Non-discretionary Advisory Services

North Capital offers non-discretionary advisory services for clients who are primarily self-directed investors, or those who wish to maintain other advisory relationships. Because North Capital is a fiduciary, you can be assured that the advice we provide is objective and based upon your unique needs and circumstances.

Financial Planning

Plan	Recommend
Implement	Monitor

Investment Management

Portfolio Evaluation We will analyze your portfolio asset allocation, fund selection, and tax profile during the portfolio review process. Academic research has proven that asset allocation is the most important factor in determining investment returns. We will determine whether your portfolio is well-diversified across a broad array of asset classes, styles and risk types. We generally recommend passive investments, which offer the most cost-effective and consistent means of capturing market returns. However, some clients prefer to invest in separate accounts or actively-managed funds. We will work with you to help you understand the potential risks, benefits and costs of each approach. More importantly, we provide a foundation of research and analytical expertise to help you understand how to assess different investments.

Our investment process is grounded in academic research and driven by enduring principles.

Recommendations We aim to provide our clients with advice that is clear and actionable. We will explain whether your portfolio has an appropriate level of risk given your needs and goals. If we believe you should sell a certain fund or avoid a particular manager, we offer an alternative that we believe to be superior. We will attempt to identify cost savings and tax efficiencies to reduce the drag on your investment returns, including pointing out hidden costs and conflicts of interest.

North Capital is a fiduciary, which means we have a legal and ethical obligation to put the interest of our clients before our own.

Monitoring and Reporting North Capital offers monitoring and reporting services for non-discretionary clients. We will recommend an appropriate benchmark for your portfolio to facilitate an objective assessment of funds and managers. Account information is uploaded into our portfolio management system, which produces comprehensive, quarterly performance and risk reports, including a breakdown of asset class risk and detailed equity exposure reporting by style, sector, and geographic region.

Custom Advisory Services Clients have needs that may require specialized attention and customized solutions. North Capital's principals have worked with clients to meet a wide variety of needs, including asset valuation, distressed asset sales, interest rate and foreign currency hedging, initial and ongoing due diligence of private funds, analysis and evaluation of private investment opportunities and acquisitions, restricted stock hedging, hedging illiquid securities, development of investment policies and procedures, forming qualified retirement plans, creation of domestic and international investment vehicles, manager searches, and general investment consulting.