

James P. Dowd, CFA
Chief Executive Officer and Chief Investment Officer

North Capital Inc.
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November 15, 2018

This brochure supplement provides information about James P. Dowd that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about James P. Dowd is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

James P. Dowd, the principal of North Capital, has over thirty years of experience in global financial markets, including seventeen years as an investment manager. Mr. Dowd is a CFA charter holder and passed the FINRA Series 3, 7, 24, 57, 63, 65, and 79 exams. He is registered with the NFA under ID# 0295155 and with FINRA under CRD# 2109413. He is a Certified Public Accountant registered with the State of Illinois, license# 065040261.

Prior to forming North Capital, Inc. in October 2008, Mr. Dowd was a Senior Managing Director and Head of the Hedge Fund Investment Team at Bear Stearns Asset Management from September 2003 to September 2008. At Bear he led the portfolio management team allocating firm and customer capital to non-affiliate hedge funds. Before Bear, Mr. Dowd was founder and managing partner at North Capital, LLC, a Registered Investment Advisor, Commodities Trading Advisor and Commodities Pool Operator, from March 1999 to September 2003. North Capital LLC managed two hedge funds involved in arbitrage strategies primarily in the Japanese convertible bond, options and equity markets. Mr. Dowd launched North Capital, LLC following three years with Tokai Asia Limited (Hong Kong), a proprietary trading subsidiary of Tokai Bank Group, where he worked from May 1996 to March 1999. At Tokai Dowd was responsible for arbitrage strategies including the convertible bond and options arbitrage book. Tokai was registered with the Hong Kong SFA and Dowd also was registered with SFA during this period. Before Tokai, Mr. Dowd spent nine years with Bankers Trust in New York, London and Tokyo. When he left Bankers in April 1996, he was Managing Director and Head of Derivatives Trading for Asia, Branch Manager of BT Asia Securities Ltd. Tokyo, and a Partner of Bankers Trust. In this capacity Dowd oversaw the customer fixed income and equity securities, futures and options trading businesses in Tokyo, Hong Kong and Singapore. Mr. Dowd began his career in June 1985 with Samuel Montagu Capital Markets Inc., a boutique investment bank, before moving to Bankers Trust in November 1987.

The following table provides a chronology of Mr. Dowd’s employment background:

Start Date	End Date	Firm Name	Main Business	Responsibilities
10/2008	Present	North Capital, Inc.	Registered Investment Advisor and Commodities Trading Advisor	Chief Executive Officer and Chief Investment Officer
01/2011	Present	North Capital Private Securities Corp	Registered Broker Dealer	Chief Executive Officer and CCO
07/2009	05/2012	Docuvana, Inc.	Technology Software as a Service Provider	Chief Executive Officer
09/2003	09/2008	Bear Stearns Asset Management	Institutional Asset Management	Portfolio Manager – Hedge Funds
03/1999	09/2003	North Capital, LLC	Registered Investment Advisor	Managing Member and Chief Investment Officer
05/1996	03/1999	Tokai Asia Ltd	Proprietary Trading	Portfolio Manager – Arbitrage Strategies

04/1996	05/1996	Not working		
11/1987	04/1996	Bankers Trust Company	Investment Banking, Sales and Trading	Head of Derivatives Trading for Asia
06/1985	11/1987	Samuel Montagu Capital Markets Inc.	Investment Banking, Sales and Trading	Associate – Derivatives Desk

Dowd is a graduate of Georgetown University School of Foreign Service (magna cum laude) and has completed graduate coursework at Stanford University (SCPD) and U.C. Berkeley (extension program). He has been a frequent conference presenter on investment topics such as individual financial planning topics, private market investing, investment due diligence, portable alpha, derivative strategies and non-traditional beta investments. He was born in 1964.

Item 3 Disciplinary Information

In this Item the Securities and Exchange Commission (SEC) requires that we disclose all material facts related to any legal or disciplinary events that would be material to a client's or prospective client's evaluation of the individual named in this Brochure Supplement. The types of events required to be disclosed are detailed in the SEC's instructions for this Item and include criminal misconduct, legal or regulatory infractions that are investment-related, certain judgments by self-regulatory organizations (SROs) against the individual named in this Brochure Supplement, and sanctions imposed by professional organizations.

There are no such disclosures related to James P. Dowd.

As an associated person of an NFA member firm, and as a Principal of a registered Broker Dealer, Mr. Dowd is subject to oversight by other regulators, such as NFA, CFTC, and FINRA. There have been no disciplinary issues at any of these regulatory and self-regulatory organizations.

Item 4 Other Business Activities

The business activities of James P. Dowd are focused on growing the business of North Capital and its affiliates, as described herein. Mr. Dowd serves as a principal of North Capital Private Securities Corporation (NCPS), a broker dealer under common control. The activities of NCPS are described in the North Capital Brochure, including the possibility of conflicts of interest that may arise. Mr. Dowd is also a principal of North Capital Investment Technology, Inc. (NCIT), which provides technology software as a service in the financial services domain and is the parent company of NCPS. North Capital and NCIT each has other subsidiaries and affiliated companies related to the business of NCPS and North Capital, as more fully described in the firms' regulatory filings.

Item 5 Additional Compensation

Mr. Dowd receives a salary from North Capital and is eligible to receive a discretionary bonus. The firm awards discretionary bonuses to employees to recognize individual achievement and company performance. Bonuses are awarded annually by management on a discretionary basis, taking into account factors such as revenue and assets brought to the firm, client service and satisfaction, contribution to the long-term value of the firm, and other factors. As the principal shareholder of North Capital, Mr. Dowd benefits directly from the financial performance of the company.

Item 6 Supervision

Mr. Dowd is the Chief Executive Officer and Chief Investment Officer of North Capital. He also serves as the firm's Chief Compliance Officer. Consequently, he is responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Dowd and all employees of North Capital are required to acknowledge and agree to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Dowd executes an annual attestation for both the firm and for the CFA Institute, of which he is a regular member.

Item 1 Cover Page

Frances E. Harkins, CFP®
Managing Director and Senior Financial Advisor

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November 15, 2018

This brochure supplement provides information about Frances Harkins that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about Frances Harkins is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Frances E. Harkins, a Certified Financial Planner® and registered investment advisor representative, joined North Capital in May of 2013. In addition to managing her clients' financial planning and investment needs, she serves on North Capital's Investment Committee and assists in formulating the asset class and composite model portfolios of the firm.

Before North Capital, Ms. Harkins worked with Grossman Financial Management (GFM). During her twelve years there, she established long-term planning relationships with clients whose professions span many fields, both private and public. She established a monthly portfolio review schedule and implemented rebalancing strategies for GFM client portfolios. Prior to GFM, at Prudential Financial Planning Services, Ms. Harkins earned the Series 7 and Series 66 registrations and was a licensed life insurance agent. In the late 1980's and early 1990's, Ms. Harkins worked for the US Treasury's Office of Thrift Supervision (OTS), the federal regulator of savings and loan institutions. She was a Supervisory Financial Analyst and Federal Examiner, and became an Accredited Federal Thrift Regulator in 1989. In addition to examining a broad range of thrifts' management, lending and appraisal practices, financial policies and procedures and regulatory compliance, Ms. Harkins helped develop the OTS' Criminal Referral Unit (CRU). The CRU served as the OTS liaison between US Attorney's Offices, the FBI and the Secret Service to provide knowledge supporting the prosecution of bank fraud and provide training on financial crimes. Ms. Harkins started her professional career in banking during a master's level internship at the Banca Serfin in Mexico City, then learned lending and bank operations through Bank of America's (BoFA) formal post-college officer training program. At Bank of America she was responsible for business development, financial analysis and credit request presentations. She spent the majority of her tenure at BofA in the Customized Financial Services Group assisting high net worth clients with their banking needs.

From 1994 to 2000, while raising her small children, Ms. Harkins managed the financial, accounting, and tax matters of a family-run engineering and design company, Knight Technical Service, Inc. During this time she was able to volunteer considerable time to her community, much of it benefitting the local Parent Teacher Association. On the PTA Board, she served in many capacities, from Auditor and Vice President to Treasurer and President.

Start Date	End Date	Organization Name	Location	Position
07/2001	05/2013	Grossman Financial Management	Benicia, CA	Registered Investment Advisor Representative, Certified Financial Planner®
09/2000	06/2001	Prudential Financial Planning Services	Walnut Creek, CA	Financial Planner
10/1986	06/1994	United States Department of Treasury - Office of Thrift Supervision	San Francisco, CA	Supervisory Financial Analyst, Federal Examiner
09/1983	05/1986	Bank of America	Long Beach, CA	Loan Officer

Ms. Harkins holds a Master of Arts in Economics and a Bachelors of Arts in Business Economics from the University of California, Santa Barbara. She was born in 1957.

Item 3 Disciplinary Information

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There are no such disclosures related to Frances Harkins.

Item 4 Other Business Activities

The business activities of Frances Harkins are focused on the business of North Capital, as described herein. Through her family trust, she owns and participates in the management of a number of commercial real estate investments.

Item 5 Additional Compensation

Ms. Harkins receives a share of the financial planning and investment management revenue she produces for North Capital. The share is proportionate to her role in sourcing and managing client relationships, conducting financial planning, and participating in the investment management of client portfolios, as determined in a contractual arrangement between Ms. Harkins and North Capital. As a fee-only advisory firm, North Capital does not charge and will not accept sales charges, referral fees, brokerage commissions, or trailers of any kind, and does not permit its affiliated advisors (whether employees or independent consultants) or any other affiliate to participate in such fees in respect of advisory clients of the firm. North Capital's fees are disclosed in writing to all prospective clients with whom she is involved.

As a CFP certificate holder, Ms. Harkins is subject to the rules and standards governing CFP membership. The CFP Board of Standards has recently issued guidelines on compensation disclosure that state that an investment advisor representative who is a CFP certificate holder may not claim to be a fee-only advisor if an affiliate of the advisory firm is a registered broker-dealer. Specifically, the CFP's notice to CFP Professionals dated August 11, 2013 states: "For example, if the CFP® professional works for a registered investment adviser that is under common ownership with a broker-dealer, CFP Board considers the broker-dealer to be a related party. Therefore, any CFP® professional working for an organization that has a broker-dealer subsidiary or affiliate must include "commission" as part of his/her compensation disclosure." This disclosure requirement was designed to address a pervasive conflict of interest that exists where an advisory firm receives advisory fees from a client, and an affiliated broker-dealer earns commissions or trailers from the same client.

However, the disclosure requirement does not consider whether the CFP certificate holder, or the affiliated broker-dealer, actually receives any commission or other forms of non-fee compensation or other material benefit from clients of the advisory firm, or whether the CFP professional benefits directly or indirectly from the activities of the broker-dealer. The CFP Board's stated position is that the potential for an affiliated broker dealer to receive compensation from an advisory firm's clients ---and the broker dealer's

mere existence is apparently enough to show such potential ---is sufficient to preclude the CFP certificate holder from claiming to be fee-only.

North Capital Inc. and its affiliate North Capital Private Securities do not share clients. Both firms have adopted policies that prohibit NCPS from working with any North Capital Inc. advisory client. Therefore, it is difficult to imagine any scenario where North Capital Private Securities would receive a direct or indirect benefit from any advisory client of Ms. Harkins. Moreover, Ms. Harkins does not participate in any of the activities of North Capital Private Securities, and she receives no direct or indirect benefit from North Capital Private Securities. As previously stated, the only compensation received by Ms. Harkins derives from advisory fees paid directly by advisory clients. Neither she, nor North Capital, nor any of their affiliates receives any brokerage commission, trailer, referral fees, or other compensation in respect of advisory clients, except for advisory fees paid by the clients on a fully-disclosed basis.

North Capital Inc. has no affiliation with the CFP Board of Standards, and it will therefore continue to represent that it is a fee-only advisor, which, in our opinion, is a truthful, accurate, and complete representation of its compensation structure. However, in order to comply with the CFP Board's compensation disclosure guidelines, Ms. Harkins is required to report her compensation as "fee and commission." Nonetheless, Ms. Harkins is firmly committed to the fee-only financial planning model and will not accept a commission for any financial product.

Item 6 Supervision

Ms. Harkins is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Ms. Harkins and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Ms. Harkins executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.

Michael T. Weaver Jr., CFA
Director-Principal

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November 15, 2018

This brochure supplement provides information about Michael T Weaver Jr. that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about Michael T. Weaver, Jr. is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Michael T Weaver Jr., Director-Principal at North Capital, has over ten years of experience in the financial services industry. Mr. Weaver has passed the FINRA Series 7, 24, 63 and 65 exams. He is registered with FINRA under CRD# 4839552.

Mr. Weaver started his career in financial services as an Analyst in the Fixed-Income Sales & Trading (S&T) Program at Banc of America Securities. As an Analyst, Mr. Weaver worked in the Structured Securities Group, where he structured CDO's and CLO's and the Central Funding Group, where he was an interest rate trader. Mr. Weaver was promoted to Associate in the Central Funding Group with specific responsibility for trading Agency Specials, Strips, TIPS, Off-the-run Treasuries and the on the run 30 year UST bond in repo. Mr. Weaver also has experience as a Summer Analyst in Investment Banking at Goldman Sachs, a Summer Associate in S&T at Deutsche Bank and an Intern at MKP Capital Management.

The following table provides a chronology of Mr. Weaver's employment background:

Start Date	End Date	Firm Name	Location	Position
Jan-15	Present	North Capital, Inc.	Salt Lake City, UT	Vice President
Jan-15	Present	North Capital Private Securities Corp	Salt Lake City, UT	Vice President
Sep-14	Dec-14	Time Off		
Jun-14	Aug-14	MKP Capital	New York, NY	Intern
May-13	Jun-14	Time Off		
Aug-12	May-13	Full-Time Education	Ithaca, NY	Student
Jun-12	Aug-12	Deutsche Bank	New York, NY	Summer Associate
Jul-11	Jun-12	Full-Time Education	Ithaca, NY	Student
Jun-09	Jul-11	Recovering from Medical Emergency	Plainsboro, NJ	N/A
Jun-07	Jun-09	Banc of America Securities	New York, NY	Associate
Jul-05	Jun-07	Banc of America Securities	New York, NY	Analyst
Jun-04	Jun-05	Banc of America Securities	New York, NY	Analyst

Mr. Weaver graduated Magna Cum Laude from Morehouse College, where he earned a Bachelor of Arts in Business Administration with a concentration in Finance. While at Morehouse, he was inducted into Phi Beta Kappa and Beta Gamma Sigma. Mr. Weaver also holds an MBA from Cornell University where he was a Roy H. Park Leadership Fellow. He is a CFA charterholder.

Item 3 Disciplinary Information

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There are no such disclosures related to Michael T Weaver Jr.

As an associated person of a registered Broker Dealer, Mr. Weaver is subject to oversight by other regulators such as SEC and FINRA. There have been no disciplinary issues at any of these regulatory and self-regulatory organizations.

Item 4 Other Business Activities

The business activities of Mr. Weaver are focused on growing the business of North Capital and its affiliates, as described herein. Mr. Weaver serves as a registered representative of North Capital Private Securities Corporation (NCPS), a broker dealer under common control. The activities of NCPS are described in the North Capital Brochure, including the possibility of conflicts of interest that may arise.

Item 5 Additional Compensation

Weaver receives a salary from North Capital and is eligible to receive a discretionary bonus. The firm awards discretionary bonuses to employees to recognize individual achievement and company performance. Bonuses are awarded annually by management on a discretionary basis, taking into account factors such as revenue and assets brought to the firm, client service and satisfaction, contribution to the long-term value of the firm, and other factors. Mr. Weaver also may receive a share of the financial planning and investment management revenue he produces for North Capital. The share is proportionate to his role in sourcing and managing client relationships, conducting financial planning, and participating in the investment management of client portfolios, as determined in a contractual arrangement between Mr. Weaver and North Capital. As a fee-only advisory firm, North Capital does not charge and will not accept sales charges, referral fees, brokerage commissions, or trailers of any kind, and does not permit its affiliated advisors (whether employees or independent consultants) or any other affiliate to participate in such fees in respect of advisory clients of the firm. North Capital's fees are disclosed in writing to all prospective clients with whom Mr. Weaver is involved.

Item 6 Supervision

Mr. Weaver is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Weaver and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Weaver executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.

Item 1 Cover Page

Daren D. Dearden
Director

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November 15, 2018

This brochure supplement provides information about Daren D. Dearden that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about Daren D. Dearden is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Daren D. Dearden, Director at North Capital, has four years of experience in the financial services industry. Mr. Dearden has passed the FINRA Series 65 exam. He is registered with FINRA under CRD# 6449890.

Mr. Dearden started his career in financial services as an intern at North Capital, where he became familiarized with the client-deliverable documents, and systems such as Morningstar in order to be able to assist with the client onboarding process. Upon passing the Series 65 exam, Mr. Dearden was promoted to Associate at the firm, with added responsibilities including client management and outreach. After two years as an associate, Mr. Dearden was promoted to Director. He works both with his own clients as well as with clients of other advisors of the firm.

The following table provides a chronology of Dearden’s background in financial services:

Start Date	End Date	Firm Name	Location	Position
Jan 2015	Dec 2015	University of Utah – MSF	Salt Lake City, UT	Student
Oct 2014	Present	North Capital, Inc.	Salt Lake City, UT	Director

Mr. Dearden graduated from the University of Utah, where he earned a Bachelor of Arts in Spanish Education with a minor in Business Management. Mr. Dearden completed a Master’s of Science in Finance in December of 2015.

Item 3 Disciplinary Information

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There are no such disclosures related to Daren D. Dearden.

Item 4 Other Business Activities

The business activities of Mr. Dearden are focused on growing the business of North Capital and its affiliates, as described herein. Mr. Dearden may work as an independent contractor on a part-time basis, outside of normal business hours, in fields that are not related to financial services.

Item 5 Additional Compensation

Mr. Dearden receives a salary from North Capital and is eligible to receive a discretionary bonus. The firm awards discretionary bonuses to employees to recognize individual achievement and company performance. Bonuses are awarded annually by management on a discretionary basis, taking into account factors such as revenue and assets brought to the firm, client service and satisfaction, contribution to the long-term value of the firm, and other factors. Mr. Dearden also receives a share of the financial planning and investment management revenue he produces for North Capital. The share is proportionate to his role in sourcing and managing client relationships, conducting financial planning, and participating in the investment management of client portfolios, as determined in a contractual arrangement between Mr. Dearden and North Capital. As a fee-only advisory firm, North Capital does not charge and will not accept sales charges, referral fees, brokerage commissions, or trailers of any kind, and does not permit its affiliated advisors (whether employees or independent consultants) or any other affiliate to participate in such fees in respect of advisory clients of the firm. North Capital's fees are disclosed in writing to all prospective clients with whom Mr. Dearden is involved.

Item 6 Supervision

Mr. Dearden is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Dearden and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Dearden executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.

Juan A. Garcia
Managing Director and Financial Advisor

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November 15, 2018

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Item 2 Educational Background and Business Experience

Juan A. Garcia joined North Capital in October of 2016. In addition to managing his clients' financial planning and investment needs, he serves on North Capital's Investment Committee and assists in formulating the asset class and composite model portfolios of the firm.

Mr. Garcia has over seventeen years of experience in global financial markets. Mr. Garcia has passed the FINRA Series 7, 63, 65 and 79 exams. He is registered with FINRA under CRD# 5251261. He is an attorney licensed to practice law in the states of New York and Texas.

Prior to joining North Capital, Inc. in October 2016, Mr. Garcia was the founder and head of the Wealth Management Group of Texas Regional Bank. Mr. Garcia led the group providing wealth advisory services to over 100 institutions and individuals and overseeing the investment of approximately \$300 million in assets under management.

Mr. Garcia began his career as a corporate attorney in the Mergers & Acquisitions group at Skadden, Arps, Slate, Meagher & Flom in New York City in 2000, before moving to the Mergers & Acquisitions group of JPMorgan's investment bank in 2006.

The following table provides a chronology of Mr. Garcia's employment background:

Start Date	End Date	Firm Name	Business
10/2016	Present	North Capital, Inc.	Financial Advisor to individual & institutional clients
07/2013	10/2016	Texas Regional Bank	Financial Advisor to individual & institutional clients
02/2012	07/2013	Private practice attorney	Client advisory in the areas of private equity transactions, contractual matters, and business disputes
08/2010	02/2012	Deutsche Bank	Institutional client advisory focused on the Asset Management, Insurance and Bank sectors
06/2008	08/2010	J.P. Morgan Asset Management	Corporate development & competitive intelligence
09/2006	06/2008	J.P. Morgan Securities	Pan-industry institutional mergers & acquisitions advisory
10/2000	09/2006	Skadden, Arps	Pan-industry institutional advisory in the areas of private and public company divestitures & acquisitions, private equity matters, and corporate finance

Mr. Garcia has also served since 2008 on the board of trustees of Northfield Mount Hermon School, one of the nation's premier and largest independent boarding schools located in Northfield, Massachusetts. He has also served since 2012 as a member of the Board of Directors of the Vannie E. Cook Jr. Cancer, which provides resources for cancer treatment, research and education in the Rio Grande Valley of Texas.

Garcia is a graduate of Trinity University where he obtained a B.S. in Economics and a B.S. in Business Administration. He completed his studies in law at Georgetown University Law Center in Washington D.C. He was born in 1972.

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There are no such disclosures related to Juan A. Garcia.

Item 4 Other Business Activities

The business activities of Juan A. Garcia are focused on growing the business of North Capital, as described herein. Mr. Garcia also serves as a passive principal of, and investor in, an agricultural business, as a passive investor in a financial services software company. He is also an indirect investor in a regional bank.

Item 5 Additional Compensation

Mr. Garcia receives a salary from North Capital. He also receives compensation from the agricultural venture.

Item 6 Supervision

Mr. Garcia is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Garcia and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Garcia executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.

Item 1 Cover Page

Paul D. Bowers
Managing Director
Senior Investment Advisor

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November 15, 2018

This brochure supplement provides information about Paul D. Bowers that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about Paul D. Bowers is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Paul D. Bowers, Managing Director and Senior Investment Advisor, has over thirty years of experience in financial markets. Mr. Bowers has passed the FINRA Series 7, 63 and 65 exams and is registered with FINRA under CDR # 1799341. Mr. Bowers graduated from Texas Christian University in 1986, where he earned a Bachelors of Business Administration with a concentration in Finance & Economics. Information regarding Mr. Bowers' employment history is detailed below.

Mr. Bowers is a Senior Investment Advisor for North Capital, Inc., working primarily with individuals, athletes, families, institutions and private business owners. These activities include financial planning, risk management, asset & liability management, investment banking, individualized portfolio design, lending, estate and trust planning, and systematic performance reviews of allocated asset pools.

Prior to joining North Capital, Inc., Mr. Bowers held a variety of senior investment and management positions over the past three decades. He helped build, restructure and manage investment related businesses for Adi Dassler Int'l Family Office, ACG Wealth, Lakeview Capital Partners, Bear Stearns & Co., Cantor Fitzgerald L.P., Lazard Frères, Lehman Brothers, Oppenheimer & Co. and Bank of America Merrill Lynch in Europe and North America.

In his various capacities, Mr. Bowers has had direct exposure to a diverse set of asset classes and strategies including: fixed income, private & public equities, sovereign debt, foreign exchange, commodities, proprietary trading, tax and direct investments.

The following table provides a chronology of Mr. Bowers' employment background:

Start Date	End Date	Firm Name	Location	Position
1986	1992	Bear Stearns	London/New York	Portfolio Manager
1992	1996	Cantor Fitzgerald International	London	Partner
1996	2001	Bear Stearns, Intl Ltd	London/New York	Senior Managing Director
2001	2002	Octagon Asset Advisory	Sea Island, GA	Co-Founder, Principal
2002	2003	Lazard Capital Markets	London	Director
2004	2008	Lehman Brothers	London/New York	Managing Director
Oct 2008	Feb 2009	BTIG LLC	New York	Managing Director
Mar 2010	Dec 2010	Oppenheimer & Co.	New York	Managing Director
Jan 2011	Aug 2012	Schottenfeld Group	New York	Equity Portfolio Mgr
Aug 2012	Dec 2014	Bank of America Merrill Lynch	Saint Simons Island, GA	Senior Financial Advisor
Dec 2014	April 2016	Lakeview Capital Partners	Atlanta, GA	Managing Director, Investment Advisor
April 2016	Mar 2018	ACG Wealth	Atlanta, GA	Senior Investment Advisor
Mar 2018	Oct 2018	Adi Dassler Int'l Family Office	Saint Simons Island, GA	Principal, Senior Investment Advisor
Oct 2018	Present	North Capital, Inc.	Midvale, Utah	Managing Director, Family Office Advisor

Item 3 Disciplinary Information

In this Item the Securities and Exchange Commission (SEC) requires that we disclose all material facts related to any legal or disciplinary events that would be material to a client's or prospective client's evaluation of the individual named in this Brochure Supplement. The types of events required to be disclosed are detailed in the SEC's instructions for this Item and include criminal misconduct, legal or regulatory infractions that are investment-related, certain judgments by self-regulatory organizations (SROs) against the individual named in this Brochure Supplement, and sanctions imposed by professional organizations.

There are no such disclosures related to Paul D. Bowers.

Item 4 Other Business Activities

The business activities of Mr. Bowers are focused on growing the business of North Capital and its affiliates, as described herein. Mr. Bowers serves as a registered representative of North Capital Private Securities Corporation (NCPS), a broker dealer under common control. The activities of NCPS are described in the North Capital Brochure, including the possibility of conflicts of interest that may arise.

Insurance Agency Affiliation

Mr. Bowers is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Bowers's role with North Capital, Inc. As an insurance professional, Mr. Bowers may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bowers is not required to offer the products of any particular insurance company, and he may offer such products to individuals who are not advisory clients. If an insurance vendor will not waive a commission or fee that would otherwise be payable to the Advisor or its personnel, then it will be (1) fully disclosed to the client; (2) offset against other fees due to the Advisor. The guiding principle, which is delineated more fully in the Advisor's Code of Ethics, is that the Advisor should avoid any real or apparent conflicts of interest in recommending strategies or particular investments for its clients. To the extent that such conflicts are unavoidable, they should be fully disclosed and mitigated to the extent possible. Clients are under no obligation to implement any recommendations made by Mr. Bowers or the Advisor.

Item 5 Additional Compensation

Mr. Bowers receives a salary from North Capital and is eligible to receive commissions from NCPS for brokerage activity not related to the advisory business, and a discretionary bonus. The firm awards discretionary bonuses to employees to recognize individual achievement and company performance. Bonuses are awarded annually by management on a discretionary basis, taking into account factors such as revenue and assets brought to the firm, client service and satisfaction, contribution to the long-term value of the firm, and other factors. Mr. Bowers also receives a share of the financial planning and investment management revenue he produces for North Capital. The share is proportionate to his role

in sourcing and managing client relationships, conducting financial planning, and participating in the investment management of client portfolios, as determined in a contractual arrangement between Mr. Bowers and North Capital. As a fee-only advisory firm, North Capital does not charge and will not accept sales charges, referral fees, brokerage commissions, or trailers of any kind, and does not permit its affiliated advisors (whether employees or independent consultants) or any other affiliate to participate in such fees in respect of advisory clients of the firm. North Capital's fees are disclosed in writing to all prospective clients with whom Mr. Bowers is involved.

Item 6 Supervision

Mr. Bowers is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Bowers and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Bowers executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.

Item 1 Cover Page

**Jacob A. Gallagher
Director-Principal**

**North Capital Inc.
623 E Fort Union Blvd., Suite 101
Salt Lake City, UT 84047
(888) 625 7768
<http://www.northcapital.com>
November 15, 2018**

This brochure supplement provides information about Jacob A. Gallagher that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about Jacob A. Gallagher is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

Mr. Gallagher joined North Capital Private Securities in July of 2018 and joined North Capital Inc. in November of 2018. Mr. Gallagher is a graduate of the University of North Carolina at Wilmington Cameron School of Business. He has a B.A. in Economics and a minor in Mathematics.

Mr. Gallagher started his career at Mutual of Omaha as an insurance agent and financial advisor. His main responsibilities were introducing new clients to the firm and designing financial plans. After Mutual of Omaha, Mr. Gallagher worked at Worden Capital Management as an Equity Broker. He opened trading accounts and recommended trade ideas to clients. Mr. Gallagher has passed the FINRA Series 7, 63, 65, and 24. His CRD number is: 6699216.

The following table provides a chronology of Mr. Gallagher's employment background:

Start Date	End Date	Organization	Location	Title
11/2018	Present	North Capital Inc	Salt Lake City, UT	Financial Advisor
07/2018	Present	North Capital Private Securities	Salt Lake City, UT	Director of Sales
12/2017	Present	GT Capital Holdings	Wilmington, NC	CFO
01/2018	06/2018	Worden Capital Management LLC	Wilmington, NC	Representatives
03/2017	12/2017	Mutual of Omaha Investor Services Inc.	Wilmington, NC	Investment Advisor Representative
01/2017	12/2017	Mutual of Omaha Insurance Co.	Wilmington, NC	Insurance Agent
03/2012	10/2017	Troon Inc	Southport, NC	Server
09/2016	05/2017	Tutor.com	Wilmington, NC	Tutor
08/2016	10/2016	Absolute Alpha Capital Management	Wilmington, NC	Investment Advisor Representative
02/2014	03/2015	Cape Fear Restaurant	Southport, NC	Server
09/2010	05/2012	Atlantic Seafood and Steaks	Southport, NC	Server Assistant
03/2011	09/2011	Troon Inc	Southport, NC	Server Assistant
04/2010	10/2010	Troon Inc	Southport, NC	Server Assistant
08/2009	04/2010	Unemployed	Oak Island, NC	NA
05/2009	08/2009	Oak Island Parks and Recreation	Oak Island, NC	Counselor
08/2008	05/2009	Unemployed	Oak Island, NC	NA

Item 3 Disciplinary Information

In this Item the Securities and Exchange Commission (SEC) requires that we disclose all material facts related to any legal or disciplinary events that would be material to a client's or prospective client's evaluation of the individual named in this Brochure Supplement. The types of events required to be disclosed are detailed in the SEC's instructions for this Item and include criminal misconduct, legal or regulatory infractions that are investment-related, certain judgments by self-regulatory organizations (SROs) against the individual named in this Brochure Supplement, and sanctions imposed by professional organizations.

The supervised person has one regulatory disclosure, the details of which can be found on FINRA's BrokerCheck system or the IAPD through this BrokerCheck link:
<https://brokercheck.finra.org/individual/summary/6699216#DisclosuresSection>

Item 4 Other Business Activities

The business activities of Jacob A. Gallagher are focused on growing the business of North Capital and its affiliates, as described herein. Mr. Gallagher serves as a principal of North Capital Private Securities Corporation (NCPS), a broker dealer under common control. The activities of NCPS are described in the North Capital Brochure, including the possibility of conflicts of interest that may arise.

Item 5 Additional Compensation

Mr. Gallagher receives a salary from North Capital and is eligible to receive commissions from NCPS for brokerage work that is not related to the advisory business, and a discretionary bonus. The firm awards discretionary bonuses to employees to recognize individual achievement and company performance. Bonuses are awarded annually by management on a discretionary basis, taking into account factors such as revenue and assets brought to the firm, client service and satisfaction, contribution to the long-term value of the firm, and other factors.

Item 6 Supervision

Mr. Gallagher is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Gallagher and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Gallagher executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.

Item 1 Cover Page

David Witkoff
Associate

North Capital Inc.
623 E Fort Union Blvd., Suite 101
Salt Lake City, UT 84047
(888) 625 7768

<http://www.northcapital.com>

November 15, 2018

This brochure supplement provides information about David Edward Witkoff that supplements the North Capital Form ADV Part II Brochure. You should have received a copy of that brochure. Please contact us at the phone number listed above or by email at info@northcapital.com if you did not receive North Capital's Brochure or if you have any questions about the contents of this supplement. Additional information about David Edward Witkoff is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Educational Background and Business Experience

David E. Witkoff, an Associate at North Capital, has two months of experience in the financial services industry. Mr. Witkoff has passed the FINRA Series 65 and Series 7 exams. He is registered with FINRA under CRD# 7011539.

Mr. Witkoff started his career in financial services at North Capital as an Associate, where he became familiarized with the client-deliverable documents, and systems such as Morningstar in order to be able to assist with the client onboarding process. Upon passing the Series 65 and Series 7 exams, Mr. Witkoff was given added responsibilities including client management and outreach.

The following table provides a chronology of Witkoff's background in financial services:

Start Date	End Date	Firm Name	Location	Position
Sept 2012	May 2016	Georgetown University	Washington, DC	Student
Sept 2016	Jan. 2018	Swansea Univ. School of Management	Swansea, Wales	Student
Aug 2018	Present	North Capital, Inc.	Salt Lake City, Utah	Associate

Mr. Witkoff graduated from Georgetown University, where he earned a Bachelor of Arts in Economics and Government with a minor in Mathematics. Mr. Witkoff also holds an MSc in investment Management from Swansea University (Wales) where he received the Swansea University School of Management Award for Meritorious Performance.

Item 3 Disciplinary Information

In this Item the Securities and Exchange Commission (SEC) requires that we disclose all material facts related to any legal or disciplinary events that would be material to a client's or prospective client's evaluation of the individual named in this Brochure Supplement. The types of events required to be disclosed are detailed in the SEC's instructions for this Item and include criminal misconduct, legal or regulatory infractions that are investment-related, certain judgments by self-regulatory organizations (SROs) against the individual named in this Brochure Supplement, and sanctions imposed by professional organizations.

There are no such disclosures related to David E. Witkoff.

Item 4 Other Business Activities

The business activities of Mr. Witkoff are focused on growing the business of North Capital and its affiliates, as described herein.

Item 5 Additional Compensation

Mr. Witkoff receives a salary from North Capital and is eligible to receive a discretionary bonus. The firm awards discretionary bonuses to employees to recognize individual achievement and company performance. Bonuses are awarded annually by management on a discretionary basis, taking into account factors such as revenue and assets brought to the firm, client service and satisfaction, contribution to the long-term value of the firm, and other factors. Mr. Witkoff also receives a share of the financial planning and investment management revenue he produces for North Capital. The share is proportionate to his role in sourcing and managing client relationships, conducting financial planning, and participating in the investment management of client portfolios. As a fee-only advisory firm, North Capital does not charge and will not accept sales charges, referral fees, brokerage commissions, or trailers of any kind, and does not permit its affiliated advisors (whether employees or independent consultants) or any other affiliate to participate in such fees in respect of advisory clients of the firm. North Capital's fees are disclosed in writing to all prospective clients with whom Mr. Witkoff is involved.

Item 6 Supervision

Mr. Witkoff is supervised by James P. Dowd, the Chief Executive Officer and Chief Investment Officer of North Capital. Dowd also serves as the firm's Chief Compliance Officer and therefore is ultimately responsible for supervision of all employees of the firm. All employees who are registered investment advisor representatives are legally responsible to report suspicious activity, including activity of a supervisor, to authorities. In addition, Mr. Witkoff and all employees of North Capital are required to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct, which imposes a higher duty of care and professional responsibility. Mr. Witkoff executes an annual attestation for the firm, indicating agreement to comply with the policies of North Capital, including compliance with the Ethics Policy and the CFA Institute Code of Ethics.