
- Checks and securities blotter
- Written outgoing or incoming correspondence
- Consolidated and performance reporting attestation – Advisory
- Client gift and gratuity log
- Vendor cash/non-cash compensation log

##### Maintain Only

- Registered rep file
- Advertising and sales literature

#### OSJ BRANCH OFFICE CHECKLIST

- All of the tasks and requirements are the same except that rather than sending files to the Cape Securities Home Office OSJ team, the delivery requirements will flow to the local OSJ whether that person is in the same physical location or located remotely, with copies immediately being sent to the Home Office OSJ.
- If the OSJ is producing, then matters related to their production, whether it be individual or in a partnership, flows to the Home Office OSJ team as described above in the non-branch OSJ procedures.
- All written and verbal complaints or interactions initiated by any regulator are still required to be reported immediately to Compliance regardless of OSJ structure.
- Branch OSJs are required to complete a list of tasks outlined on the OSJ checklist

# TRANSITION TIMELINE

## COMMIT TO JOIN



## REGISTRATION



## TRAINING/PREPARATION



# TRANSITION CHECKLIST

- Kick off Phone call with Transition Coordinator



- Complete Registration Paperwork with Compliance
- Submit Form CRS Supplement (broker dealer)
- Submit Form ADV Part 2B (Investment Advisory)
- Submit fingerprints
- Complete carrier paperwork for VA/VUL business
- Establish DBA if applicable
- U4, Disclosure update
- Operations Orientation: Queue, Brokerage and Direct business workflow and paperwork requirements
- Operations Orientation: Advisory workflow and paperwork requirements. Platform options
- Establish access to Laser App to populate client paperwork
- Compliance Orientation: Monthly reports, email archiving, branch office training (if applicable)
- Submit business cards, letterhead, advertising for compliance approval
- Commissions Orientation: Commission schedule, recurring fees (if applicable), statements
- Consult with product team on fixed insurance, VA, MF, and other product availability

# TRANSITION TIMELINE

# TRANSITION CHECKLIST

## ONBOARDING/TRANSITION



## POST TRANSITION



## TRANSITION COMPLETE



- Submit resignation letter to current firm then fax or email to Transition Coordinator
- Await notification from Cape that FINRA/state registrations are complete
- Await notification from licensing team that appointments are complete
- Once fully registered and appointed with Cape, send client paperwork for transfer/BD change
- Operations: Call to confirm Clearing Firm/Custodian access, Brokerage uploads, ACAT
- Amend BD affiliation with DST for Direct Business
- Advisory: Determine need for third-party feeds into Morningstar Office
- Consult with Transition Coordinator and Compliance to submit 407/3050 letters to related third-parties (if applicable)
- Your licenses and Registrations are transferred to Cape Securities
- You understand how to transfer your assets
- You understand how to process new business
- You understand how to service your accounts
- You know how to use Cape Securities tools and resources
- You are compliant with firm/regulatory policies
- You know when you get paid



**Cape Securities, Inc.**

1600 Pennsylvania Ave.  
McDonough, GA 30253  
770-400-9831  
414-352-0117 fax

{DATE}  
{PREFIX} {CLIENT FIRST} {CLIENT MIDDLE} {CLIENT LAST}  
{ADDRESS}  
{CITY}, {STATE} {ZIP}

Dear {PREFIX}, {CLIENT LAST}

We write to inform you of an important operational change we will be making in the weeks to come. We are changing our current broker-dealer from {FORMER FIRM} to Cape Securities, Inc., an independent firm based in Atlanta, Georgia. This change will not affect any investment positions held in your account. Our primary goal of providing our clients superior investment services motivates this change to Cape Securities.

Since being associated with {FORMER FIRM} over the past few years, we have worked very hard to maintain the high quality of service to which you are accustomed and deserve. Unfortunately, due to limitations within {FORMER FIRM} we have concluded that they can no longer provide the services necessary to meet our clients' needs. Cape Securities, Inc. was selected after several months of due diligence on our part. We found that the services available through Cape will better enable us to offer customized solutions to serve our client's needs. We have the utmost confidence in their abilities and feel their business philosophies and objectives better align with ours.

We intend for this relationship with Cape to be long-term so that we can provide stability for our clients in the future. Cape is a member of the Financial Industry Regulatory Authority (FINRA), as well as the Securities Investor Protection Corporation (SIPC).

We are enclosing various forms that require your signature to complete this transfer. Please fill in any missing information, sign where indicated, and return the forms to us in the envelope provided. Your account will be transferred in the same manner as it is currently.

If you have any questions about this process, please contact me at {PHONE NUMBER} and I will answer any questions you may have.

Thank you again for your business and we continue to appreciate and value your confidence and support.

Sincerely,

# NEW REPRESENTATIVE OPERATIONS REFERENCE GUIDE





## Where To Find Forms And Resources:

- Go to [www.CapeSecurities.com](http://www.CapeSecurities.com)
- Select **Representative Portal**
- The password will be provided to you

Representative Portal Client Access

Cape Securities

FINANCIAL PROFESSIONALS INDIVIDUALS BUSINESSES JOIN CAPE CONTACT US FORM CRS FORM ADV ADV III

# Welcome to Cape Securities

Welcome to the Cape family of companies, a financial center providing you with all the resources of a true financial concierge. Our mission is to create enterprise and individual success through the delivery of exceptional financial services. We strive to exceed expectations and promote a culture of growth; in doing so, we believe our investment representatives and end clients will benefit from their experience with us.

EXPLORE OUR SERVICES

- Here is the forms library
  - CAPE forms
  - Hilltop Securities brokerage account forms
  - Contact the carrier for direct account forms

### Resource Center

For reference material in opening new Direct or Hilltop Securities Accounts, please follow the link [here](#).

For access to the Cape Securities Operations Service Desk, please follow the link [here](#).

### Paperwork Requirements

Please consult the following lists to find the required paperwork for the appropriate account type.

- Brokerage Accounts at Hilltop Securities
- Movement of Funds: In addition to the brokerage account paperwork, some account types require Cape Securities paperwork.
- Cape Securities Paperwork
- Direct and Alternative Investments
- RIA Fee-Based Accounts
- Compliance Documents



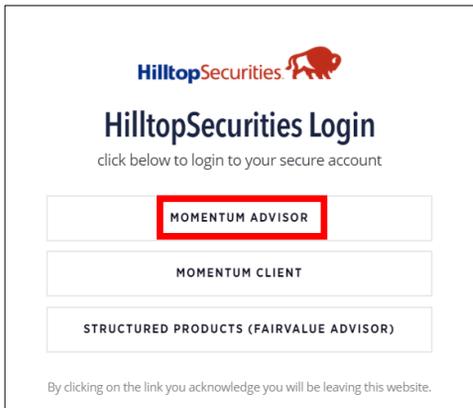
# Where To View Brokerage Accounts:

- Go to [www.HilltopSecurities.com](http://www.HilltopSecurities.com)
- Hilltop Securities will email login information

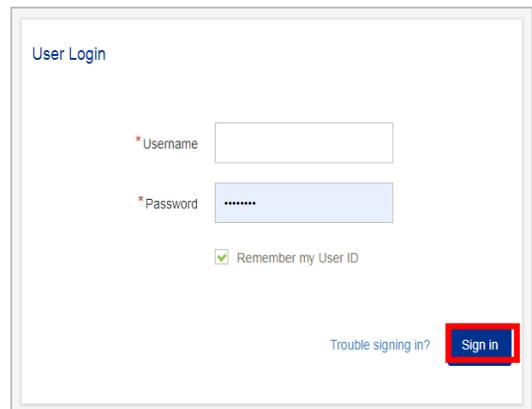
Select **LOG IN**



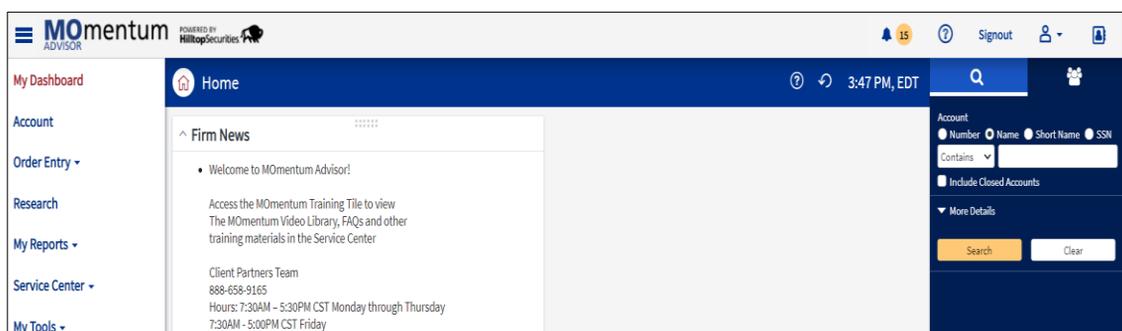
Select **Momentum Advisor**



Input Username & Password; Select **Sign In**



- Search for brokerage client account information
  - Client account statements and documents
  - Set up notifications
  - Track transfers





# Where To View Direct Accounts:

- Go to [www.dstvision.com](http://www.dstvision.com)
- Establish login; first timers select **New User**

**DST VISION**

Vision ID  
Password

**SIGN IN**

Trouble Signing In?

**NEW USER?**

Participating Companies

Contact Us | Help | Anti-Phishing Policy

## REPORTS

Download your entire book of business, or filter to the data you want

- Complete Account Listings
- Client Level Retirement Summary
- Account Level Retirement Activity

**DST VISION** Sign Out Profile Contact Us Administrative Help

PROFESSIONAL ASSETS CLIENTS STATEMENTS mgPLANetwork October 31, 2018

Client List Client Households In Progress Requests Recent Transactions Reports Vision Investor

Client - Reports

REQUEST REPORT LEARN MORE FINRA™ FUND ANALYZER

File Name	Report Type	Filter	Available Until	File Size	Status	Report	Mailing Labels
Book_of_Business_Report_10/31/2018	Book of Business	View	11/14/2018	418	AVAILABLE		
Retirement_ClientReport_10/31/2018	Client Retirement	View	11/14/2018	118	AVAILABLE		
Retirement_AccountReport_10/31/2018	Account Retirement	View	11/14/2018	518	AVAILABLE		

LEARN MORE

**VISION HOME OFFICE** Sign Out Profile Phonebook Contact Us **Administrative** Help

OPERATIONS PORTFOLIOS PROFESSIONAL DATA EXTRACT Monday, August 30, 2021

Mutual Funds Alternative Investments Annuities as of 08/27/2021

Client Search

Tax ID/SSN  BIN  **SEARCH** **FINRA™ FUND ANALYZER** **INFORMATION CENTER** **QUICK LINKS**

- Current users will need to select **Administrative**; then **Add/Update Access** to include your CAPE client accounts

Sign Out Profile Phonebook Contact Us **Administrative** Help

View Participating Companies 1, 2021

**Add/Update Access**

Review Current Access

Change Password

Establish/Change Voice PIN



# How To Submit Account Paperwork And Make Requests:

- Go to the Operations Service Desk Queue
- Operations will email the link and login information

## Input Username & Password; Select **Log In**

Welcome to Cape Operations

**⚠ You must log in to access this page.**  
If you think you shouldn't get this message, please contact your Jira administrators.

Username

Password

Remember my login on this computer

Not a member? To request an account, please contact your Jira administrators.

**Log In** | Can't access your account?

## Search or select your request

Operations Service Desk  
Operations Service Desk

Welcome! You can raise a request for the Cape Securities Operations Team from the catalog below.

What do you need help with?

**Common Requests**

- Update Account Information  
Account updates that require principal approval (address change, margin, options, etc.)
- Money Movement
- Other
- + Open a New Account**
- General Inquiry

## Drag and drop documents

Operations Service Desk / Operations Service Desk  
**Open a New Account**

Please fill out and attach the New Account Packet and Form CRS, located at the following links: [New Account Form](#) and [Form CRS](#)

Raise this request on behalf of  
Operations

Attachment

New Account Packet and Form CRS  
Description (optional)

Create Cancel

## View and manage your submissions and requests

Roll-Out Phase I  
Thank you for participating in the Tier I Beta Phase of the Operations Service Desk. We appreciate your patience as we try to serve you in the best manner possible.

Operations Service Desk  
Operations Service Desk

Welcome! You can raise a request for the Cape Securities Operations Team from the catalog below.

What do you need help with?

**Common Requests**

- Update Account Information  
Account updates that require principal approval (address change, margin, options, etc.)

Edit announcement | Requests: 027 | My requests



## Required Account Paperwork: (Valid ID Required With New Acct & BD Change)

### Brokerage Accounts – with Hilltop Securities (HTS)

### Brokerage Accounts – with Hilltop Securities (HTS)

Account Type	Documentation Required
<b>Individual</b>	<ul style="list-style-type: none"> <li>• HTS New Account Application</li> <li>• CAPE Brokerage-Packet</li> <li>• Transfer Form &amp; Acct Stmt</li> <li>• Acknowledgements (if apply)               <ul style="list-style-type: none"> <li>• Mutual Fund/529 Plan/UIT Acknowledgement</li> <li>• Alternative Investments Worksheet</li> </ul> </li> </ul>
<b>Joint (JTWROS/TENCOM)</b>	<ul style="list-style-type: none"> <li>• HTS New Account Application</li> <li>• CAPE Brokerage-Packet</li> <li>• Transfer Form &amp; Acct Stmt</li> <li>• Acknowledgements (if apply)               <ul style="list-style-type: none"> <li>• Mutual Fund/529 Plan/UIT Acknowledgement</li> <li>• Alternative Investments Worksheet</li> </ul> </li> </ul>
<b>IRA</b>	<ul style="list-style-type: none"> <li>• HTS retirement application &amp; agreements:               <ul style="list-style-type: none"> <li>• Traditional Agreement</li> <li>• Roth Agreement</li> <li>• SIMPLE Agreement</li> <li>• Prototype Simple Retirement Plan Adoption Agreement</li> <li>• SEP Agreement</li> <li>• Prototype SEP IRA Adoption Agreement</li> <li>• Beneficiary IRA Account</li> </ul> </li> <li>• CAPE Brokerage-Packet</li> <li>• Transfer Form &amp; Acct Stmt</li> <li>• IRA Rollover Certification Form (if apply)</li> <li>• Acknowledgements (if apply)               <ul style="list-style-type: none"> <li>• Mutual Fund/529 Plan/UIT Acknowledgement</li> </ul> </li> </ul>
<b>Trust</b>	<ul style="list-style-type: none"> <li>• HTS New Account Application</li> <li>• Certificate of Trustee</li> <li>• CAPE Brokerage Packet</li> </ul>
<b>Corporation</b>	<ul style="list-style-type: none"> <li>• HTS New Account Application</li> <li>• Articles of Incorporation/Certificate of Incorporation</li> <li>• Corporate Resolution (Trading Authorization)</li> <li>• Beneficial Owner Form</li> <li>• CAPE Brokerage Packet</li> </ul>

Account Type	Documentation Required
<b>Estate</b>	<ul style="list-style-type: none"> <li>• HTS New Account Application</li> <li>• Letters of Testamentary/Certification of Appointment</li> <li>• Affidavit of Domicile</li> <li>• Death Certificate</li> <li>• CAPE Brokerage Packet</li> </ul>
<b>Profit Sharing Plan/ Pension Plan</b>	<ul style="list-style-type: none"> <li>• HTS New Account Application</li> <li>• Certification of Trustees</li> <li>• CAPE Brokerage Packet</li> </ul>

### Direct Accounts – with Carrier/Sponsor

Type of Account	Documentation Required
<b>Individual or Joint</b>	<ul style="list-style-type: none"> <li>• Carrier/Sponsor's application, transfer form, prospectus, etc.</li> <li>• CAPE Direct Packet</li> </ul>
<b>Variable Annuities</b>	<ul style="list-style-type: none"> <li>• Carrier/Sponsor's application, transfer form, prospectus, etc.</li> <li>• CAPE Direct Packet</li> <li>• Variable Annuity Acknowledgement Form</li> </ul>
<b>Mutual Funds</b>	<ul style="list-style-type: none"> <li>• Carrier/Sponsor's application, transfer form, prospectus, etc.</li> <li>• CAPE Direct Packet</li> <li>• Mutual Fund/529Plan/UIT Acknowledgement Form</li> </ul>
<b>Private Placements</b>	<ul style="list-style-type: none"> <li>• Private Placements Application</li> <li>• Offering Memorandum</li> <li>• Alternative Products Worksheet</li> </ul>

### Broker/Dealer Change

- Broker/Dealer Change Form (Carrier or AGWM)
- AGWM Direct Packet
- Copy of Client's Account Statement

### Rep Change

- Rep Change Form (HTS or CAPE)
- CAPE Direct Packet

# OPERATIONS SERVICE DESK / (OPS-Q)

## REFERENCE GUIDE



## How To Submit Account Paperwork And Make Requests:

- Go to the Operations Service Desk Queue
- Operations will email the link and login information

Input Username & Password; Select **Log In**

Welcome to Cape Operations

 You must log in to access this page.  
If you think you shouldn't get this message, please contact your Jira administrators.

Username

Password

Remember my login on this computer

Not a member? To request an account, please contact your Jira administrators.

[Can't access your account?](#)

### FAQ:

Q. How do I know the status of a request?

**A. You will receive an email notification when the status change or comments are made.**

Q. Can I attach account paperwork for two different accounts in the same request?

**A. No. Because each account can have a different status; submit requests separately.**

Q. Do I start a new request to add additional account documents to an existing request?

**A. No. Add the account documents to the existing request.**

Q. Should I send an email concerning my request?

**A. No. Emails are not often monitored. Please make comments in the open request.**

Q. What do I do if I have questions about the account paperwork I submitted?

**A. Go to the specific request and type in your questions in the comment section.**

Q. What if I need to make a trade?

**A. All active trades must go through the Trade Desk; please call the trade desk.**

Select a service desk request or type your request in the search box:

Common Requests

Operations Service Desk

Welcome! You can raise a request for the Cape Securities Operations Team from the catalog below.

What do you need help with?

Search

**Common Requests**

- Update Account Information  
Account updates that require principal approval (address change, margin, options, etc.)
- Change of Broker for Direct Business
- Open a New Account
- General Inquiry

Update Account Information

Operations Service Desk

Welcome! You can raise a request for the Cape Securities Operations Team from the catalog below.

What do you need help with?

Search

- Common Requests
  - Update Account Inform...**
- Money Movement
- Other

- Change of Bank Information
- Update Financial Objectives
- Update Financial Advisor/Representative
- Create/Update PoA
- Update TTE or Authorized Trader
- Notification of Death
- Update Account Information  
Account updates that require principal approval (address change, margin, options, etc.)

Money Movement

Operations Service Desk

Welcome! You can raise a request for the Cape Securities Operations Team from the catalog below.

What do you need help with?

Search

- Common Requests
- Update Account Informat...
- Money Movement**
- Other

- Manual Trade Entry
- Check Request
- ACH Request
- Wire Request
- Journal Request
- Transfer of Assets
- Change Dividend Instructions
- PIP/SWP  
Establish or change a PIP or SWP

Other

Operations Service Desk

Welcome! You can raise a request for the Cape Securities Operations Team from the catalog below.

What do you need help with?

Search

- Common Requests
- Update Account Informat...
- Money Movement
- Other**

- Request Account Statements
- Request Tax Forms
- Trade Error
- Client Review for IFS  
CIP/Winops Input/Broker Check for IFS Review
- Close Account
- Commission Correction
- General Inquiry

## How to attach account paperwork and other files:

After selecting a request, choose from 3 ways to **attach** files.

- Drag and drop
- Copy & paste
- Browse the computer

A **description** is optional but can better help operations to understand and expedite your request more quickly.

Operations Service Desk / Operations Service Desk

### Open a New Account

**Attachment**

📎 Drag and drop files, paste screenshots, or [browse](#)

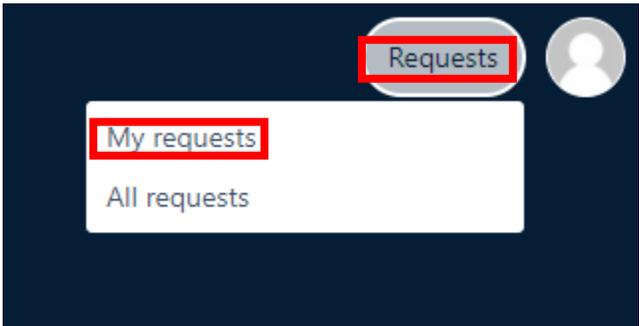
New Account Packet and Form CRS

**Description (optional)**

**Create** Cancel

# How to monitor and track requests:

- Select **Requests** in the top right corner
- Select **My requests** from the drop box

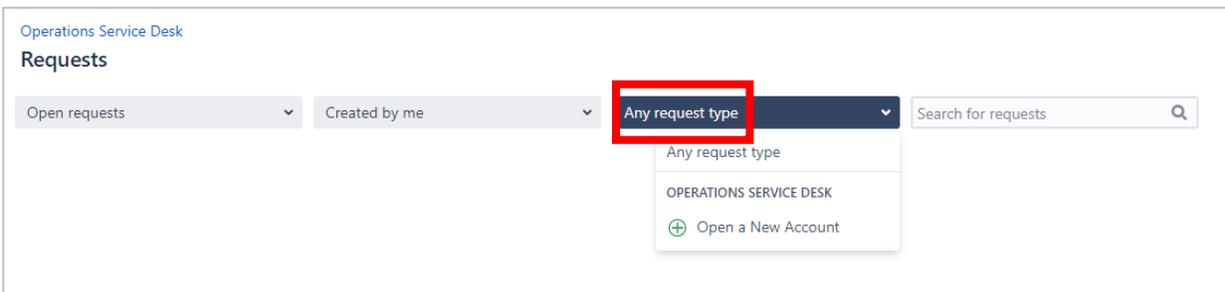
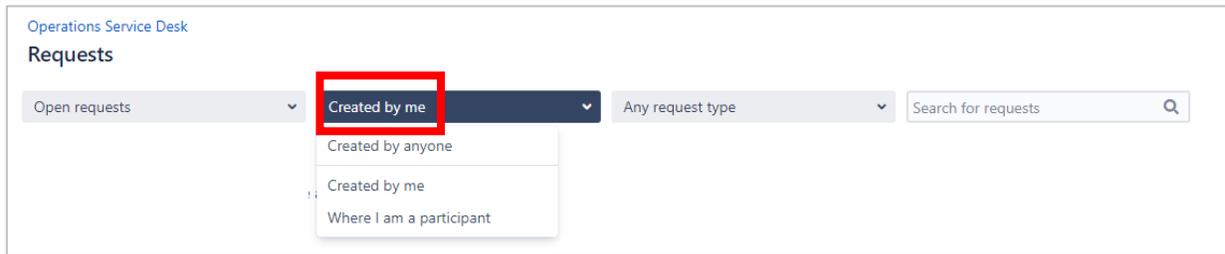
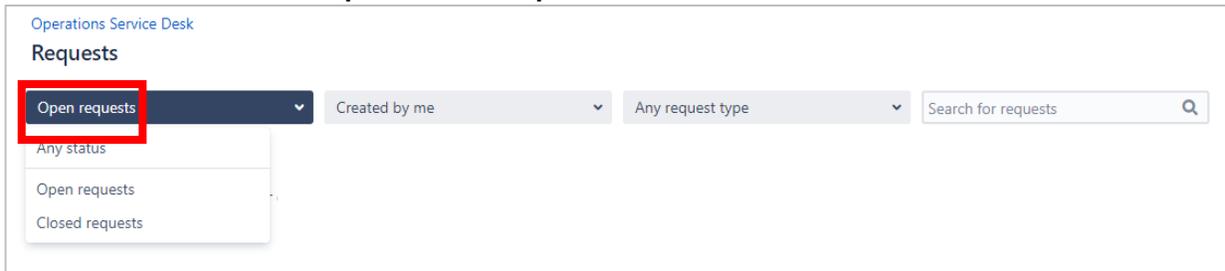


Operations Service Desk  
**Requests**

Open requests    Created by anyone    Any request type    Search for requests

Type	Reference	Summary	Service project	Status	Requester
	OPS-1752	New Business - Client	Operations Service Desk	COMPLIANCE REVIEW	Reg Rep
	OPS-1751	New Business - Client	Operations Service Desk	NIGO HOLD	Reg Rep

➤ Search for a specific request



# How to attach additional files to an existing request:

➤ Select the appropriate **OPS-Number**

Operations Service Desk  
Requests

Open requests   Created by anyone   Any request type   Search for requests

Type	Reference	Summary	Service project	Status	Requester
	OPS-1752	New Business - Client	Operations Service Desk	COMPLIANCE REVIEW	Reg Rep
	<b>OPS-1751</b>	New Business - Client	Operations Service Desk	NIGO HOLD	Reg Rep

➤ **Drag & drop**, cut & paste, or browse to attach the file to the existing request

Operations Service Desk / Operations Service Desk / OPS-1751  
**New Business - Client**

Comment on this request... **NIGO HOLD**

Drag and drop files, paste screenshots, or browse Share

Shared with

Reg Rep

Operations [Remove](#)

**Activity**

Your request status changed to **NIGO HOLD** 25/Aug/21 3:17 PM **LATEST**

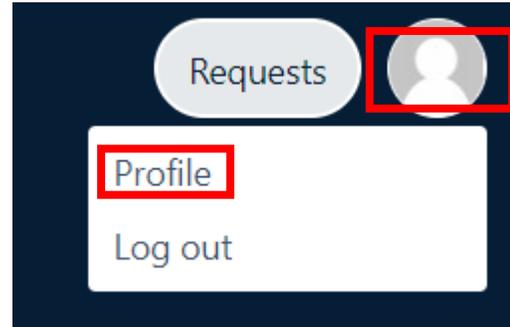
Your request status changed to **Operations Review.** 25/Aug/21 3:16 PM

Reg Rep 25/Aug/21 2:40 PM

**Client Name – AGWM PPWK (2.39MB)**

## How to set up a profile and preferences:

- Select the **profile picture**
- Select **Profile**
- Select **Edit your profile**



 Operations Service Desk  
**Reg Rep**

Log in with

**Options**  
[Edit your profile](#)  
[Change password](#)

**My profile**

Avatar  


Name

Send notifications to

**Preferences**

Language  
English (United States) [Default]

Time zone  
(GMT-05:00) New York



# Cape Investment Advisory 2022 Fee Billing Schedule

Cape Investment Advisory 2022 Quarterly Commission Schedule: Schwab, CLS, Investnet, Flexible, Trade PMR				
Month	Quarterly	Fee Review	Run	Pay Date
January 2022	Q4-21	1/3/22	1/12/22	1/14/22
April 2022	Q1-22	4/5/22	4/13/22	4/15/22
July 2022	Q2-22	7/6/22	7/13/22	7/15/22
October 2022	Q3-22	10/4/22	10/12/22	10/14/22

Cape Investment Advisory 2022 Monthly Commission Schedule: 401K Gen, ADP, Asset Mark, Auour, Beacon, BPAS, Morningstar, Mutual of Omaha, Paychex, TD, Schwab			
Month	Cut Off Date	Run Date	Pay Date
<b>*January</b>	<b>1/11/22</b>	<b>1/12/22</b>	<b>1/14/22</b>
January	1/25/22	1/26/22	1/28/22
February	2/8/22	2/9/22	2/15/22
February	2/22/22	2/23/22	2/25/22
March	3/8/22	3/9/22	3/15/22
March	3/22/22	3/23/22	3/25/22
<b>*April</b>	<b>4/12/22</b>	<b>4/13/22</b>	<b>4/15/22</b>
April	4/26/22	4/27/22	4/29/22
May	5/10/22	5/11/22	5/13/22
May	5/24/22	5/25/22	5/27/22
June	6/7/22	6/8/22	6/15/22
June	6/21/22	6/22/22	6/24/22
<b>*July</b>	<b>7/12/22</b>	<b>7/13/22</b>	<b>7/15/22</b>
July	7/26/22	7/27/22	7/29/22
August	8/12/22	8/13/22	8/15/22
August	8/26/22	8/27/22	8/29/22
September	9/9/22	9/10/22	9/15/22
September	9/23/22	9/24/22	9/26/22
<b>*October</b>	<b>10/11/22</b>	<b>10/12/22</b>	<b>10/14/22</b>
October	10/25/22	10/26/22	10/28/22
November	11/13/22	11/14/22	11/15/22
November	11/29/22	11/30/22	12/2/22
December	12/13/22	12/14/22	12/15/22
December	12/27/22	12/28/22	12/30/22

# Cape Securities, Inc.

## Business Card Order Form

Cape Securities, Inc.  
 1600 Pennsylvania Ave.  
 McDonough, GA 30253  
 Phone:(678)583-1120  
 Fax:(678)583-1258

Choose your card

A.

B.

C.

D.

Double Sided

Cost

Quantity:	250	500	1000	2500
<b>Finish: Gloss</b>	single sided <input type="checkbox"/> \$30.	<input type="checkbox"/> \$32.	<input type="checkbox"/> \$42.	<input type="checkbox"/> \$74.
	double sided <input type="checkbox"/> \$38.	<input type="checkbox"/> \$40.	<input type="checkbox"/> \$60.	<input type="checkbox"/> \$88.
<b>Matte</b>	single sided <input type="checkbox"/> \$32.	<input type="checkbox"/> \$34.	<input type="checkbox"/> \$44.	<input type="checkbox"/> \$85.
	double sided <input type="checkbox"/> \$41.	<input type="checkbox"/> \$49.	<input type="checkbox"/> \$66.	<input type="checkbox"/> \$100.

\*Price does not include shipping

Contact Information - please only fill out what you want featured on your card

Name: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Office: \_\_\_\_\_  
 Cell: \_\_\_\_\_  
 Fax: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Website: \_\_\_\_\_

Choose your Logo

- Cape Securities, Inc.
- Cape Insurance Solutions, Inc.
- Cape Investment Advisory, Inc.

Compliance Approval

\_\_\_\_\_  
 \_\_\_\_\_

Please save form and email to:  
 cathy@capesecurities.com

prices updated: 12.12.19



## Business Card Order Form

---

Investment Advisor Name: \_\_\_\_\_

Title: \_\_\_\_\_

Office Address: \_\_\_\_\_

e-mail: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ Fax: \_\_\_\_\_

Quantity:  250 @ \$65.00  1,000 @ \$75.00

Prices include shipping and handling

Mail cards to: \_\_\_\_\_



---

### Compliance Approval

Chief Compliance Officer \_\_\_\_\_

Date \_\_\_\_\_

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## Fee Schedule

**Cape Securities, Inc.**  
 1600 Pennsylvania Ave.  
 McDonough, GA 30253  
 Ph: 678) 583-1120  
 Fax: 678) 583-1258

**Cape Securities, Inc.**

### Custody and Administration

Annual IRA Fee (ROTH, Traditional IRA, Rollover, SEP, SIMPLE, Keogh)	\$45.00
Annual Custody Fee (for non-Qualified Accounts)	\$25.00
Annual Holding and Reporting (Inactivity) Fee	\$50.00
Annual Safekeeping (Physical Custody of Non-Street Named Certificates)	\$50/CUSIP
Private Placement Memorandum (PPM) Safekeeping	\$100.00
Voluntary corporate action instruction (physical reorg) Fee	\$50/instruction
Termination of Qualified Accounts	\$75.00

### Account Transfer

Account Transfer Fee (ACAT)	\$150.00
Account Transfer Fee (Non-ACAT)	\$150.00
Deposit/Withdrawal at Custodian (DWAC)	\$75.00
DRS (Direct Registration System) Deposit/Withdrawal	\$50.00
Accommodation Fee	\$35.00
Legal Transfer Fee	\$90.00

### Money Movement

Wire Transfer	\$35.00
Regular Next Day Delivery Fee	\$35.00
Returned Check Fee (Payment of Trades)	\$35.00
Vision Check Reorders	\$15.00
Vision Check- Stop Payment	\$35.00
Vision Check-Returned Check	\$25.00
Vision Check Writing Termination	\$25.00
Vision Platinum Debit Card (Annual)	\$60.00

### Miscellaneous Fees per Transaction

Miscellaneous fee is additional fixed commission

Equity	\$45.00
Foreign Equity Securities	\$50.00
Options (fee listed is per trade; add \$1.50 per contract)	\$45.00
Listed Corporate, OTC Corporate, Government Securities, CMOs, CDs, UITs, Mortgage Backed Securities, Zero Coupon Bonds	\$40.00
Load/No-Load Mutual Fund Buys & Sales	\$38.50
Periodic Investment Plan (PIP)/Systematic Withdrawal Plan (SWP) transactions	\$4.00

- For additional fees, see the Hilltop Correspondent Customer Clearing Brochure Schedule A. When different, the higher fee is applicable.
- Securities may be liquidated without notice to cover account debits.
- Margin interest rate is subject to change, based on prevailing market rates. Quotes are available daily.
- Annual custody and valuation fees shall be capped at \$500 per account.
- Cape Securities, Inc. fee schedule available at [www.capesecurities.com](http://www.capesecurities.com)

<b>Name</b>	<b>Ext</b>	<b>Direct #</b>
<b>OPERATIONS</b>		
Aldeen Robinson	101	770-400-9833
Adam Cochran	214	770-400-9825
Dani Sargent	111	770-450-6831
Rob Belmonte	204	678-949-9484
Sunita Jefferson	213	770-450-6909
Wes Sheehan	216	770-450-6920
<b>IT HELP DESK</b>		
Ram-Tech		678-999-2172
<b>COMMISSIONS</b>		
Kim Graves	103	470-466-3373
Juanita Allen	105	770-574-4298
<b>BUSINESS DEVLEOPMENT</b>		
Devan Sink	104	770-400-9831
Mitch McHenry	290	770-626-7086
Jim Curtis	107	770-574-4296
Carol Shortall	108	
<b>ACCOUNTING</b>		
Cathy Webb	114	770-400-9800
<b>COMPLIANCE</b>		
Nisha Patel-Sanders	220	770-450-6876
Juli Conn	212	770-400-9828
Les Hochler	251	770-450-6838
David Smith	211	770-400-9829
<b>INSURANCE</b>		
Insurance Main Line	300	678-583-1185
Tiffany Cochran	403	770-450-6922
Rayne Steininger	407	229-207-2757
<b>RECEPTION</b>		
Tiffany Cochran	403	770-450-6922
<b>ADMINISTRATION/MANAGEMENT</b>		
Cathy Webb	114	770-400-9800
Jim Webb	114	770-400-9800
Kevin Bachmann	110	770-312-0059

Appendix K  
**Insurance & Mutual Fund Company Partners**

Insurance

AIG  
Allianz  
American Equity  
American General  
AXA/Equitable  
Brighthouse/MetLife  
CUNA Mutual  
Forethought  
Genworth  
Great American  
Guardian  
Hartford  
Jackson National  
John Hancock  
Lincoln National Life  
Mass Mutual  
Midland  
Minnesota Life  
Mutual of Omaha  
Nationwide  
North American  
Ohio National  
Pacific Life  
Phoenix  
Principal  
Protective  
Prudential  
Sammons Financial  
Securian  
Security Benefit Life  
Symetra  
Transamerica  
VALIC  
Voya

Mutual Funds

529 Plans  
529 Scholars Choice  
Allianz  
American Beacon  
American Funds  
American Independence  
BlackRock  
BP Capital Funds  
Fidelity  
Federated  
Franklin Templeton  
Freedom Funds  
Hartford  
Invesco  
John Hancock  
JP Morgan  
Legg Mason  
Lord Abbett  
Madison Funds  
Manning and Napier  
Morgan Stanley  
Nationwide  
MFS  
Nuveen  
Oppenheimer  
PIMCO  
Saratoga Advantage Trust  
Sterling Capital  
Transamerica  
T. Rowe Price Vanguard  
Yorktown

PRODUCTS

Variable Annuities Including, Registered Index Linked Annuities (RILA), and Fee-Based,  
Advisory Annuities  
Variable Universal Life  
Fixed and Fixed Index Annuities  
Traditional Fixed Term, Universal, and Whole Life  
Mutual Funds

- *The vast majority of Variable and Fixed/Indexed Annuity Products are approved for sale and servicing. Life insurance products are distributed through our Insurance Marketing Organization Partners.*
- *For proprietary products and less common carriers, please indicate your fund company needs below if not reflected in the list. Our selling agreement specialist will research your selection and make every effort to add the company/product upon approval.*
- *Contact Rayne Steinger for additional questions related to product availability. (229)-207-2757; rayne@capeinsurance.net*

## Appendix L: Insurance State Licensing and Carrier Appointments

### State Insurance License

- All registered representatives wishing to sell fixed or variable insurance products must have an active producer insurance license in the state of the proposed insured's residency. This license should be secured prior to soliciting any business in the particular state.
- Non-resident states reciprocate requirements with your Resident State License and no further pre-licensing or exams is necessary for adding a new state. If your Resident License is in good standing, you can apply for a new state license online via Sircon or NIPR. The approval process usually takes 1-10 business days depending on the state and rep disclosures.
- Reps are responsible for maintaining all Resident and Non-Resident Insurance Licenses. This includes new state applications and renewals.
- Reps wishing to sell any variable (registered) annuities or life insurance must first be securities registered in that state in addition to insurance licensed. Upon your request, AGWM Compliance will amend your Form U-4 to add the state registration. These can be approved almost immediately or within a day depending on state and rep disclosures. This approval should precede any business solicitation in that state.
- Insurance license must include "variable" line of authority

### Carrier Contracting

- All fixed and variable insurance carriers require a producer appointment prior to accepting any business. Processing times range from 1 to 10 business days depending on carrier and rep disclosures.
- Variable product appointments are coordinated by the AGWM back office upon hire and per ongoing request.
- Fixed product appointments are processed by our Insurance Marketing Partner, Financial Independence Group who will also assist with quotes, case management, and commissions.

### Product Training

- Most Variable Products require completion of a product-specific training course which is made available through RegEd. This is required prior to business submission.

### Anti-Money Laundering

- Training is required by all carriers from an approved provider such as LIMRA
- Ongoing refresher courses are required every two years thereafter

### NAIC Training and Continuing Education

- Most states require a 4-hour Annuity Certification Course offered by the NAIC
- Some states like California have additional state-specific course requirements including Reg-BI
- Continuing Education training is required to maintain your Resident Insurance License and is separate from any Broker Dealer or FINRA CE. The credit hours vary by state and packages are available from numerous vendors such as WebCE. These courses must be completed by license renewal date.



*charles*  
SCHWAB

Advisor Services

# A winning relationship

**You, your investment  
advisor, and Schwab**

*Own your tomorrow.*

Your investment advisor's expertise and Schwab's custody services come together to help protect your assets and support your goals.

Experience and expertise—on your side	4
A broad range of investment solutions and trading services	5
Service and technology built to work for you	6
Sophisticated wealth management solutions	7
Safeguards designed to help protect your assets	8
Strength and scale for long-term financial health	9
Strict privacy and security standards	10



## Build the team that's right for you

Selecting an investment advisor is a significant decision. Choosing the right brokerage firm to custody your assets is equally important.

Many investors today are choosing to work with an independent Registered Investment Advisor (RIA) for the objective financial expertise, portfolio guidance, and personal relationship that independent investment advisors can provide.

You and your investment advisor can feel confident in Schwab as the custodian of your assets. We're committed not only to meeting our industry's rigorous regulatory requirements but also to upholding our own stringent business standards, which are designed to help safeguard your assets and ensure our firm's financial health and stability.

# Experience and expertise— on your side

When your investment advisor chooses Schwab as a custodian, they are choosing an experienced leader to join your team. We provide data-driven insights into what investment advisors need to best serve their clients.

**3M+**  
accounts

Schwab Advisor Services™ is the trusted custodian for investment advisors' managed accounts, representing \$1.6 trillion in assets.<sup>1</sup>

**7,500+**  
investment  
advisors served<sup>2</sup>

Thousands of investment advisors look to Schwab as the institution of choice for their clients.

**30+**  
years' experience

Schwab pioneered the business of serving independent investment advisors and their clients.

“We’ve supported independent Registered Investment Advisors since 1987, providing them with a variety of services to help them serve investors just like you.”

—**Chuck Schwab**  
Chairman and Founder



# A broad range of investment solutions and trading services

Schwab provides insights, research, and access to a wide range of investment products.

Your investment advisor can leverage these tools to develop recommendations that suit your unique investment needs. And our team is there to help. Every trade your investment advisor places on your behalf is handled by a team that's there to support you.

## Equities

Schwab equity specialists have access to all major national and regional exchanges. They are available to help with the order of listed or over-the-counter stocks, large orders, and thinly traded issues, and they will strive to obtain the best price.

## Fixed income

By working with Schwab, your investment advisor has access to over 80,000 individual securities from more than 200 dealers and hundreds of bond funds.<sup>3</sup> This enables your investment advisor to select products to meet your capital preservation and income goals in a single place. If government, corporate, or municipal instruments are appropriate, a Schwab Fixed Income Specialist will work to locate the most favorable combination of rates and maturities available.

## Mutual funds

If your investment strategy includes mutual funds, your investment advisor has access to our industry-leading Mutual Fund MarketPlace®, featuring a full range of mutual fund managers from nearly every asset class. Your investment advisor can choose from over 15,000 mutual funds from more than 650 fund families—including more than 5,500 with no loads and no transaction fees through Schwab Mutual Fund OneSource®.<sup>4</sup>

We give your investment advisor access to research and experts' top fund picks to narrow down choices and find the right funds for you.

## Exchange-traded funds

Schwab provides your investment advisor with the insights, resources, access, and support needed to invest in exchange-traded funds (ETFs) and other exchange-traded products on behalf of their clients. Your advisor can navigate options using the Schwab ETF Select List®, a quarterly list that identifies the lowest-cost affiliated and third-party ETFs in 74 asset categories.

## Flexibility and convenience

Your investment advisor has access to Schwab's Trade-Away Services. With these services, your investment advisor can place trades with other firms throughout the financial industry without the need to establish multiple accounts. And because Schwab continues to be your sole custodian, you receive a single statement for each account. You get the convenience of a consolidated view of your accounts as well as consolidated cost-basis reporting at tax time.

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**Investors in mutual funds and ETFs should consider carefully information contained in the prospectus or, if available, the summary prospectus, including investment objectives, risks, charges, and expenses. You can request a prospectus by calling Schwab at 800-435-4000. Please read the prospectus carefully before investing.**

# Service and technology built to work for you

We put our clients at the center of what we do—they're why we come to work every day.

Schwab offers a range of resources to support you and your investment advisor, whether you prefer to do business in person, on the phone, or through your mobile device or computer. We design our innovative technology and service capabilities to provide a faster, more fluid experience for you and your investment advisor. Our responsive support and on-the-go access put your account information at your fingertips and make everyday transactions more convenient.

## Industry-leading technology

Our powerful technology platform and versatile mobile apps help you and your investment advisor stay connected and share important information. View your account, deposit checks, and approve documents and move money requests—on the go. Our intuitive website makes managing your money easy. We have created guided digital processes to minimize errors, reduce paper, and free up your time.

Meanwhile, Schwab is diligent in maintaining the highest security standards to protect your assets and data.

## Specialized teams

Our coordinated team of professionals ensures your investment advisor has an expert in their corner no matter what questions arise.

Our specialized teams and technology engineers provide trading assistance, account management, and strategic information to keep your investment advisor up-to-date on how to optimize Schwab's services for your benefit.

# Sophisticated wealth management solutions

Your investment advisor can access a wide array of wealth management products and services to address your complex financial needs.

Our products and services include:

- Managed accounts, which leverage the expertise of high-caliber asset managers who specialize in particular asset classes and provide opportunities to manage taxes via tax-loss harvesting
- Tax-advantaged college savings and charitable-giving plans
- Custody services and access to a wide range of alternative investments
- Schwab Annuity Concierge Services, a team that helps with annuity enrollment and provides ongoing annuity support at no additional charge
- Individualized hedging strategies for concentrated equity holdings
- Restricted stock transfer and filing services

## A complete portfolio picture

When you and your investment advisor work with Schwab, you can count on excellent visibility into your investments. You'll have access to custom, detailed reports as well as online and mobile account information, to help you quickly and easily review your portfolio's progress.



# Safeguards designed to help protect your assets

We take our role as custodian seriously. We take appropriate actions to help give our clients peace of mind about the security of their accounts.

When you work with an investment advisor who chooses Schwab, you can be assured that we follow stringent internal practices and business standards designed to keep client assets safe.

## **Charles Schwab & Co., Inc. SIPC coverage**

The securities and cash held in accounts of Charles Schwab & Co., Inc., including those held by clients of investment advisors with Schwab Advisor Services™, are insured by the Securities Investor Protection Corporation (SIPC) in the event of broker-dealer failure, such as bankruptcy, in which assets are missing. SIPC provides up to \$500,000 of protection for accounts that clients of investment advisors hold in each separate capacity (e.g., joint tenant or sole owner), with a limit of \$250,000 for claims of uninvested cash balances.<sup>5</sup>

More information about SIPC coverage is available at [sipc.org](http://sipc.org).

## **Additional insurance coverage**

Underwriters at Lloyd's of London provide additional brokerage insurance to Charles Schwab & Co., Inc. accounts. This "excess SIPC" protection of securities and cash is provided by SIPC and Lloyd's<sup>6</sup> up to an aggregate of \$600 million—limited to a combined return of \$150 million, including up to \$1,150,000 in cash—to any client. The excess SIPC protection becomes available in the event that SIPC limits are exceeded.

## **Compliance with government mandates**

As a registered broker-dealer, Schwab is subject to the rules and regulations of the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority, the Municipal Securities Rulemaking Board, and all other exchanges of which Schwab is a member. These regulatory entities have established financial responsibility rules designed to help safeguard client assets.

## **Accurate company financial reports**

SEC Rule 17a-5 requires all registered broker-dealers to routinely file periodic reports. These include regulatory and surveillance information providing accurate details of their current financial and operational conditions. Schwab files these reports both monthly and quarterly, delivering full disclosure of the state of our company.

# Strength and scale for long-term financial health

It is important to know your assets are being held by a financially healthy company. The Charles Schwab Corporation is financially strong, and we are committed to the continued health of our businesses.

Our capital structure and liquidity are sound; our investment portfolio is diversified; and our internal controls and business standards are designed to safeguard the assets of all Schwab account holders. We maintain a disciplined focus on risk management and operate the firm conservatively to minimize investment risks. We know that our success ultimately depends on how well we serve our investment advisors and their clients.

We strive to remain a strong financial resource through business practices that emphasize:

- **Prudent expense management.** We keep a close eye on operational expenses to prudently manage our company. In a difficult market environment, we adjust expenses where necessary quarterly.
- **Diversified revenue mix.** By increasing our reliance on fee-related services and balance-related incomes, rather than on trading commissions, we strive to stabilize our revenues during fluctuating market conditions.

Schwab and your investment advisor are committed to helping you own your financial future.



# Strict privacy and security standards

Comprehensive measures help protect your privacy and security—today and in the future.

## Schwab's commitment to privacy

Recognizing that our most important asset is our relationship with you and your investment advisor, Schwab has a privacy policy that applies to consumers who are current or former account holders at Schwab. It ensures that your personal information is never sold and is shared only with third parties in the very limited circumstances allowed or required by law. Details of our approach to privacy and how personal information is collected and used are explained in the [Schwab Privacy Policy](#).

## Schwab's Security Guarantee

We want you and your investment advisor to have the highest level of confidence that Schwab protects your personal and financial information. That is why we offer the Schwab Security Guarantee, which says that Schwab will cover 100% of any losses in any of your Schwab accounts due to unauthorized activity. Please read the full guarantee and its terms at [schwaballiance.com](http://schwaballiance.com).



## We're here to serve you

For more than 30 years, Charles Schwab has helped investment advisors deliver an exceptional experience to their clients.

Consult your investment advisor about all our services and solutions available to help meet your investing needs.

## For clients of independent investment advisors

1. Charles Schwab & Co., Inc., January 2019.

2. Ibid.

3. Secondary market data for number of quotes and securities derived from averaging data snapshots from four distinct times in a single trading day. All noted data points as of July 2019. Data here does not reflect bond inventory offered online at Schwab Advisor Center®.

4. Statistics as of September 2019.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies participating in the Mutual Fund OneSource® service for recordkeeping and shareholder services and other administrative services. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

Trades in no-load funds available through Mutual Fund OneSource service (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading. Funds are also subject to management fees and expenses.

Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. Shares are bought and sold at market price, which may be higher or lower than the net asset value (NAV).

Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Fixed income investments are subject to various other risks, including changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications, and other factors.

5. SIPC and excess SIPC protection do not cover fluctuations in the market value of securities and are not extended to accounts held by banks or broker-dealers maintained from their own accounts.

6. Ibid.

Alternative investments, including funds that invest in alternative investments, are risky and may not be suitable for all investors. Alternative investments often employ leveraging and other speculative practices that increase an investor's risk of loss to include complete loss of investment, often charge high fees, and can be highly illiquid and volatile. Alternative investments may lack diversification, involve complex tax structures, and have delays in reporting important tax information. Registered and unregistered alternative investments are not subject to the same regulatory requirements as mutual funds.

Schwab does not provide investment advisors, or their clients, advice or make recommendations about potential investments in any funds on the Schwab Alternative Investment OneSource platform, Schwab Alternative Investment Access platform, funds that may be held in custody. It is each investment advisor's responsibility to determine the suitability of such an investment for their clients. Alternative investments are risky, and an advisor's clients may lose their entire investment in a fund.

When accepting an alternative investment, Schwab has neither endorsed nor approved the investment, and Schwab's acceptance of the investment into custody indicates solely that the investment meets the criteria of Schwab's existing systems and procedures, and that the acceptance in no way can be construed to be either an endorsement or evaluation of merit of any kind or an acknowledgment that the investment complies with any sanction, legal authority, or regulatory statute.

Schwab Mobile Deposit service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed, and standard hold policies apply. Requires a wireless signal or mobile connection. Mobile carrier data charges may apply.

Diversification strategies do not ensure a profit and do not protect against losses in declining markets.

Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Schwab. Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.

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