

CAMBRIDGE CAPE COD ADVISORS
Form CRS Customer Relationship Summary, 6/30/2020

Introduction	<p><i>Cambridge Cape Cod Advisors</i> is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p><i>Cambridge Cape Cod Advisors ("CCCA") is a fee-only holistic financial planning firm that specializes in providing holistic financial planning and investment advisory services to retired and upper-income individuals and families.</i></p> <p><i>CCCA is owned and operated by Gregory C. Fenton, CFP, who established CCCA in 1996. CCCA offers a wide range of financial services. Specifically, by providing services to meet not only your investment needs, but also your tax, risk management, retirement planning, and business development needs. CCCA does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. CCCA does not pay referral or finder's fees, nor does it accept such fees from other firms.</i></p> <p><i>CCCA accepts non-discretionary authority to execute investment recommendations. Non-discriminatory authority requires CCCA to obtain Client's prior approval of each specific transaction prior to executing investment recommendations. CCCA will act in accordance with a Client's investment objectives and suitability.</i></p> <p>For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A).</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments to recommend to me? • What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
<p>What fees will I pay?</p>	<p><i>CCCA is a fee-only financial advisory firm and does not sell investment or insurance products. All fees are non-negotiable and are paid, as described below, directly by you.</i></p> <p><i>Initial Year of Open Retainer: \$3,000- \$20,000</i> <i>Renewal Years of Open Retainer: \$3,000 - \$20,000</i></p> <p><i>Fees are calculated annually and payable quarterly, in advance. Fees are based on your total income, assets, and the overall complexity of your financial situation. CCCA deducts its fee directly from the client's account held at the independent custodian.</i></p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>For additional information, please see Form ADV, Part 2A brochure (Item 5).</p>

	<p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
<p>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours*. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p><i>*But as a fee-only fiduciary RIA, we have eliminated any conflicts of interest. This differs greatly from the "best interest" obligation of non-fiduciaries.</i></p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please see Form ADV, Part 2A brochure.</p>
<p>How do your financial professionals make money?</p>	<p><i>An Open Retainer provides holistic/comprehensive financial planning for a fixed fee over the course of one year. You will have four scheduled meetings during the Initial Year depending on your individual situation, and generally two to four scheduled meetings during Renewal Years. In addition to scheduled meetings, additional face-to-face, e-mail and/or phone consultations are included at no additional charge. Services provided may include, but are not limited to: investment management, tax preparation, tax planning, insurance review, inventory of assets, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, no-load mutual fund recommendations, retirement planning and estate plan reviews.</i></p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p><i>No.</i></p> <p><i>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</i></p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about our services, please visit www.cambridgecape.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 508-888-9300.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?