

Form ADV: Part 2A
Investment Adviser Brochure
801-112411



Capita Financial Network, LLC
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March 12, 2025

This brochure provides information about the qualifications and business practices of Capita Financial Network, LLC. If you have any questions about the contents of this brochure, please contact us at 801-566-5058. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

Additional information about Capita Financial Network, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Within this document or in marketing materials, Capita Financial Network, LLC may refer to itself as a "Registered Investment Adviser" or similar language, but that registration does not imply a certain level of skill or training.

Summary of Material Changes

Capita Financial Network is required to advise you of any material changes to the Firm Brochure (“Brochure”) from our last annual update. Since our last annual amendment filing on 3/18/2024, we have the following material changes to disclose.

1. None

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Item 4 Advisory Business

Capita Financial Network, LLC (“Capita”) was formed in January 2018. The principal owner of Capita Holdings, LLC is MBL Financial LLC, which is owned by Michael and Britney Littledike. Capita provides financial planning and discretionary investment advisory services for retirees and those planning for future retirement. Capita reviews the individual needs of each client as part of the financial planning process and uses the financial plan to tailor its advisory services to the needs of the client. Clients may impose individual restrictions on their accounts. Our investment advisory services include selecting model portfolios and providing other asset management services as detailed below.

Model Portfolios

Capita reviews the client’s financial plan and assists the client in setting an appropriate investment objective. Capita has discretion to select a risk-based model portfolio sub-advised by a third-party investment adviser (the “Subadvisor”). The Subadvisor is responsible for selecting investments consisting mainly of individual securities, exchange-traded products and mutual funds within a model portfolio and for making changes to the investments selected. The Subadvisor may use other third-party advisors to select investments within the model portfolios. Capita monitors the model portfolios on an ongoing basis and has the ability to make changes to the allocation among the available models. Capita primarily recommends TownSquare Capital, LLC (“TownSquare”), a third-party investment adviser, as a sub-advisor.

Asset Management Services

Capita will provide discretionary investment advisory services for separately managed accounts invested in various types of investments, such as mutual funds, exchange traded products, equities, options, fixed income securities and private funds. Capita’s advice is tailored to the individual needs of the client based on the client’s investment objectives. Accounts are reviewed on a regular basis and rebalanced as necessary according to each client’s investment profile.

Private Funds

Capita can allocate assets among private funds, including funds of funds, managed by third parties. With respect to fund of funds, Capita recommends funds on an alternative investment platform which manages feeder funds that invest in private offerings managed by third parties. All relevant information, terms and conditions relative to private funds, including the investment objectives and strategies, minimum investments, liquidity terms, qualification requirements, suitability, fund expenses, risk factors, and potential conflicts of interest, are set forth in the offering documents (which typically include a confidential private offering memorandum, Limited Partnership Agreement, and Subscription Agreement), which each

investor is required to receive and/or execute prior to being accepted as an investor in a fund. Capita does not invest clients in private funds without prior approval from the client, and the client must complete the subscription documents.

Capita manages \$1,849,625,913 on a discretionary basis as of December 31st, 2024.

Item 5 Fees and Compensation

Capita charges fees based on a percentage of assets under management, payable quarterly in advance as specified in the client's investment advisory agreement. Fees generally range from 1% to 1.75% annually, but Capita may negotiate fees at its discretion. Fees are charged by account and clients with multiple accounts may be charged different fee rates for each account as agreed upon in the investment management agreement. Clients may pay different fees for accounts with the same or similar objectives at the adviser's discretion. Capita generally directly debits client fees. However, clients have the option to be billed.

If an advisory agreement is terminated, and/or if a client takes a distribution over \$5 before the end of the quarter, Capita will provide the client with a pro-rated refund of any pre-paid advisory fee. If a client terminates mid-quarter, prepaid fees will typically be refunded the month following termination. For example, if a client terminated in April, the client will likely be refunded any prepaid fee in May. If a client deposits additional funds into an account during the quarter, fees will be charged on pro-rata basis, factoring in the number of days left in the quarter.

Certain supervised persons of Capita serve as insurance agents. As part of a financial plan, Capita may recommend the purchase of fixed annuity products and life insurance. Capita may conduct insurance business under the name "Capita Insurance Agency" in order to comply with some states' regulations and standards. Capita receives commissions on the sale of these insurance products. No client is under any obligation to purchase a commission product from Capita. Clients may purchase insurance products recommended by Capita through other non-affiliated insurance agents. The sale of commission products creates a conflict of interest because Capita has a financial incentive to recommend these products based on the compensation to be received, rather than on a client's needs. In addition to disclosing this conflict of interest to clients, all supervised persons of Capita must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients.

Clients may also incur charges for brokerage commissions and transaction fees for effecting certain securities transactions (e.g., transaction fees are charged for certain no-load mutual funds, commissions are charged for some individual equity and debt securities transactions) custodian fees, account maintenance fees, fees related to mutual funds and exchange traded funds, and variable annuities, and other product-level fees. While Capita generally recommends no-load or institutional share classes for mutual fund investments, Capita may

recommend that a client continue to hold previously purchased mutual fund shares which may incur additional fees, such as distribution and redemption fees.

Client assets that are invested in private funds, including funds of funds, are subject to management fees, performance fees, platform fees and other expenses charged by such funds as set forth in the offering documents. Such charges and fees are exclusive of, and in addition to, Capita's fees. Please see Item 12 for additional information regarding Capita's brokerage practices.

Item 6 Performance-Based Fees and Side-By-Side Management

Capita does not charge performance-based fees or participate in side-by-side management of accounts.

Item 7 Types of Clients

Capita provides investment advisory services to individuals (including trusts, estates, and IRAs of individuals and their family members), high net worth individuals, 401K plans and small businesses.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

At the beginning of each client relationship, Capita creates a financial plan tailored to the client's investment objectives and cash flow needs. Capita provides investment advice based on the client's goals and risk tolerance. Capita recommends model portfolios, other asset management services, or private funds to meet the client's individual needs. Capita conducts investment analysis which may include reviewing comparisons to applicable benchmarks, standard deviation, beta, active share return, upside and downside capture, and portfolio range. With respect to private funds, Capita conducts appropriate due diligence, which can include reviewing the offering documents, underlying fund managers, fund financials, historical performance and investment guidelines, among other things.

Investing in securities involves risk of loss that clients should be prepared to bear. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy will be profitable or equal any specific performance level(s). Moreover, some investments may result in the loss of some or all of the capital invested. Past performance is not indicative of future results.

The firm's methods of analysis and investment strategies do not represent any significant or unusual risks; however, all strategies have inherent risks and performance limitations.

General Risk

- **Market Risk** – the risk that the value of securities may go up or down, sometimes rapidly or unpredictably, due to factors affecting securities markets generally or particular industries or segments.
- **Interest Rate Risk** – the risk that fixed income securities will decline in value because of an increase in interest rates; a bond or a fixed income fund with a longer duration will be more sensitive to changes in interest rates than a bond or fixed income fund with a shorter duration.
- **Credit Risk** – the risk that an investor could lose money if the issuer or guarantor of a fixed income security is unable or unwilling to meet its financial obligations.
- **Business Risk** – the measure of risk associated with a particular security. It is also known as unsystematic risk and refers to the risk associated with a specific issuer of a security.
- **Cybersecurity Risk**- although Capita has taken measures to reduce the risks associated with a cybersecurity event, the computer systems, networks and devices used by Capita and its service providers potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. A cybersecurity breach could result in failure to maintain the security, confidentiality or privacy of sensitive data, including personal information of clients. A cybersecurity breach may also cause disruptions and impact business operations resulting a financial loss to a client.

Investment Specific Risk

- **Mutual Funds**- A mutual fund is an investment vehicle made up of a pool of moneys collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and other assets. Each type has different features and different risks and potential rewards. Generally, the higher the potential return, the higher the risk of loss. Clients should read a fund’s prospectus and shareholder reports to learn about its investment strategy and the potential risks prior to investing
- **Exchange Traded Funds (“ETFs”)**- An ETF is a marketable security that tracks an index, a commodity, bonds, or a basket of assets like an index fund. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock involved in bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance.
- **Equities**- Equity investments generally refer to buying shares of stock in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environment.
- **Fixed Income** –Fixed income investments generally pay a return on a fixed schedule, though the

amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best-known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities, as noted above.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties.

- **Private Funds-** Private fund investments tend to lack liquidity and are subject to varying degrees of risk. Certain private funds may be unable to raise funds to meet its stated liquidity terms or may be unable to sell investments quickly or at a fair value. The success of private funds may depend upon the availability of the underlying funds or entities to develop and implement investment strategies that achieve the fund's investment objective. Decisions made by these underlying funds or entities may cause the limited partnership to incur losses, which in turn may cause the fund to limit an investor's ability to withdraw funds. There is no active market for private funds and investors may not be able to sell or otherwise transfer or dispose of fund interests. Further information involving the risks associated with private funds can be found in the offering memorandum of the fund.

There is no assurance that the above is a complete description of all risks of an investment or that there are no other risks that may exist now or that may arise in the future in connection with an investment.

Item 9 Disciplinary Information

Capita and its management persons do not have any disciplinary information to disclose.

Item 10 Other Financial Industry Activities and Affiliations

As described in Item 5, Capita is licensed to sell certain types of insurance, and certain supervised persons of Capita serve as insurance agents. As part of a financial plan, Capita may recommend the purchase of fixed annuity products and life insurance. Capita receives commissions on the sale of these products. This creates a conflict of interest because Capita has a financial incentive to recommend the purchase of these products. No client is under any obligation to purchase a commission product from Capita. Clients may purchase insurance products recommended by Capita through other non-affiliated insurance agents. Further, all supervised persons of Capita must abide by Capita's Code

of Ethics which requires them to make recommendations only in the best interest of their clients.

Neither Capita nor any of its related persons are registered or has a registration pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Capita does not receive any compensation from the third-party managers it recommends. A portion of the investment management fee paid by clients is retained by Capita and a portion is paid to the third-party manager. The fees for models or strategies offered by third-party managers may differ. This creates a conflict of interest because Capita has an incentive to recommend models and strategies with lower fees. Capita has policies and procedures in place to ensure that models and strategies selected for clients are in the best interest of the client given their investment objective.

Capita also provides a fee-for-service business, related to assisting clients or other third parties through situations such as divorce financial planning. Capita has a vested interest in directing business to the firm. Any recommendations to pursue financial planning, asset management, or to purchase insurance products will require no obligation on the part of the client/third party to complete those recommendations through Capita.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Capita enforces a Code of Ethics (the “Code”) to promote the highest levels of ethical conduct among its supervised persons. The Code includes the following general principles: 1) the duty at all times to place the interests of clients first, 2) the requirement to conduct personal securities transactions in such a manner as to avoid any actual or potential conflict of interest, and 3) the fundamental standard that Capita and its supervised persons exercise independent, unbiased judgment in the investment decision-making process.

Consistent with the foregoing general principles, the Code provides standards of business conduct whereby all supervised persons must: 1) act in the best interests of clients at all times; 2) report their personal securities transactions and holdings periodically for review by the Chief Compliance Officer; 3) comply with applicable federal and state securities laws; 4) report any violations of the Code promptly to the Chief Compliance Officer; and 5) provide Capita with a written acknowledgment of their receipt of the Code and any amendments.

The Code also stipulates that supervised persons are not permitted to use their knowledge of proposed or actual recommendations or transactions to profit personally. The Code also restricts the personal receipt of investment opportunities, perquisites, or gifts from persons doing or seeking business with Capita that could call into question the supervised person’s independent judgment.

Supervised persons are also prohibited from sharing non-public personal information of clients without permission except as permitted by law and regulation, and unless necessary to complete a transaction on the client's behalf.

Supervised persons of Capita may invest in the same securities it recommends to clients. Supervised persons may also buy or sell securities for their own accounts at or about the same time that they buy or sell the same securities for client accounts. This presents a potential conflict of interest because trading by a supervised person in a personal securities account in the same security on or about the same time as trading by a client could potentially disadvantage the client. Capita addresses this conflict of interest by requiring that supervised persons report certain personal securities transactions and holdings to the Chief Compliance Officer for review. Supervised persons are allowed to participate in aggregated transactions with client accounts and receive the same average price and commissions as clients.

This summary is qualified in its entirety by Capita's Code of Ethics. Clients and prospective clients may contact Capita at 801-566-5058 to request a copy of the Code of Ethics.

Item 12 Brokerage Practices

All client transactions are executed through the client's custodian, including those executed by the Subadvisor. Capita primarily recommends the brokerage and custodial services of broker dealers such as Charles Schwab and Fidelity Investments (the "Custodians"). Capita does not receive any soft dollar benefits; however, it may receive research reports from the Custodians. These research reports are provided to Capita based on the overall relationship between Capita and the Custodians, and are not the result of soft dollar or other arrangements involving the execution of client transactions.

The principal factors that Capita considers in selecting or recommending broker-dealers and in determining the reasonableness of their compensation include industry reputation, financial stability, research services, operating history, fee and commission structures, and client service. In selecting or recommending broker-dealers, Capita does not consider whether it receives client referrals from a broker-dealer or third party.

Capita routinely requires that client accounts be held at the Custodians and executes all transactions through the client's custodian. Not all advisers require their clients to direct brokerage to their custodian. By directing brokerage, Capita may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.

Where appropriate, Capita may combine client transactions if it decides to purchase or sell the same securities for several clients at approximately the same time. Capita combines such orders to: 1) obtain "best execution", 2) negotiate more favorable commission rates, or 3) allocate differences in prices and commissions or other transaction costs equitably across client accounts. Employee transactions may be combined with client orders.

The Subadvisor is responsible for execution of trades in the model portfolios which represents the majority to assets managed by Capita. The Subadvisor executes all transactions through the client's custodian and does may also combine client transactions. If the Capita or the Subadvisor does not combine transactions when it has the opportunity to do so, clients could pay higher brokerage costs.

Item 13 Review of Accounts

Capita reviews client financial plans at least annually to determine if there have been changes to the client's risk tolerance, cash flow needs, and income taxes, among other things. Based on this review of the client's financial plan, Capita then reviews the client's account to determine if changes to the investment recommendations are needed. In the event that a client is unresponsive to Capita's requests for review of financial plan, Capita will make attempts in order to review on a best efforts basis.

With respect to model portfolios, the Subadvisor is responsible for reviewing the investments and executing transactions within the account. Capita has the ability to change the allocation between investment models.

Account reviews are conducted by Capita's investment adviser representatives. Additional information about Capita's investment adviser representatives is available in brochure supplements to this brochure and on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Clients and prospective clients are encouraged to review this additional information.

Capita will also review a client's account if there is a client event which changes their financial situation, such as retirement. Clients are urged to contact Capita if there is a change in their financial situation. Capita may also conduct an additional review of client accounts if there is a large market fluctuation.

Capita does not provide regular reports to clients. Clients receive periodic reports directly from their custodians, and clients may log in directly to the Custodians website for up-to-date account information, statements, confirmations, and tax reports. In addition to the Custodian's website, Capita provides a client portal to view current asset allocations, account holdings, performance reports, and account balances.

Item 14 Client Referrals and Other Compensation

Capita may refer clients to other specialized professionals (e.g. accountants, attorneys, etc.). Capita does not receive monetary compensation for these referrals. However, these professionals may refer clients to Capita, either for no compensation or through an agreement as described below.

Capita has entered into various agreements regarding client referrals. Under those agreements, we have agreed to compensate the referral sources in cash either based on number and volume or through a flat fee arrangement. Such compensation is reviewed on a periodic basis.

Capita may also receive client referrals from third-party insurance agents. If these clients purchase insurance products through a supervised person of Capita, Capita may share a portion of the commission with the third-party insurance agent.

Item 15 Custody

Capita has constructive custody of client accounts solely as a result of its ability to directly debit investment advisory fees and standing letters of authorization for payments to third parties. All client accounts are maintained at qualified custodians. Clients will receive a statement at least quarterly from their custodian and are urged to carefully review those statements.

Item 16 Investment Discretion

Capita accepts discretionary authority to manage accounts on behalf of clients. This authority is granted in the client's written investment advisory agreement.

Item 17 Voting Client Securities & Class Action Suits

Capita has policies and procedures to ensure that client securities are voted in the best interest of the client and to address conflicts of interest. When authorized to vote client securities, it is Capita's policy to vote in accordance with management recommendations. Capita engages an independent third-party shareholder service firm to handle the administrative functions associated with the voting of proxies. Clients cannot direct Capita on how to vote regarding particular issues.

Capita seeks to ensure that its proxy voting decisions are in the best interest of its clients and are not the product of a conflict of interest. A conflict could occur due to business or personal relationships that Capita maintains with persons having an interest in the outcome of the votes. To mitigate any potential conflicts of interest, Capita votes in accordance with management recommendations.

Clients who authorize Capita to vote proxies are automatically enrolled in a program with a third-party service provider who files claim for class action lawsuits involving client holdings. The fee for this service is a contingency fee of 20% of the total reimbursement of asset settlements collected for the client in consideration of the class action services. If a client wishes to opt out of this service, please contact Capita in writing to give notice to opt out.

If a client does not authorize Capita to vote securities, clients receive their proxies directly from the custodian or, in the case of mutual fund shares, the fund's transfer agent. Clients may contact Capita directly with any questions about a particular solicitation.

To obtain information regarding Capita's proxy voting policies and procedures and how Capita voted a proxy, contact us at info@capitainvest.com.

Item 18 Financial Information

Capita does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

There are no financial conditions that are reasonably likely to impair the firm's ability to meet contractual commitments to clients. At no time has Capita been the subject of a bankruptcy petition.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Alison Frasca



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March 12, 2025

This brochure supplement provides information about Alison Frasca that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Alison Frasca is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1996

Formal Educations:

- Azusa Pacific University, BA in Business Management, 2018

Business Background:

- Capita Financial Network LLC, Wealth Advisor, 12/2023 – Present
- Fisher Investments, Portfolio Evaluation Associate/Analyst, 01/2021-05/2023
- Taiyo Yuden, Supply Chain Analyst, 08/2019-08/2020
- ProSource Wholesale, Sales Assistant/Expeditor, 05/2018- 08/2019

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Ms. Frasca does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Ms. Frasca does not have any other business activities to disclose.

Item 5 Additional Compensation

Ms. Frasca does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Andrew L. Angerbauer



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March 12, 2025

This brochure supplement provides information about Andrew L. Angerbauer that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew L. Angerbauer is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1990

Formal Educations:

- University of Utah, Economics, 2016

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 08/2024- Present
- ADP Retirement Services, Retirement Services District Mgr, 01/2024-07/2024
- Bill.com, Partner Acct. Executive, 07/2022-01/2024
- Fidelity Investments, CRM, 06/2020-05/2022
- Aptive Environmental, Sales, 01/2019-06/2020
- Merrill Lynch, Financial Advisor, 06/2015-11/2018

Certifications: CFP®

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- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years,

including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CRPC – Chartered Retirement Planning Counselor

Item 3 Disciplinary Information

Mr. Angerbauer does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Mr. Angerbauer does not have any other business activities to disclose.

Item 5 Additional Compensation

Mr. Angerbauer does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
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Barton D. Wagstaff



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This brochure supplement provides information about Barton D. Wagstaff that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Barton D. Wagstaff is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1977

Formal Educations:

- University of Utah, Finance, 2004

Business Background:

- Capita Financial Network, LLC, Partner & Wealth Advisor, 04/2018- Present
- Fidelity Investments, Financial Consultant, 07/2012-04/2018
- Goldman, Sachs & CO, Vice President, 09/2006-07/2012

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
 - Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
 - Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
 - Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services

at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Wagstaff does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Wagstaff is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Wagstaff earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Wagstaff does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Brock J. Andersen



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Brock J. Andersen that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brock J. Andersen is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1992

Formal Educations:

- Brigham Young University, Finance, 2015

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 09/2023- Present
- J.P. Morgan Securities LLC, 02/2016-09/2023

Item 3 Disciplinary Information

Mr. Andersen does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization (“FMO”) and Mr. Andersen is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Andersen earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Andersen does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC’s Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC’s fiduciary responsibility to act in the best

interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Carson L. Strong



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801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Carson L. Strong that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Carson L. Strong is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1997

Formal Educations:

- Brigham Young University, Bachelor of Science in Accounting, 2022

Business Background:

- Capita Financial Network, LLC, Relationship Manager, 02/2023- Present
- Capita Financial Network, LLC, Financial Services Associate, 01/2022 – 02/2023
- ObservePoint, Billing/Accounts Receivable Specialist, 06/2021 – 01/2022
- Zions Bank, Teller, 08/2019-08/2020
- Bank of Utah, Corporate Trust Administrative Asst., 06/2016-03/2017

Item 3 Disciplinary Information

Mr. Strong does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Mr. Strong does not have any other business activities to disclose.

Item 5 Additional Compensation

Mr. Strong does not receive additional compensation.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Cassandra Myers



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Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Cassandra Myers that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Cassandra Myers is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1986

Formal Educations:

- Brigham Young University, Bachelors of Exercise Science, 2011

Business Background:

- Capita Financial Network, LLC, Chief Operations Officer & Managing Partner, 04/2013- Present
- Somae Health, Health Coach, 04/2011-04/2013
- Brigham Young University, Student, 09/2009 – 04/2011

Item 3 Disciplinary Information

Ms. Myers does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization (“FMO”) and Ms. Myers is a licensed insurance agent. In her capacity as a licensed insurance agent, she can recommend and sell insurance products. Capita Financial Network, LLC and Ms. Myers earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Ms. Myers does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC’s Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC’s fiduciary responsibility to act in the best

interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Danford Jacob Nelson



14658 S. Bangerter Pkwy, Ste 300
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801.566.5058
www.capitafinancialnetwork.com
September 24, 2025

This brochure supplement provides information about Danford Jacob Nelson that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Danford Jacob Nelson is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1993

Formal Educations:

- Utah State University, Bachelor of Arts, Business Administration and Finance, 2018

Business Background:

- Capita Financial Network, LLC, Account Executive, 04/2025- Present
- Holistiplan, Account Executive, 08/2024-03/2025
- Domo Inc, Account Executive, 11/2020-08/2024
- Brex, Account Executive, 01/2020-09/2020

Item 3 Disciplinary Information

Mr. Nelson does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Mr. Nelson does not have any other business activities to disclose.

Item 5 Additional Compensation

Mr. Nelson does not receive additional compensation.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Jayson McGinnis



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Jayson McGinnis that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jayson McGinnis is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1980

Formal Educations:

- Utah Valley University, Aviation Science, 2009

Business Background:

- Capita Financial Network, LLC, Partner & Wealth Advisor, 02/2019- Present
- Fidelity Investments, Registered Rep/Investment Adviser Representative, 11/2007-02/2019

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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 - Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
 - Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
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at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. McGinnis does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. McGinnis is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. McGinnis earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. McGinnis does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

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Investment Adviser Brochure Supplement

Joseph Kent



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Joseph Kent that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Kent is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1996

Formal Educations:

- Utah Valley University, BS in Business Management, 2022
- Ensign College, Associates in Accounting, 2020

Business Background:

- Capita Financial Network LLC, Investment Adviser Representative, 03/2023 – Present
- B.O.S.S. Retirement Advisors, LLC, 01/2020- 03/2023

Certifications: CFP®

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 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject

to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Kent does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Kent is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Kent earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Kent does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Joshua A. Scott



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Joshua A. Scott that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua A. Scott is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1992

Formal Educations:

- Utah Valley University, Bachelors of Science, Personal Financial Planning, 2017

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 06/2018 - Present
- Divergent Wealth Advisors, Investment Adviser Representative, 02/2018- 05/2018
- Utah Valley University, Assistant Teacher, 01/2018 – 02/2018
- HFG Trust, Intern, 05/2017 – 08/2017
- Wagner Petrographic, Lab Technician, 11/2013 – 05/2017
- World Financial Group, Independent Agent, 06/2016 – 04/2017
- LDS Church, Volunteer Missionary, 10/2011 – 10/2013

Certifications: CFP®

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 - Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
 - Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
 - Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
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 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.
- The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Scott does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Scott is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Scott earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Scott does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Katherine D. Brinkerhoff



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Katherine D. Brinkerhoff that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine D. Brinkerhoff is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1993

Formal Educations:

- Utah Valley University, B.S. in Business Management, 2018
- Utah Valley University, Master's Degree in Financial Planning & Analytics, 2024

Business Background:

- Capita Financial Network, LLC, Wealth Adviser, 08/2024- Present
- Raymond James Financial Services, Financial Advisor, 02/2021-08/2024
- Fidelity Investments, High Net Worth/Help Desk, 4/2019-02/2021
- Raymond James Financial Services, Administrative Asst., 09/2012-04/2019

Certifications: CFP®

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- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
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 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of

care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Ms. Brinkerhoff does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Ms. Brinkerhoff is a licensed insurance agent. In her capacity as a licensed insurance agent, she can recommend and sell insurance products. Capita Financial Network, LLC and Ms. Brinkerhoff earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Ms. Brinkerhoff does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Kimberly J. Solomon



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Kimberly J. Solomon that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kimberly J. Solomon is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1999

Formal Educations:

- Utah Valley University, BS of Personal Financial Planning, 2022
- Utah Valley University, Master's of Financial Planning and Analytics, 2024

Business Background:

- Capita Financial Network, LLC, Analyst (Centralized Planning Team), 02/2025- Present
- Searcy Financial, Associate Advisor, 01/2023-10/2024

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services

at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Ms. Solomon does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Ms. Solomon does not have any other business activities to disclose.

Item 5 Additional Compensation

Ms. Solomon does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Laura Hadley



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www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Laura Hadley that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Laura Hadley is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1997

Formal Educations:

- Brigham Young University, BS in Nursing, 2021

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 05/2020-Present
- Capita Financial Network, LLC, Operations Specialist, 06/2018- 05/2020
- Church of Jesus Christ of Latter Day Saints, Service Missionary (El Salvador) 02/2016-08/2017

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
 - Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
 - Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
 - Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services

at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Ms. Hadley does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Ms. Hadley is a licensed insurance agent. In her capacity as a licensed insurance agent, she can recommend and sell insurance products. Capita Financial Network, LLC and Ms. Hadley earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Ms. Hadley does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Melanie S. Tinling



14658 S. Bangerter Pkwy, Ste 300
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801.566.5058
www.capitafinancialnetwork.com
September 24, 2025

This brochure supplement provides information about Melanie S. Tinling that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Melanie S. Tinling is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1978

Formal Educations:

- Brigham Young University, Bachelor of Science Nutrition and Dietetics, 2001
- Rick's College, Associates of Arts and Sciences, 1998

Business Background:

- Capita Financial Network, LLC, Relationship Manager, 08/2021-Present
- St. Mark's Hospital, Diabetes Educator, 04/2017-08/2025

Item 3 Disciplinary Information

Ms. Tinling does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Ms. Tinling does not have any other business activities to disclose.

Item 5 Additional Compensation

Ms. Tinling does not receive additional compensation.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Michael B. Littledike



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801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Michael B. Littledike that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael B. Littledike is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1982

Formal Educations:

- Utah Valley University, Business Management, 2007

Business Background:

- MBL Financial LLC dba Capita Financial Network, LLC, Founder, Chief Executive Officer, & Managing Member, 01/2005-Present
- Allegis Investment Advisors, LLC, Investment Adviser Representative, 02/2013- 06/2018
- Capita Financial Network, LLC, President, 01/2005 – 01/2013

Item 3 Disciplinary Information

Mr. Littledike does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization (“FMO”) and Mr. Littledike is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Mr. Littledike may also conduct insurance business under the name “Capita Insurance Agency” in order to comply with some state and local rules and regulations. Capita Financial Network, LLC and Mr. Littledike earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Littledike does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Nathan G. Christensen



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801.566.5058
www.capitafinancialnetwork.com
September 24, 2024

This brochure supplement provides information about Nathan G. Christensen that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Nathan G. Christensen is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1998

Formal Educations:

- Utah Valley University, Business, 2022

Business Background:

- Capita Financial Network, LLC, Wealth Adviser, 8/2024- Present
- Fidelity Investments, Investment Consultant, 4/2020-7/2024
- Northwestern Mutual, Financial Representative, 5/2019-1/2020

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject

to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Christensen does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Christensen is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Christensen earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Christensen does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Richard J. Gurr



14658 S. Bangerter Pkwy, Ste 300

Draper, UT 84020

801.566.5058

www.capitafinancialnetwork.com

March 12, 2025

This brochure supplement provides information about Richard J. Gurr that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Richard J. Gurr is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1975

Formal Educations:

- Westminster College, Finance, 2003

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 07/2022- Present
- Fidelity Investments, Vice-President Financial Consultant, 08/2007-06/2022
- Goldman, Sachs & CO, Associate, 10/2000-08/2007
- Fidelity Investments, Investment Consultant, 03/1998-10/2000

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Gurr does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Gurr is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Gurr earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Gurr does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Rinar S. Erickson



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Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Rinar S. Erickson that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rinar S. Erickson is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1973

Formal Educations:

- University of Utah, Business Management, 1999

Business Background:

- Capita Financial Network, LLC, Partner & Wealth Advisor, 04/2021 - Present
- Creative Planning Inc, Private Wealth Manager, 01/2015-04/2021
- Fidelity Charitable, Regional VP, 03/2013-01/2015
- Fidelity Investments, Branch Manager, 06/1998 – 03/2013

Certifications: CFP®, CAP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Erickson does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Erickson is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Erickson earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Erickson does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

William Roberts Howe Jr.



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
September 25, 2025

This brochure supplement provides information about William Roberts Howe Jr. that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William Roberts Howe Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 2002

Formal Educations:

- Utah Valley University, Bachelor of Science in Personal Financial Planning, 2023-present

Business Background:

- Capita Financial Network, LLC, Financial Services Associate, 09/2024-Present

Item 3 Disciplinary Information

Mr. Howe does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Mr. Howe does not have any other business activities to disclose.

Item 5 Additional Compensation

Mr. Howe does not receive additional compensation.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Tanner Smith



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www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Tanner Smith that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Tanner Smith is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1998

Formal Educations:

- Utah Valley University, BS in Personal Financial Planning, 2022

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 03/2023 – Present
- Capita Financial Network, LLC, Operations Specialist, 10/2021- 03/2023

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning

services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Smith does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization (“FMO”) and Mr. Smith is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Smith earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Smith does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC’s Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC’s fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko’s telephone number is (801) 566-5058.

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Investment Adviser Brochure Supplement

Timothy M. Gottfredson



14658 S. Bangerter Pkwy, Ste 300
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www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Timothy M. Gottfredson that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy M. Gottfredson is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1982

Formal Educations:

- University of Phoenix, BS, Management, 2011

Business Background:

- Capita Financial Network, LLC, Wealth Advisor, 09/2021- Present
- EP Wealth Advisors, Senior Financial Planner, 10/2020-09/2021
- Financial Insight Center, Director of Planning, 01/2018-10/2020
- Raymond James Financial Services, Planning Analyst, 07/2014-01/2018
- CUSO Financial Services, Financial Advisor, 09/2013-03/2014
- Fidelity Investments, Premium Services, 07/2008-09/2013

Certifications: CFP®

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- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
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including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Gottfredson does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Gottfredson is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Gottfredson earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Gottfredson does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Todd G. Storrs



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This brochure supplement provides information about Todd G. Storrs that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Todd G. Storrs is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1974

Formal Educations:

- University of Utah, Finance, 2004
- Master's of Science in Financial Planning (MSFP), 2023

Business Background:

- Capita Financial Network, LLC, 05/2024- Present
- Charles Schwab & Co., Sr. Manager, 01/2015-05/2024
- Fidelity Investments, Retail Manager, 01/2007-01/2015
- Zions Bancorporation, Senior Manager, 05/2005-12/2006

Certifications: Series 7, 63, 66, 9, 10, Certified Wealth Strategist (CWS), Master Planner Advanced Studies (MPAS), Behavioral Finance Strategies (ABFP)

Item 3 Disciplinary Information

Mr. Storrs does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Mr. Storrs does not have any other business activities to disclose.

Item 5 Additional Compensation

Mr. Storrs does not receive additional compensation.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Tyler Schenk



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Item 2 Educational Background and Business Experience

Year of birth: 1996

Formal Educations:

- Utah Valley University, BS in Personal Financial Planning, 2021

Business Background:

- Capita Financial Network LLC, Wealth Advisor, 07/2022 – Present
- Capita Financial Network, LLC, Operations Specialist, 02/2020- 07/2022

Certifications: CFP®

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- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

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services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Schenk does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization (“FMO”) and Mr. Schenk is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Schenk earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Schenk does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

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Tyler K. Williamson



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March 12, 2025

This brochure supplement provides information about Tyler K. Williamson that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler K. Williamson is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1983

Formal Educations:

- Weber State College, Bachelors of Science, Professional Sales, 2009

Business Background:

- Capita Financial Network, LLC, Partner & Wealth Advisor, 09/2013- Present
- Allegis Investment Advisors, LLC, Investment Adviser Representative, 06/2015- 06/2018

Item 3 Disciplinary Information

Mr. Williamson does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Williamson is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Williamson earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Williamson does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

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upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Tyson S. Long



14658 S. Bangerter Pkwy, Ste 300
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www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Tyson S. Long that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Tyson S. Long is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1986

Formal Educations:

- University of Utah, BS, Economics, 2010
- Kansas State University, MS, Personal Financial Planning, 2020

Business Background:

- Capita Financial Network, LLC, Partner & Wealth Advisor, 09/2021- Present
- Fidelity Investments, Financial Consultant, 06/2011-01/2021

Certifications: CFP®

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CPWA®: CERTIFIED PRIVATE WEALTH ADVISOR

- The CPWA certification requires advisors to develop advanced knowledge and skills to address the wide range of complex issues faced by wealthy individuals and families, including portfolio strategies, wealth transfer, family dynamics, risk management, asset protection, closely-held business ownership, charitable giving, estate planning, retirement planning, and more.

- To keep the CPWA program content relevant to the needs of today's high-net-worth investor, the Investments & Wealth Institute commissions an independent survey of the financial advisory profession and updates the program curriculum as needed every few years, ensuring that the latest trends and strategies are taught in the program. Live conferences and continuing education requirements ensure that your CPWA advisor is always up to date.

Item 3 Disciplinary Information

Mr. Long does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Long is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Long earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Long does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both

upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

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Tyson C. Williamson



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March 12, 2025

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Additional information about Tyson C. Williamson is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1993

Formal Educations:

- Brigham Young University, Bachelor of Science in Finance, 2018

Business Background:

- Capita Financial Network, LLC, Director of Investment Operations, 11/2022- Present
- Ensign Peak Advisors Inc., Investment Operations Specialist, 03/2022- 11/2022
- Olympus Wealth Management LLC, Associate Investment Manager, 07/2021- 03/2022
- Olympus Wealth Management LLC, Financial Analyst, 01/2020- 07/2021
- Corient Capital Partners LLC, Financial Analyst, 05/2018- 12/2019

Item 3 Disciplinary Information

Mr. Williamson does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Mr. Williamson does not have any other business activities to disclose.

Item 5 Additional Compensation

Mr. Williamson does not receive additional compensation.

Item 6 Supervision

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Zaccary S. Call



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March 12, 2025

This brochure supplement provides information about Zaccary S. Call that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Zaccary S. Call is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1984

Formal Educations:

- Westminster College, BBA, Business Administration, 2010

Business Background:

- Capita Financial Network, LLC, President & Managing Partner, 11/2015-Present
- Allegis Investment Advisors, LLC, Investment Adviser Representative, 11/2015- 06/2018
- Allegis Investment Services, LLC, 10/2015- 06/2018
- Fidelity Brokerage Services, LLC, Financial Representative, 08/2007-10/2015

Certifications: CFP®

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Item 3 Disciplinary Information

Mr. Call does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Call is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Call earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Call does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.

Form ADV: Part 2B
Investment Adviser Brochure Supplement

Zachary R. Geertsen



14658 S. Bangerter Pkwy, Ste 300
Draper, UT 84020
801.566.5058
www.capitafinancialnetwork.com
March 12, 2025

This brochure supplement provides information about Zachary R. Geertsen that supplements the Capita Financial Network, LLC brochure. You should have received a copy of that brochure. Please contact Scott Watko, Chief Compliance Officer, if you did not receive Capita Financial Network, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Zachary R. Geertsen is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 Educational Background and Business Experience

Year of birth: 1985

Formal Educations:

- University of Utah, BA, Finance, 2009

Business Background:

- Capita Financial Network, LLC, Partner & Wealth Advisor, 01/2021- Present
- Fidelity Investments, Investment Consultant, 06/2010-01/2021

Certifications: CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning

services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Mr. Geertsen does not have any disciplinary information to disclose.

Item 4 Other Business Activities

Capita is licensed to sell certain types of insurance through a third-party field marketing organization ("FMO") and Mr. Geertsen is a licensed insurance agent. In his capacity as a licensed insurance agent, he can recommend and sell insurance products. Capita Financial Network, LLC and Mr. Geertsen earn commissions for sale of such products. All supervised persons of Capita Financial Network, LLC have a fiduciary duty to clients and must abide by a Code of Ethics which requires them to make recommendations only in the best interest of their clients. No client is under any obligation to purchase a commission product from Capita Financial Network, LLC. Clients may purchase insurance products recommended by Capita Financial Network, LLC through other non-affiliated insurance agents.

Item 5 Additional Compensation

Mr. Geertsen does not receive additional compensation aside from that received for the other business activities as described in Item 4.

Item 6 Supervision

All supervised persons must comply with Capita Financial Network, LLC's Compliance Manual and Code of Ethics, which are designed to provide guidance with respect to both upholding Capita Financial Network, LLC's fiduciary responsibility to act in the best interest of clients as well as complying with regulations and best practices. Scott Watko, Chief Compliance Officer, is responsible for the overall monitoring of these compliance policies and procedures. Mr. Watko's telephone number is (801) 566-5058.



Client Relationship Summary – March 12, 2025

Capita Financial Network, LLC. (“Capita”) is registered with the Securities and Exchange Commission as an investment adviser. Broker dealer and investment advisory services and fees differ, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail clients. We provide financial planning and investment advisory services. We select risk-based model portfolios managed by a third-party subadvisor, Townsquare Capital, LLC (“Townsquare”) and provide advice on the purchase and sale of various types of investments, such as mutual funds, exchange traded products, equities, alternative investments, options, and fixed income securities. Ongoing monitoring of these investments is included as part of our standard portfolio management services. Financial plans are reviewed at least on an annual basis.

Investment services are provided on a discretionary basis. Discretionary advisory services means that we have the ability to purchase or sell your investments without first obtaining your permission.

For more detailed information about our services, please see our, [Form ADV, Part 2A brochure \(specifically Items 4 and 7\)](#).

Conversation Starters:

- ✓ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ✓ How will you choose investments to recommend to me?
- ✓ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

For investment advisory services, we charge you an advisory fee quarterly in advance. The advisory fee is a percentage of your advisory account value. This means that the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

You will also pay other fees and costs related to our investment advisory services and investments in addition to our advisory fee, that you will pay directly or indirectly. Categories of the most common additional fees and costs you may pay include brokerage and other transaction costs, custodian fees, account maintenance fees, fees related to mutual funds and exchange traded funds, fixed annuities, fee-for-service and other product-level fees.

Certain financial professionals are also licensed insurance agents and receive commission on insurance products they recommend as part of a financial plan. This creates an incentive for us to recommend such products.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs, please see our [Form ADV, Part 2A brochure \(specifically Item 5\)](#) and your investment management agreement.

Conversation Starter:

- ✓ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?



What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We are licensed to sell insurance and our financial professionals are also licensed insurance brokers. We receive commissions on insurance products we recommend as part of a financial plan and therefore have an incentive to recommend such products.
- The fees for models or strategies offered by third-party managers may differ. This creates a conflict of interest because Capita has an incentive to recommend models and strategies with lower fees. Capita has policies and procedures in place to ensure that models and strategies selected for clients are in the best interest of the client, given their investment objectives.

Conversation Starter:

- ✓ How might your conflicts of interest affect me, and how will you address them?

For more detailed information about our services, please see our [Form ADV Part 2A Brochure](#) (specifically Items 12 & 14)

How do your financial professionals make money?

Our financial professionals are compensated through salary and a percentage of the revenue received from advisory fees. Some financial professionals also have an ownership interest in the firm and receive a share of the firms' profits. Financial professionals are therefore incentivized to encourage you to increase the assets in your account. They also receive a percentage of commission on insurance products and are therefore incentivized to recommend such products.

Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our investment advisory services on our website and at <https://adviserinfo.sec.gov/firm/summary/290558>. You can request up-to-date information and request a copy of the relationship summary, call (801) 566- 5058

Conversation Starter:

- ✓ Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

WHAT DOES CAPITA FINANCIAL NETWORK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. We collect nonpublic personal information for the purpose of complying with regulatory and custody requirements, as well as Know Your Client rules. This information includes but is not limited to:

- Social Security number and income
- Account balances and transaction history
- Investment experience and risk tolerance

When you are no longer our customer, we continue to retain and safeguard your information for a minimum of five years as required by law.

How?

All financial companies need to share customers' personal information to run their everyday business. In the table below, we list the reasons financial companies can share their customers' personal information; the reasons Capita chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capita share?	Can you limit this sharing?
For our everyday business purposes – We may share nonpublic personal information with nonaffiliates and authorized users (such as custodians, credit bureaus, and other service providers) in order to process your transactions, maintain your account(s), report to credit bureaus, and provide other agreed-upon services	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
Authorized Users – information about your transactions and experiences	Yes	No
For nonaffiliates to market to you	No	Not shared

Who we are

Who is providing this notice?

Capita Financial Network, LLC

What we do

How does Capita Financial Network protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These include physical, electronic, and procedural safeguards, and we limit access to those who need it to provide services to you. We also require third-party service providers and financial institutions to protect the confidentiality of nonpublic personal information and to use the information only for purposes for which it is disclosed to them.

<p>How does Capita Financial Network collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ➤ Complete client profile forms or other questionnaires ➤ Communicate with us via phone, email, or SMS ➤ Schedule or attend advisory meetings <p>We also collect your personal information from other companies (e.g., custodians or service providers).</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ➤ Sharing for affiliates' everyday business purposes - information about your creditworthiness ➤ Affiliates from using your information to market to you ➤ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>We do not have any affiliates.</p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>We do not share with nonaffiliates for marketing purposes.</p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>We do not engage in joint marketing.</p>

Other Important Information
<p>Phone numbers collected for SMS communication are used only for account-related messaging (e.g., appointment reminders) and will not be shared for marketing purposes.</p> <p>Capita Financial Network does not share nonpublic personal information with nonaffiliated third parties for marketing purposes. Therefore, no opt-out is necessary.</p>

Questions?
<p>Call Scott Watko, our Chief Compliance Officer, at 801-566-5058 or visit our legal page for more information.</p>