



Cape Investment Advisory, Inc.'s Business Continuity Planning Disclosure

Cape Investment Advisory, Inc. has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If, after a significant business disruption, you cannot contact us as you usually do at (414) 352- 5050 or (678) 583-1120, you should call our alternative number (470) 992-0814, email riaoperations@capesecurities.com or go to our web site www.capeinvestmentadvisory.com.

If you cannot access us through these means, you should contact the appropriate custodian directly: Charles Schwab Institutional, Inc. (Charles Schwab), at (800) 515-2157; or Hilltop Securities, Inc. (Hilltop) at (214) 859-1800 for instructions on how to gain access to funds and securities, enter orders, and process other trade related cash and security transfer transactions.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible given the scope and severity of the business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our operations.

Our custodians Charles Schwab, and Hilltop back up our important records in a geographically separate area and each has their own business continuity plan. While every situation poses unique challenges based on external factors, such as time of day and severity of the disruption, we have been advised by our custodian's that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within a four-hour recovery window and same day resumption. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in scope, such as only affecting our firm, a single office location, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption only to our firm or a building housing our firm, we will transfer our operations to local sites as needed and expect to recover and resume business within four hours on the same day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and plan to recover and resume business within 24 hours. If the business disruption is so severe that it prevents us from operating, we will assure our customer's prompt access to their funds and securities. In any situation, we plan to continue in business, transfer operations to our custodian's if necessary, and notify you through our web site www.capeinvestmentadvisory.com or our customer emergency number, (470) 992- 0814.

To review our complete business continuity plan, please visit our website at www.capeinvestmentadvisory.com.