

# Sound Financial Advice for Everyone

Planning your financial future is all about choosing a direction and charting a course forward.

We believe that everyone can use a guiding light – especially when it comes to their finances.

# We are a Team with Experience



No matter who you are or how much money you have, we can help you take the next step in your financial journey. At Northern Capital, we've been providing sound investment advice since 1992.

## Why does experience matter?

**With over 100 years of combined experience in the financial industry, our team has the expertise and professionalism to help you reach your goals.**

**Before we manage your investments, we take the time to get to know you. Working with a financial**

**fully understanding  
your needs and goals,  
we seek to develop  
lasting relationships  
built on trust.**

**We will be your  
partner in navigating  
complex financial  
situations and provide  
continuous  
comprehensive  
financial planning. We  
take pride in utilizing  
our depth of  
knowledge to provide  
exceptional  
consultation and  
investment  
management services.**

**Schedule an  
Appointment**



# Your Best Interest

We know that earning your trust is essential to help you reach your goals. That's why Northern Capital is a fee-only fiduciary adviser. That means we provide sound financial advice, rather than sell specific investments, so you can trust that our advice is always in your best interest.

## **Why should you hire a *fiduciary* adviser?**

A fiduciary duty is the highest standard of care to put client interests ahead of our own.

Transparency of fees is of utmost importance. That is why we keep it simple. We are a fee-only adviser with no hidden costs.

a advice rather than sell specific investments. This is in direct contrast to non-fiduciary brokers that sell products for a commission that may or may not be in your best interest.

[View Fee Schedule](#)

# People Empowered by Technology



We believe that it's important to have a team of people on your side. We also believe technology can make our

we're constantly integrating the best financial technology into our business model to make our offerings as dynamic and helpful as possible. Access to both our people and our technology begins with a simple appointment.

## What technology do we use?

We set you up with eMoney, a state-of-the-art financial planning software that you and your adviser can access at any time.

Our portfolio management system, powered by Envestnet Tamarac, provides us with tools to monitor, trade, and rebalance your accounts as well as an online client portal providing access to review your customizable reports and documents.

industry leading software solutions such as Fi360 and Morningstar that provide independent research, analytics, and monitoring tools essential to making sound investment decisions.

We offer a low-cost automated investment management service solution as well as portfolios that are manually managed.



**Two  
Companies,  
One  
Mission**

investment advice to individuals, families, corporations, foundations, and retirement plans. After 20 years in business, we opened our affiliate, Northern Capital Retirement Services, Inc. to dedicate staff time and resources to serve those plans and participants exclusively.

## How it works

**Northern Capital Management serves individual and business clients.**

**Northern Capital Retirement Services serves our retirement plans.**

**Both companies are SEC Registered Investment Advisers, exist in the same physical location, and have many of the same employees.**

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