

# CARDINAL | POINT

**Item 1: Cover Page  
Form ADV, Part 2B Brochure Supplement  
November 2014**

**James A. Sheldon**

**Cardinal Point Capital Management Inc.  
666 Burrard Street, Suite 500  
Vancouver, BC Canada V6C 3P6  
[www.CardinalPointWealth.com](http://www.CardinalPointWealth.com)  
[www.CardinalPoint-Capital.com](http://www.CardinalPoint-Capital.com)**

**Contact Person:  
Jeffrey Sheldon  
Chief Compliance Officer**

**This brochure supplement provides information about Mr. Sheldon that supplements our brochure. You should have received a copy of that brochure. Please contact Jeffrey Sheldon if you did not receive Cardinal Point Capital Management Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Sheldon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2: Educational Background & Business Experience

**James Arthur Sheldon**

**Year of Birth:** 1951

### **Education Background:**

- 1974: University of Guelph, Honors Marine Biology
- 1981: York University, Masters of Science
- 1992: University of Toronto, Bachelor of Education

### **Business Background:**

- 05/2013 – Present Cardinal Point Capital Management Inc.; President
- 09/2010 – Present Cardinal Point Wealth Management, Inc; Chief Executive Officer
- 09/2009 – Present Cardinal Point Wealth Management, LLC; Managing Member
- 10/2005 – 09/2010 Assante Capital Management, Ltd; Branch Manager
- 10/2005 – 09/2010 Assante Capital Management, Ltd; Financial Advisor

## Item 3: Disciplinary Information

Mr. Sheldon does not have disciplinary events to disclose.

## Item 4: Other Business Activities

Mr. Sheldon is an owner of Cardinal Point Wealth Management Inc. a Canadian-based financial planning firm and Cardinal Point Wealth Management, LLC, a United States-based registered investment adviser. Mr. Sheldon spends approximately 50% of his time with these firms. This presents a conflict of interest to clients, as Mr. Sheldon spends time away from providing advisory services to participate in this activity. Our firm has examined this potential conflict of interest and has determined that the representative's outside business activity does not deter from the quality of their management services. Further, this conflict is mitigated by fully disclosing this to clients and clients are under full discretion to choose an alternate investment adviser representative to manage their assets.

Mr. Sheldon is an investment adviser representative with Cardinal Point Wealth Management, LLC, a United States-based registered investment adviser. As such, he may have an incentive to recommend Cardinal Point Wealth Management, LLC as an alternative investment adviser. This creates a conflict of interest in that these recommendations are based on a relationship with Cardinal Point Wealth Management, LLC. We have determined in good faith that Cardinal Point Wealth Management, LLC's services are reputable and such recommendations will be based on the client's needs. Clients are under no obligation to use the services offered by Cardinal Point Wealth Management, LLC.

## Item 5: Additional Compensation

We have nothing to disclose in this regard.

## Item 6: Supervision

Jeffrey Sheldon, the Chief Compliance Officer of Cardinal Point Capital Management Inc., supervises and monitors Mr. Sheldon's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Jeffrey Sheldon if you have any questions about Mr. James Sheldon's brochure supplement at (866) 213-2036 or (604) 630-8701.

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**Jeffrey S. Sheldon**

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**Contact Person:  
Jeffrey Sheldon  
Chief Compliance Officer**

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## Item 2: Educational Background & Business Experience

**Jeffrey Scott Sheldon**

**Year of Birth:** 1979

### **Education Background:**

- 2001: Queen's University, B.A., (Kingston, ON, Canada)
- 2004: Canadian Securities Institute (Toronto, ON, Canada) - Canadian Securities Course (CSC)
- 2005: Conduct and Practices Handbook (CPH)
- 2007: Wealth Management Essentials (WME)

### **Business Background:**

- 05/2013 – Present Cardinal Point Capital Management Inc.; CCO & Investment Advisor
- 09/2009 – Present Cardinal Point Wealth Management, LLC; Member & CCO
- 02/2008 – 01/2010 Bellatore Financial; Business Consultant
- 01/2008 – 02/2008 Sheldon Consulting; Business Consultant
- 01/2005 – 12/2007 Assante Capital Management; Financial Advisor
- 09/2001 – 12/2004 Assante Capital Management; Sales Associate

## Item 3: Disciplinary Information

Mr. Sheldon does not have disciplinary events to disclose.

## Item 4: Other Business Activities

Mr. Sheldon is an investment adviser representative and Chief Compliance Officer with Cardinal Point Wealth Management, LLC, a United States-based registered investment adviser, where he spends approximately 70% of his time. As such, he may have an incentive to recommend Cardinal Point Wealth Management, LLC as an alternative investment adviser. This creates a conflict of interest in that these recommendations are based on a relationship with Cardinal Point Wealth Management, LLC. We have determined in good faith that Cardinal Point Wealth Management, LLC's services are reputable and such recommendations will be based on the client's needs. Clients are under no obligation to use the services offered by Cardinal Point Wealth Management, LLC.

## Item 5: Additional Compensation

Mr. Sheldon does not have anything to disclose in this regard.

## Item 6: Supervision

James Sheldon, President of Cardinal Point Capital Management Inc., supervises and monitors Jeffrey Sheldon's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact James Sheldon if you have any questions about Jeffrey Sheldon's brochure supplement at (866) 213-2036 or (604) 630-8701.

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**John C. McCord, Jr.**

**Cardinal Point Capital Management Inc.  
666 Burrard Street, Suite 500  
Vancouver, BC Canada V6C 3P6  
[www.CardinalPointWealth.com](http://www.CardinalPointWealth.com)  
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**Contact Person:  
Jeffrey Sheldon  
Chief Compliance Officer**

This brochure supplement provides information about Mr. McCord, Jr. that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Sheldon if you did not receive Cardinal Point Capital Management Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. McCord, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

**John Cragin McCord, Jr., CFP®, CRPC®**

**Year of Birth:** 1975

### **Education Background:**

- 1998: Roanoke College; Bachelor of Business Administration w/a Finance Concentration

### **Business Background:**

- 05/2013 – Present Cardinal Point Capital Management Inc; Investment Advisor
- 02/2011 – Present Cardinal Point Wealth Management, LLC; Investment Advisor
- 05/2006 – 01/2011 E\*Trade Financial; Financial Consultant
- 04/2005 – 01/2007 QuickApply, Inc; Regional Sales Director
- 03/2002 – 03/2005 Merrill Lynch, Pierce, Fenner & Smith, Inc; Financial Advisor
- 06/2000 – 01/2002 Merrill Lynch, Pierce, Fenner & Smith, Inc; Investment Associate

### **Professional Designations:**

**Certified Financial Planner (CFP®)** – Candidates must pass a CFP-board registered program or hold one of seven advanced degrees, designations or professional licenses and pass the CFP exam. Current prerequisites include a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. Thirty hours of continuing education must be completed every two years. Areas of study include insurance and estate planning, employee benefit and tax planning, as well as investment and retirement planning. CFP practitioners are also subject to strict adherence to the CFP Board's Financial Planning Practice Standards and Professional Code of Ethics and Responsibility.

**Chartered Retirement Planning Counselor (CRPC)** – Awarded by the College for Financial Planning to individuals who complete a study program and pass a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation. The CRPC program is developed with a focus on client-centered problem solving. Applicants gain in-depth knowledge of individuals' needs both before and after retirement. The study program to become a CRPC covers the entire retirement planning process, including meeting multiple financial objectives, sources of retirement income, personal savings, employer-sponsored retirement plans, income taxes, retirement cash flow, asset management, estate planning and more.

## Item 3: Disciplinary Information

Mr. McCord, Jr. does not have disciplinary events to disclose.

## Item 4: Other Business Activities

Mr. McCord, Jr. is an investment adviser representative with Cardinal Point Wealth Management, LLC, a United States-based registered investment adviser, where he spends approximately 90% of his time. As such, he may have an incentive to recommend Cardinal Point Wealth Management, LLC as an alternative investment adviser. This creates a conflict of interest in that these recommendations are based on a relationship with Cardinal Point Wealth Management, LLC. We have determined in good faith that Cardinal Point Wealth Management, LLC's services are reputable and such recommendations will be based on the client's needs. Clients are under no obligation to use the services offered by Cardinal Point Wealth Management, LLC.

## **Item 5: Additional Compensation**

Mr. McCord, Jr. does not have nothing to disclose in this regard.

## **Item 6: Supervision**

Jeffrey Sheldon, a Chief Compliance Officer of Cardinal Point Capital Management Inc., supervises and monitors Mr. McCord, Jr's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Sheldon if you have any questions about Mr. McCord, Jr's brochure supplement at (866) 213-2036 or (604) 630-8701.

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**Terry F. Ritchie**

**Cardinal Point Capital Management Inc.  
666 Burrard Street, Suite 500  
Vancouver, BC Canada V6C 3P6  
[www.CardinalPointWealth.com](http://www.CardinalPointWealth.com)  
[www.CardinalPoint-Capital.com](http://www.CardinalPoint-Capital.com)**

**Contact Person:  
Jeffrey Sheldon  
Chief Compliance Officer**

This brochure supplement provides information about Mr. Ritchie that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Sheldon if you did not receive Cardinal Point Capital Management Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Ritchie is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2: Educational Background & Business Experience

**Terry Frank Ritchie, EA, TEP**

Year of Birth: 1962

### **Educational Background:**

- 1985: Arizona State University; Bachelor of Science in Finance

### **Business Background:**

- 05/2013 – Present Cardinal Point Capital Management Inc; Investment Advisor
- 04/2013 – Present Cardinal Point Wealth Management, LLC; Investment Advisor
- 09/2012 – 03/2013 Terry F. Ritchie, Private Practice; Financial & Tax Advisors
- 07/2006 – 08/2012 Transition Financial Advisors; Financial & Tax Advisors
- 09/2002 – 06/2006 Royal Bank of Canada; Senior Mgr, International Solutions

### **Exams, Licenses & Other Professional Designations:**

- 1985: Series 63 Exam
- Enrolled Agent (EA)
- Trust & Estate Practitioner (TEP)

**Enrolled Agent (EA)** - An Enrolled Agent is a federally authorized tax practitioner empowered by the United States Department of the Treasury to represent taxpayers before the IRS. To become an EA, applicant must pass the Special Enrollment Examination or have worked for the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. A background check, including a review of the applicant's tax compliance, is also conducted. The IRS requires EAs to complete 72 hours of continuing professional education every three years.

**Trust & Estate Practitioner (TEP)** - To receive the TEP designation, candidates must study four courses focusing on a comprehensive introduction to the law of trusts in Canada. The course examines the legal nature of a trust and how trusts can be used to achieve client objectives. It also addresses the tax consequences of creating a trust, taxation of income in a trust, and the tax consequences of distributions to a beneficiary. This course covers the law of wills, will preparation, probate fee planning and planning for incapacity. It also provides a framework to apply the concepts and technical knowledge already acquired using a case study method.

## Item 3: Disciplinary Information

Mr. Ritchie does not have disciplinary events to disclose.

## Item 4: Other Business Activities

Mr. Ritchie is an investment adviser representative with Cardinal Point Wealth Management, LLC, a United States-based registered investment adviser, where he spends approximately 30% of his time. As such, he may have an incentive to recommend Cardinal Point Wealth Management, LLC as an alternative investment adviser. This creates a conflict of interest in that these recommendations are based on a relationship with Cardinal Point Wealth Management, LLC. We have determined in good faith that Cardinal Point Wealth Management, LLC's services are reputable and such recommendations will be based on the client's needs. Clients are under no obligation to use the services offered by Cardinal Point Wealth Management, LLC.

## **Item 5: Additional Compensation**

Mr. Ritchie does not have anything to disclose in this regard.

## **Item 6: Supervision**

Jeffrey Sheldon, a Chief Compliance Officer of Cardinal Point Capital Management Inc., supervises and monitors Mr. Ritchie's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Sheldon if you have any questions about Mr. Ritchie's brochure supplement at (866) 213-2036 or (604) 630-8701.

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**Daniel G. Walkow**

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[www.CardinalPointWealth.com](http://www.CardinalPointWealth.com)  
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**Contact Person:  
Jeffrey Sheldon  
Chief Compliance Officer**

**This brochure supplement provides information about Mr. Walkow that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Sheldon if you did not receive Cardinal Point Capital Management Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Walkow is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2: Educational Background & Business Experience

**Daniel Gordon Walkow**

**Year of Birth:** 1954

### **Education Background:**

- University of Saskatchewan; Bachelor of Commerce

### **Business Background:**

- 11/2002 – Present      Cardinal Point Capital Management Inc.; Investment Advisor
- 11/1997 – 09/2002      Nesbitt Burns Securities, Ltd; Investment Advisor / Branch Manager
- 10/1984 – 11/1997      RBC Dominion Securities, Corp; Vice President & Branch Manager

### **Exams, Licenses & Professional Designations:**

- 2003: Chartered Market Technician (CMT)
- 1998: Series 24 Exam
- 1995: Series 7 & 63 Exams
- 1994: Fellow of the Canadian Securities Institute
- 1994: Chartered Financial Analyst (CFA)

The **Chartered Market Technician® (CMT)** Program requires candidates to demonstrate proficiency in a broad range of topics in the field of Technical Analysis. The Program consists of three levels. CMT Level 1 and CMT Level 2 are multiple choice exams while CMT Level 3 is in short answer form. The CMT designation is granted by the Market Technicians Association (MTA).

The objectives of the CMT Program are: To professionalize the field of Technical Analysis; to promote high ethical and professional standards; and to guide candidates in mastering a professional body of knowledge.

In order to be granted the CMT designation, all candidates must meet the following requirements: Successful completion of all three (3) levels of the CMT Exam; obtained 'Member Status' in the MTA; and Have been gainfully employed in a professional analytical or investment management capacity for a minimum period of three (3) years and must be regularly engaged in this capacity at the time of successfully passing all three (3) levels of the CMT Exam.

The CMT examinations test the critical knowledge and tasks needed to perform the duties as a technical analyst. The three-part examination consists of:

- CMT Level 1 (Definition). The Level 1 examination measures basic, entry-level competence and understanding of the candidate. The CMT Level 1 candidate needs to have a working knowledge of the basic tools of the technical analyst.
- CMT Level 2 (Definition/Application). The CMT Level 2 examination requires the candidate to demonstrate a greater depth of analysis and competency. The CMT Level 2 candidate is expected to demonstrate proficiency in applying more advanced analytical techniques. Overall, the candidate is responsible for the theory and application of concepts and techniques.
- CMT Level 3 (Integration). The CMT Level 3 examination tests the candidate on the development of logical and consistent research opinions, portfolio strategies and trading decisions based on a wide range of charts and technical data. The CMT 3 candidate must pass the ethics portion of this exam or risk failure.

To maintain their status as a CMT charterholder, an individual must be a member of the MTA in good standing and abide by the MTA Code of Ethics.

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 members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. 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. To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3: Disciplinary Information**

Mr. Walkow is the defendant in an outstanding case regarding a complaint from a former advisory client in 2008. The complaint is before small claims court and the status of the court is that the case is generally adjourned. There have not been nor are there any other outstanding complaints, legal issues or disciplinary actions since initial registration as an Advisor in 1979.

### **Item 4: Other Business Activities**

We have nothing to disclose in this regard.

### **Item 5: Additional Compensation**

We have nothing to disclose in this regard.

### **Item 6: Supervision**

Jeffrey Sheldon, a principal of the Cardinal Point Capital Management Inc., supervises and monitors Mr. Walkow's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Sheldon if you have any questions about Mr. Walkow's brochure supplement at (604) 630-8701.