



NORTON CAPITAL MANAGEMENT, INC.

FORM ADV

CONSOLIDATED PARTS 2B

Norton Capital Management, Inc.

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This Schedule 2B Set provides information about the investment adviser representatives of Norton Capital Management, Inc. (“NCM”) and supplements NCM’s Part 2A brochure. You should have received a copy of that brochure. Please contact us at (757) 623-1200 if you did not receive NCM’s brochure or if you have any questions about the contents of this supplement.

Additional information about the investment adviser representatives contained herein is available on the SEC’s website at

<https://adviserinfo.sec.gov/firm/summary/110398>.

Item 2 - Educational Background and Business Experience

Raymond Norton was born in 1946. He graduated from the University of Rochester, Rochester, New York, with a Bachelor of Arts in Economics in 1967. He achieved the Chartered Financial Analyst® (CFA®) designation in 1988 from the Institute of Chartered Financial Analysts.

From 1967 to 1976, he was an officer in the United States Marine Corps. He was a helicopter pilot and is a Vietnam veteran. Among numerous decorations with valor for performances during combat, he received a Distinguished Flying Cross. From 1976 to 1978, he was an Account Executive with Merrill Lynch Pierce Fenner & Smith Incorporated. He joined Shearson Lehman Brothers (then E.F. Hutton) in 1978 as a Financial Consultant. In 1981, after successfully completing a rigorous training program, he was designated a Portfolio Manager. He was appointed Assistant Vice President in 1985 and Vice President in 1987. In 1987, he was also promoted to Senior Portfolio Manager. During this time Mr. Norton also served as an instructor to new portfolio managers and made academic presentations to the Directors of Shearson's Consulting Service Program. His subjects were asset allocation, bond portfolio management, and risk measurement. In 1993, he was promoted to Senior Portfolio Management Director. He was a representative of D.E. Frey & Company, a securities brokerage firm, from June 1993 to October 2000 when he joined B.C. Ziegler and Company in the same capacity. He served as president of Norton Capital Management, Inc. (NCM) from the time he formed the firm in June 1993 until October 31, 2024, when the firm was purchased by Redmond Asset Management, LLC (RAM).

He has passed the FINRA Series 7 General Securities Representative Exam, Series 24 General Securities Principal Exam, Series 53 Municipal Fund Securities Principal Exam, Series 63 Uniform Securities Agent State Law Exam, and Series 65 Uniform Investment Adviser Law Exam.

Item 3 - Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation.

Item 4 - Other Business Activities

Mr. Norton is not actively engaged in any other investment-related business activities.

Item 5 - Additional Compensation

Mr. Norton does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

Mr. Norton is supervised by R. Scott Redmond, president of NCM, with additional compliance oversight by Anita Lavin, NCM's chief compliance officer. Mr. Norton's contact information is available on the cover page of this Form ADV Part 2B.

Mr. Redmond and Ms. Lavin, and other individuals as they designate, regularly review the accounts for which Mr. Norton provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Item 2 – Educational Background and Business Experience

Mr. Redmond was born in 1971. He earned a Master of Science from Philadelphia College of Osteopathic Medicine in 1996 and a Bachelor of Arts from Washington & Lee University in 1994. He achieved the Chartered Financial Analyst® (CFA®) designation in 2004 from the CFA Institute.

In 2005 Mr. Redmond formed Redmond Asset Management, LLC (RAM), and he currently serves as its managing member and portfolio manager. In 2024, RAM purchased Norton Capital Management, Inc., and Mr. Redmond became president and portfolio manager at NCM at that time.

Item 3 – Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation.

Item 4 – Other Business Activities

Scott Redmond and Jeremy Kirkland formed North Ridge Equity, LLC, a limited liability company under the Virginia Limited Liability Company Act, in order to purchase property for the purpose of owning, managing, and leasing real property and engaging in any other business of any kind and character that is permitted by law. Mr. Redmond is managing member of Redmond Asset Management, LLC, which owns Norton Capital Management, Inc.

Item 5 – Additional Compensation

The profits and losses of North Ridge Equity, LLC shall be allocated among Scott Redmond and Jeremy Kirkland in proportion to their percentage interests. There are no advisory services provided to non-clients.

Item 6 – Supervision

Mr. Redmond is supervised by Anita Lavin, NCM's chief compliance officer. He is responsible for the supervision of all NCM investment adviser representatives. His contact information is available on the cover page of this Form ADV Part 2B.

Ms. Lavin, and other individuals as she designates, regularly reviews the accounts for which Mr. Redmond provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Item 2 – Educational Background and Business Experience

Mr. Kirkland was born in 1980. He earned a Bachelor of Arts from Washington & Lee University in 2002. He achieved the Chartered Financial Analyst® (CFA®) designation in 2010 from the CFA Institute.

Mr. Kirkland joined Redmond Asset Management, LLC (RAM) as an analyst and portfolio manager in 2006. He also served as RAM's chief compliance officer until 2012. In 2014, he became a member of RAM, and in 2024, following RAM's purchase of NCM, Mr. Kirkland became a portfolio manager with NCM as well as the firm's secretary and treasurer.

Item 3 – Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation.

Item 4 – Other Business Activities

Scott Redmond and Jeremy Kirkland formed North Ridge Equity, LLC, a limited liability company under the Virginia Limited Liability Company Act, in order to purchase property for the purpose of owning, managing, and leasing real property and engaging in any other business of any kind and character that is permitted by law. Mr. Kirkland is member of Redmond Asset Management, LLC, which owns Norton Capital Management, Inc.

Item 5 – Additional Compensation

The profits and losses of North Ridge Equity, LLC shall be allocated among Scott Redmond and Jeremy Kirkland in proportion to their percentage interests. There are no advisory services provided to non-clients.

Item 6 – Supervision

Mr. Kirkland is supervised by R. Scott Redmond, NCM's president, with additional compliance oversight provided by Anita Lavin, NCM's chief compliance officer. His contact information is available on the cover page of this Form ADV Part 2B.

Mr. Redmond and Ms. Lavin, and other individuals as they designate, regularly review the accounts for which Mr. Kirkland provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

Professional Designation Information

CFA®

The Chartered Financial Analyst® (“CFA®”) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute—the largest global association of investment professionals.

To earn the CFA charter, candidates must:

- 1) pass three sequential, six-hour examinations;
- 2) have at least four years of qualified professional investment experience;
- 3) join CFA Institute as member; and
- 4) commit to abide by, and annually reaffirm, adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- place their clients’ interests ahead of their own
- maintain independence and objectivity
- act with integrity
- maintain and improve their professional competence
- disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today’s quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA Charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investment, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.