

MCINTOSH CAPITAL ADVISORS, INC.

(CA REGISTERED INVESTMENT ADIVSOR)

FORM ADV PART 2A DISCLSOURE BROCHURE

March 31, 2015

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This brochure provides information about the qualifications and business practices of McIntosh Capital Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at (310) 470-4056 or at amc@mcintoshcapital.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about McIntosh Capital Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

In addition McIntosh Capital Advisors, Inc. registration as an "Investment Adviser," does not imply a certain level of skill or training.

ITEM 2 - MATERIAL CHANGES:

McIntosh Capital Advisors, Inc. herein referred to as "MCA" or "Adviser" is completing its Firm Brochure in narrative "plain English" format. Since its last update on March 2014, the firm assets under management increased to \$23.6 million on a discretionary basis for a total of 180 accounts.

Additionally, the firm managed \$6.4 million of assets on a non- discretionary basis for a total of 30 accounts.

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ITEM 4 - ADVISORY BUSINESS:

Investment Advisory

MCA's principal owner (President) is Alfred McIntosh who has been a financial professional since 1996.

MCA is a Registered Investment Adviser firm registered with the State of California. Alfred McIntosh, Investment Adviser Representatives (IAR) of MCA, founded the firm in October 1996. MCA maintains a principal place of business in the Los Angeles, California. Currently MCA consists of three employees, Alfred McIntosh Cecil Widdifield and Aleksey Datskovskiy who are responsible for managing client accounts and performing supervision of the Investment Advisory Activities. Mr. McIntosh in his capacity as President and Chief Compliance Officer is responsible for the supervision of all firm accounts including Mr. Datskovskiy and Mr. Widdifield.

Investment Advisory services offered by MCA, on a discretionary and non-discretionary basis may be tailored to meet the needs and investment objectives of the Client and subject to written guidelines provided by the client. The Adviser shall generally allocate the investment management assets of its clients, on a discretionary basis, among various equities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, options contracts, futures contracts, partnerships (real estate and oil and gas) and mutual funds (or mutual fund subdivisions within a variable annuity or life product owned by the client), in accordance with Registrant's proprietary mutual fund asset management programs (i.e., Conservative/Income, Moderate Growth, Aggressive Growth, and Sector Funds), consistent with the investment objective(s) of the client.

McIntosh Capital Advisors, Inc. provides Portfolio Management services that include

1. Helping the Client clarify their investment objectives, goals, and time horizons.
2. Creating a diversified portfolio based on those needs.
3. Investing and managing the portfolio on behalf of the Client on a discretionary basis. This means that McIntosh Capital Advisors, Inc. has the authority to place trades in the account as dictated by their best judgment for each client's situation. McIntosh Capital Advisors, Inc. uses a discount brokerage firm as custodian for Clients' accounts.

Investment management accounts will be maintained at clearing firm. Prior to engaging Adviser to provide discretionary and non-discretionary investment

management services, the client will be required to enter into a formal *Investment Advisory Agreement* with Adviser setting forth the terms and conditions under which Adviser shall manage the client's assets, and a separate agreement with the custodial/clearing firm. Both Adviser's *Investment Advisory Agreement* and custodial/clearing agreement may authorize the designated custodian to debit the account for the amount of the Adviser's management fee and to directly remit that management fee to the Adviser in accordance with applicable state law and/or regulatory procedures. The *Investment Advisory Agreement* between the Adviser and the client will continue in effect until terminated by either party by written notice in accordance with the terms and conditions of the *Investment Advisory Agreement*. Adviser's investment management fee shall be pro-rated and debited from the custodial account through the date of termination.

MCA will work with its clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients' educational, home ownership and retirement funding goals and objectives etc. MCA may create a portfolio, consisting of individual stocks and/or bonds; Exchange Traded-Funds (ETF's) no-load funds and/or load-waived funds (front-end commissions will not be charged).

Each portfolio will be initially designed to meet a particular investment goal, which MCA has determined to be suitable to the client's circumstances. Once the appropriate portfolio has been determined, MCA will review the portfolio at least quarterly. MCA's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services on at least an annual basis, or more often, depending upon prior agreement.

Assets under the direct management of MCA are generally held by independent custodian, TD Ameritrade.

As of March 31, 2015, MCA currently manages \$23,575,000 on a discretionary basis and \$6,430,000 on a non-discretionary basis.

To the extent applicable, custodians and/or broker-dealers generally charge transaction fees and/or commissions for effecting securities transactions on behalf of clients of MCA. In addition to Adviser's investment management fee, and/or transaction fees, the client will also incur, relative to all mutual fund purchases, charges imposed directly at the mutual fund level (e.g. Advisory fees and other fund imposed expenses).

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by the Adviser.

Financial Plans

MCA provides financial planning consultation, including but not limited to, asset allocation, college funding, cash flow & budgeting, tax analysis, estate planning, investment analysis, retirement income planning insurance and risk/reward analysis.

Financial Planning Services include the following:

1. Custom Annual Comprehensive Financial Planning Retainer
2. Custom Modular Annual Financial Planning Retainer
3. Personal Financial Plan
4. Modular Personal Financial Plan
5. Asset Allocation Analysis and Consultations.

Fees are negotiable on a case by case basis and will be agreed upon in advance. The fee will be at either a fixed rate that ranges from **\$225 to \$20,000** for Comprehensive Plans and \$600 to \$10,000 for modular plans, which is based on the anticipated hours expended or scope of services provided, or an hourly fee which will range from \$225.00 to \$325.00 per hour. McIntosh Capital Advisors, Inc. is registered with the State of California, Department of Business Oversight and not with the Securities and Exchange Commission. Custom Annual Comprehensive Financial Planning Retainer includes a financial examination of the Client's cash management, education funding, retirement planning, insurance, tax planning, investments and estate planning. Casualty and property insurance is reviewed only at the Client's request. The Advisors will analyze Client's situation and then provide a written financial plan to meet Client's goals and objectives, which includes recommendations as to actions to be taken to achieve those stated goals. The financial plan and the financial data incorporated herein will be monitored and reviewed throughout the year. This service allows the Client to consult Adviser throughout the year in addition to several scheduled appointments at no exact cost (for Clients with who paid a retainer fee). An extra cost may apply if the number of appointments and amount of work requested exceeds the fee originally charged. This is an ongoing service that will automatically renew each year unless changed or terminated in writing by either party.

Custom Modular Annual Financial Planning Retainer provides the same level of services as the Custom Annual Financial Planning Retainer except that it will not be comprehensive in nature. This service applies only to the areas of financial planning selected by the Client. Personal Financial Planning (no retainer is required): The Advisors will assist Client in defining personal financial planning goals and objectives to be pursued in areas such as cash management, education funding retirement planning, insurance, tax planning, investments and estate planning. The Client will ultimately decide which areas of financial planning they want to cover. Casualty and property insurance is reviewed only at the Client's request. The Adviser will analyze Client's situation and then provide a written financial plan to meet Client's goals and objectives that includes recommendations as to actions to be take in the selected areas of financial planning. This service will terminate upon the presentation of the Personal Financial Plan.

Consultation

McIntosh Capital Advisors, Inc. will provide consultation upon request. This may be done on a one time basis or as frequently as necessary.

For any of the above services, advice can be provided in coordination with the Client's insurance agent, accountant, and/or attorney.

Services automatically terminate upon presentation of the written financial plan and discussion with the client.

Before then, either party may terminate services at any time by providing written notice to the other. The parties will have five business days after executing the client agreement to terminate services and the client will receive a full refund of fees paid in advance. After the initial five business days, the advisor is entitled to compensation for its time expended up to receipt of the termination and the client is entitled to any prorated refund of prepaid fees.

Either party may terminate services at any time by providing written notice to the appropriate parties. The client will have five business days after executing the client agreement to terminate services with no penalty. After the initial five business days, the clients will be responsible for time expended to the date notice of termination is received.

MCA does not hold itself out as providing a specialized Advisory service. However, the firm's investment philosophy is unique which maintains a goal of participating in gains when market conditions are favorable, and reducing exposure when conditions are unfavorable. MCA control this risk thru an asset allocation strategy spreads your assets over a number of asset classes. An asset class is a categorization of securities, such as Large Cap Growth, Small Cap Value, and Intermediate Term Government Bonds. These are some of the different flavors of possible investments in the portfolio management.

By selecting multiple asset classes, we are able to recommend a diversified portfolio tailored to your needs. Having a diversified portfolio is critical, because it manages risk. As many people learned in the late 1990's, having too much money invested in one asset class, namely technology stocks, is a bad idea. However, having your money spread out over a number of classes would have made the downturn in the technology more palatable, because your other investments would have been positioned to limit your downside risk or any possible gains.

Neither MCA nor its principals are in receipt of commissions from brokerage houses as a result of managing client assets.

All material conflicts of interest under California Department of Business Oversight CCR Section 260.238 (k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

MCA does not participate in a wrap-fee program.

ITEM 5 - FEES AND COMPENSATION:

Investment Advisory Services

The Adviser's annual fee for investment management services provided under this Agreement shall be a percentage of the ending account value at the end of the quarter. The fee shall be prorated (when the account is opened after the beginning of the quarter) and paid quarterly, in advance. Contributions or withdrawals made during the quarter will be prorated based on the number of days monies were held by the custodian.[can we set a minimum for prorating deposits and withdrawals]

MCA has the sole discretion and may authorize a fee that differentiates with the "Fee Schedule" due to various Client circumstances.

<u>Assets under Management</u>	<u>Annual Fee</u>
\$0 to \$99,000	1.375%
\$100,000 to \$249,999	1.250%
\$250,000 to \$899,999	1.000%
\$900,000 to \$1,754,999	0.875%
\$1,750,000 to \$2,999,999	0.750%
Over \$3,000,000	0.700%

Accounts will be reviewed periodically to determine if the assets have appreciated to the level where a fee reduction applies.

Advisory Fees may be negotiable at the discretion of the firm principal.

Financial Planning Services

In consideration of the services provided by MCA, Client shall pay to MCA, payable as follows:

The Custom Annual Comprehensive Financial Planning Retainer and the Custom Modular Annual Financial Retainer fees are on a flat fee basis. One-half of this fee is payable upon the signing of the Agreement and the remaining amount (one half) is payable in quarterly installments (every 90 days) thereafter upon presentation of an invoice. Any changes in the annual renewal terms will be offered on the Client's anniversary date.

The Custom Annual Comprehensive Financial Planning Retainer and the Modular Financial Planning Retainer services are ongoing and will automatically renew each year unless terminated in writing by either party. Personal Financial Planning fees are on a flat fee basis. Fees are only for the preparation of the Plan. The exact amount of the fee will be quoted by McIntosh Capital Advisors, Inc. based on the Client's individual financial circumstances. The fee can be determined only after a review of those circumstances. Half of the fee is payable upon signing of the Agreement, and the balance is payable presentation of the written Financial Plan. These services terminate upon presentation of the plan. The Client may terminate the Agreement without penalty within three business days of the signature and receive a full refund.

Consultation: Fees are charged on an hourly basis. After the first hour, the fee is charged in 20 minute intervals.

The hour fee will range from \$225 to \$325 per hour. The fee is due at the end of the consultation.

Financial Planning may be negotiable at the discretion of the firm principal.

Performance based fees:

MCA is not in receipt of Performance Based Fees.

Method of payment:

MCA assesses its assets under management fee on quarterly basis, payable in advance. Payment of fees will be made by the custodian holding the Clients' funds and securities provided that the following requirements are met:

- a) The Client provides written authorization permitting the fees to be paid directly from the Client's account held by the custodian. The Adviser does not have access to Client funds for payment of fees without Client consent in writing.
- b) The Adviser sends the Client an invoice showing the amount of the fee, the value of the assets on which the fee is based, and the specific manner in which the fee was calculated. MCA will send an invoice to the custodian indicating only the amount of the fees to be paid by the custodian.
- c) It is disclosed to the Client that it is the Client's responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fees are properly calculated.
- d) The custodian agrees to provide the Client with trade confirmations and account statements, at least quarterly, indicating amounts dispersed from the account including the amount of the Advisory fee paid directly to MCA. Client will request that MCA receive duplicate account statements. Where available, electronic access to such statements will be granted.

However, if the Client chooses to be billed directly, Advisory fees will be due within 30 days of receipt of invoice. Please note Financial Planning Clients are invoiced directly only and fees will be due within 30 days of receipt.

Clients are hereby advised that all fees paid to MCA for investment Advisory services are separate and distinct from the fees and expenses charged by mutual funds (as described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, transaction charges may be incurred when purchasing or selling securities. MCA does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the Client funds or securities. The Client should review all fees charged by mutual funds, MCA, and others to fully understand the total amount of fees to be paid by the Client.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange-traded funds. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security. Fees for custody are disclosed to clients when this type of arrangement is recommended.

Mutual funds and exchange-traded funds generally charge a management fee for their services as investment managers. The management fee is included in the expense ratio. Mutual fund fees also include transaction charges for the purchase or sale of securities within the fund and may charge other fees as disclosed in the fund prospectus. These fees are in addition to the fees paid by the client to MCA.

Past Due Accounts and Termination of Agreement

MCA reserves the right to stop work on any account that is more than 60 days overdue. In addition, MCA reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate to providing proper financial advice, per the judgment of MCA. Clients may terminate their agreement at any time by providing written notice.

Adviser Fees may be negotiable, based on the discretion of the firm principal.

Clients of MCA have the option to purchase investment products that are recommended by the firm through non-affiliated brokers or agents.

The client has the right to terminate the contract without penalty within five business days after entering into the contract.

ITEM 6 - PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGMENT:

Advisory accounts managed by MCA are not assessed a performance based fee.

ITEM 7 - TYPES OF CLIENTS:

The Adviser provides the Advisory services to individuals, high-net worth individuals, corporations and small business. Client relationships vary in scope and length of service.

MCA does not impose a minimum value or other conditions to open and maintain an Advisory account.

MCA investments include but are not limited to the following:

- Equity Securities
 - Exchange-listed securities
 - Securities traded over the counter
 - Foreign Issuers
- Warrants
- Debt Securities
- Certificates of Deposits
- Municipal Securities
- US Government Securities
- Option Contracts
 - Securities
- Investment Company Securities
 - Mutual Fund Shares
 - Variable Life Insurance
 - Mutual Fund Shares

MCA may also advise Clients on other types of investments it deems appropriate based on the Client's stated goals and objectives. MCA may also provide advice on other types of investments held in a Client's portfolio at the inception of the Advisory relationship or on investments for which the Client specifically requests advice.

ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS:

MCA works with Clients in order to determine risk tolerance and investment objectives in order to create an investment portfolio in order to complement investing and life goals. The Adviser's method of analysis includes charting, as well as fundamental, cyclical and technical review of the "Market."

Investing in securities carries a risk of loss; MCA does not guarantee investment returns. However, the Adviser through prudent analysis and review of "Market" trends and conditions attempts to minimize the risk and will take all the necessary steps to manage client assets while achieving maximum capital gains and maintaining levels of risk in accordance with the prescribed investment objectives and goals.

Investment Style

Once we have a clear idea of our clients' goals and objectives and have examined your risk tolerance and personal preferences, we are able to develop a customized asset allocation strategy. Our asset allocation strategy spreads your assets over a number of asset classes. An asset class is a categorization of securities, such as Large Cap Growth, Small Cap Value, and Intermediate Term Government Bonds. These are some of the different flavors of possible investments in the portfolio management candy shop. By selecting multiple asset classes, we are able to recommend a diversified portfolio tailored to your needs. Having a diversified portfolio is critical, because it manages risk. As many people learned in the late 90's, having too much money invested in one asset class, namely technology stocks, is a bad idea. However, having your money spread out over a number of classes would have made the downturn in the technology more palatable, because your other investments would have been positioned to limit your downside risk.

Asset Allocation

We believe, as do the prevailing academics in the field, that asset allocation is even more critical than the specific investments selected and that a broadly diversified portfolio set up to achieve clients' goals is the best approach to take. We believe in long-term investing and do not attempt to time the markets. With an asset allocation strategy in hand, we consider classes, such as domestic US, international, and emerging markets. We also consider the size or market capitalization of the investments as well as value and growth slants. We further examine specific industries and the companies within them. We consider risk tolerance, taxes, and fees when selecting recommendations for your investments.

Passive Management

We believe primarily in a passive investment strategy. We are strong believers in the efficient market hypothesis, a Nobel Prize-winning hypothesis which states that all information is immediately factored into the markets and that it is not possible to beat the market by picking stocks or market timing. Because of this, the best option is to invest in index funds, funds designed to emulate a specific market index, such as the S&P 500 Index. This is the opposite of active management, whereby a mutual fund manager receives a hefty fee for her attempts to outperform the indices. This usually increases the expenses passed on to investors by way of management fees, an issue to which we are sensitive. The majority of our clients' equities are in no-load and no-transaction fee mutual funds and ETFs (Exchange Traded Funds).

Active Management

We believe in strategically allocating client assets more heavily to a specific asset class based on our team's knowledge and investment acumen. This may mean investing in specific companies or industries. In this portion of client accounts, we attempt to boost investment returns over the passive indices. We take great care to examine the market and select customized investments based on the sectors and industries we believe will outperform, based on our team's knowledge and investment acumen. We believe that our combined philosophy of predominantly passive investments with strategically selected actively managed funds or individual securities gives our clients the best of both worlds.

Monitoring Performance

Once the asset allocation strategy is transformed into a specific investment plan and implemented, our team monitors your portfolios regularly. We provide detailed quarterly performance reports that provide you with detailed information about your investment returns and are much more informative than the basic statements most investment companies provide because they actually compare your returns to the selected benchmarks, the best-fit indices chosen to compare the performance of the asset classes being examined. We are available to review performance reports with you and require at least annual performance review meetings in person or over the phone. We monitor the markets and rebalance portfolios on an as-needed basis.

The Bottom Line

There are many ways and investment philosophies out there. Our combined strategy of primarily passive investments with active accents is a strategy that has made our clients' money over the years and has protected their assets during market downturns. We do the hard work of selecting and monitoring your investments, so you can spend your time focusing on your strengths and areas of interest. If you are ready for a professional team to take over the management of your portfolio so you can get some rest, we look forward to helping you realize your financial dreams.

Adviser will not be liable to Client for any loss that Client may suffer by investment decisions made or other actions taken in good faith by Adviser with that degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would utilize.

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind. However, as with all investments, clients face investment risks including the following: Loss of Principal Risk, Interest-rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk.

ITEM 9 - DISCIPLINARY INFORMATION:

Neither the Adviser nor its Investment Adviser Representatives, Alfred McIntosh Cecil Widdifield and Aleksey Datskovskiy, have been involved in any significant legal or disciplinary event during the preceding ten years, which is material to the investment Advisory business.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS:

Neither the firm nor its principals are active in any other financial industry activity or affiliation that is material to the Investment Advisory Business, which may impair the firm's independence when providing investment advice.

McIntosh Capital Advisors, Inc. provides financial planning services which often include recommendations for life insurance and or medical insurance as part of a complete financial plan. Per the Department of Business Oversight CCR Section 260.235.2 requires MCA to disclose the following:

- a) A conflict exists between our interests and the interests of our clients
- b) Our clients are under no obligation to act upon our recommendations, and
- c) If our clients elect to act on any of the recommendation, our client is under no obligation to effect the transaction through our firm.

ITEM 11 - CODE OF ETHICS / PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING:

CODE OF ETHICS:

MCA has adopted a Code of Ethics. MCA strives to comply with all applicable laws and regulations governing its practices. Therefore, MCA has set forth guidelines for professional standards to protect Client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith, and fair dealing with Clients.

All associated persons are expected to adhere strictly to these guidelines. Associated persons are also required to report any violations of the Adviser's Code of Ethics. Additionally, MCA maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about Clients or their account holdings by the Adviser or any associated person.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS:

Neither MCA nor its principals recommends to clients, or buys or sells securities in which it maintains a material financial interest.

PERSONAL TRADING:

MCA and its representatives or persons associated with the Adviser may buy or sell securities that are recommended to its Clients or securities in which its Clients are invested. It is the Adviser's policy that associated persons of MCA shall not have priority over any Client account in the purchase or sale of securities. Under certain circumstances, exceptions to the trading policy may be made. These situations represent a conflict of interest, for which the Adviser has established the following procedures in order to ensure its fiduciary responsibilities:

ITEM 12 - BROKERAGE PRACTICES:

SOFT DOLLAR:

MCA has not entered into any soft dollar arrangements.

DIRECTED BROKERAGE:

MCA maintains relationships with various securities brokers/dealers and/or other qualified custodians (hereinafter, "broker/custodian"). The Adviser requires that the Client establish an account with a broker/custodian with which MCA has an existing relationship. However, MCA is not in receipt of any products or services (soft-dollar) as a result of this relationship. Recommended brokers/custodians may charge higher fees than other brokers/custodians charge for particular services. The practice of directing clients to a specific broker-dealer potentially may cause a material conflict of interest. However, MCA will recommend brokers/custodians it feels will provide quality services for competitive costs. Please note other Investment Advisers do not require Clients or direct to specific Brokers. The reasonableness of commissions and other costs is based on several factors, including professional services, competitive commission rates, transaction costs, volume discounts, execution price negotiations, interest rates, and other services.

The firm may have an incentive to select or recommend a broker-dealer based on the interest in receiving the research or other products or services, rather than on the *clients'* interest in receiving most favorable execution.

TRADE AGGREGATION:

Generally, for discretionary accounts, MCA will aggregate orders with respect to the same security purchased for different Clients. When orders are aggregated, each participating account receives the average share price for the transaction and bears the transaction costs based upon each account's participation in the transaction, subject to the Adviser's discretion depending on factual or market conditions. Clients participating in block trading may include proprietary or related accounts. Such accounts are treated as Client accounts and are neither given preferential nor inferior treatment versus other Client accounts. Allocations of orders among Client accounts must be made in a fair and equitable manner.

In addition, transactions fees are based on predetermined rates, flat fee, price per share or a combination of both. Each account participating in the trade will pay based on the same fee structure.

TRADE ERRORS:

On infrequent occasions, an error may be made in a Client account. For example, a security may be erroneously purchased for a Client account instead of sold. In such situations, the Adviser seeks to rectify the error by placing the Client account in a similar position as it would have been had there been no error. Depending on the circumstances, various corrective steps may be taken, including, but not limited to, canceling the trade, adjusting an allocation, and/or reimbursing the account.

ITEM 13 - REVIEW OF ACCOUNTS:

Alfred McIntosh, IAR, of MCA, is responsible for the Client's account will monitor Client accounts on a continuous basis and will conduct account reviews on a regular basis. Triggering factors that may stimulate additional written of a Client's account include, but are not limited to, Client request, account contributions and withdrawals, year-end tax planning, tactical and normal rebalancing, market moving events, security specific events and a change in risk/return objectives of the Client.

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION:

MCA does not utilize third party marketing services to obtain client referrals.

ITEM 15 - CUSTODY:

MCA will not maintain custody of Client's funds or securities at any time during the management of its clients' accounts, for whatever reason. Possession and custody of said funds and/or securities will be maintained at generally at TD Ameritrade.

Clients of the Adviser are required to review their account statements they receive from the qualified custodian. In addition, clients are advised to compare the account statement they receive from the qualified custodian to any other document received from the Custodian and/or MCA.

ITEM 16 - INVESTMENT DISCRETION:

MCA provides Advisory services to its clients on a discretionary basis and non-discretionary basis. Specifically, the Adviser is authorized to perform various functions, at the Client's expense, without further approval from the Client (discretion). Such functions include the determination of securities and the amount of securities to be purchased and/or sold. Once a portfolio is constructed, the Adviser provides continuous supervision and rebalancing of the portfolio as changes in market conditions and Client circumstances may require.

MCA also manages client assets on a non-discretionary basis and requests client permission prior to executing a transaction on their behalf.

ITEM 17 - VOTING CLIENT SECURITIES:

MCA will not vote proxies or render any advice regarding proxies solicited by or with respect to the issuers of securities held in Client accounts. Additionally, MCA will not take any action or render any advice with respect to any securities held in Client accounts, which are named in or are subject to class action lawsuits. If the Adviser receives written or electronic proxy material or notice of a class action lawsuit, settlement, or verdict affecting securities owned by a Client, it would forward all notices, proof of claim forms, and other materials to the Client. Electronic mail is acceptable where appropriate, if the Client has authorized contact in this manner.

ITEM 18 - FINANCIAL INFORMATION:

The Adviser does not require the prepayment of more than \$500.00 or more in investment Advisory fees and six months or more in advance for ongoing portfolio management.

MCA does not have a financial condition reasonably likely to impair the adviser's ability to meet contractual commitments.

ITEM 19 – REQUIREMENTS FOR STATE REGISTERED INVESTMENT ADVISORS:

Please see Form ADV Part 2B, Item 2 regarding MCA's investment advisor representative's formal education and business background.

Please see Form ADV Part 2B, Item 4 for information regarding MCA's investment advisor representatives other business activity along with the time spent.

MCA does not assess clients a performance fee.

Alfred McIntosh, management person for MCA, has not been involved in the following items:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
 - a) an investment or an *investment-related* business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
 - a) an investment or an *investment-related* business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

No individual from MCA has a relationship with any issuer of securities that is not listed in Item 10.C. of Part 2A.

If you have any questions, concerns or require additional information before retaining the services of MCA you may call us at (310) 470-4056 (phone) or reach us e-mail at amc@mcintoshcapital.com

FORM ADV PART 2B
(Disclosure Brochure Supplement)
**MCINTOSH CAPITAL ADVISORS,
INC.**

SUPERVISED PERSONS
Alfred McIntosh, Aleksey Datskovskiy, Cecil
Widdifield

March 31, 2015

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This brochure supplement provides information about Alfred McIntosh, Alex Datskovskiy and Cecil Widdifield that supplements the McIntosh Capital Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Alfred McIntosh, at (310) 470-4056 (phone) or via e-mail at amc@mcintoshcapital.com if you did not receive the McIntosh Capital Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Alfred McIntosh, Alex Datskovskiy and Cecil Widdifield is available on the SEC's website at www.adviserinfo.sec.gov."

ITEM 2 - EDUCATIONAL BACKGROUND/ BUSINESS EXPERIENCE

Alfred McIntosh (CRD # 1375444, Year of Birth – 1959), Investment Adviser Representative / President / Chief Compliance Officer – McIntosh Capital Advisors, Inc.

Formal Education after High School/Industry Designations:

- Bachelor of Arts, State University of South Carolina, 1985
 - Major: Broadcast/Journalism
- Certified Financial Planner (CFP®) –
- 2000 (year received),

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 62,000 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, administered in 10 hours over a two-day period, 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, review 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 revocation of their CFP® certification.

- University of California, Los Angeles – Personal Financial Planning, 2006
Personal Financial Program Requirements

The Personal Financial Planning (PFP) program curriculum fulfills the educational requirement for the CFP® Certification. The PFP program covers five main areas:

- 1) Retirement Planning
- 2) Investment Planning
- 3) Financial Planning and Insurance
- 4) Income Tax Planning
- 5) Estate Planning
- 6) Insurance

In total 89 topic areas are covered in the PFP curriculum. Upon completion of this program, UCLA awards the Personal Financial Planning Designation.

Business Background for the Previous Five Years:

- October 2006 – Present, President, McIntosh Capital Advisors, Inc., Los Angeles, CA

J. Aleksey Datskovskiy (CRD # 5900009, Year of Birth – 1975), Investment Adviser Representative (IAR) – McIntosh Capital Advisors, Inc.

Formal Education after High School/Industry Designations:

- Bachelor of Science, California State University Northridge, Year degree was awarded 2009
 - Major: Economics with an Emphasis in Finance
- Successfully completed the Series 65 examination

Business Background for the Previous Five Years:

- January 2012 – present, Associate, Your Office Group, Santa Monica, CA
- February 2011 – present, McIntosh Capital Advisors, Inc., Los Angeles, CA
- January 2008 – January 2011, Account Administrator, McIntosh Capital Advisors, Inc., Los Angeles, CA
- May 2007 – December 2011, Account Clerk, Howard Management Group, Los Angeles, CA
- March 2007 – April 2007 – Student, California State University Northridge

Cecil Widdifield (CRD # 5989933, Year of Birth – 1952), Investment Adviser Representative (IAR) – McIntosh Capital Advisors, Inc.

Formal Education after High School/Industry Designations:

- Master's in Business Administration (MBA), University of California Los Angeles, Year Degree was awarded 1979
 - Major: Finance and Managerial Sciences
- Bachelor of Science, University of California Los Angeles, Year Degree was awarded 1974
 - Major: Economic Geography
- Successfully completed the Series 65 examination

Business Background for the Previous Five Years:

- December 2011 – present, Investment Adviser Representative, McIntosh Capital Advisors, Inc., Los Angeles, CA
- July 2003 – October 2011, President / Owner, Bomerdog, LLC, Santa Monica, CA

ITEM 3 - DISCIPLINARY INFORMATION

Alfred McIntosh, Cecil Widdifield and Aleksey Datskovskiy, Investment Adviser Representatives of MCA, have not had a material event that would require a current or prospective client to question his integrity and thus necessitate applicable disclosure.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Alfred McIntosh, principal of MCA, is not conducting outside business activities at this time.

Alex Datskovskiy, Investment Adviser Representative, is currently working for Your Office Agent in a non-Investment Advisory role and industry. Specifically, Mr. Datskovskiy provides business development and related research, approximately 20 hours a week.

Cecil Widdifield, Investment Advisor Representative, is not conducting outside business activities at this time.

ITEM 5 - ADDITIONAL COMPENSATION

MCA has not entered into any arrangement with an individual or entity that provides an incentive in exchange for providing Advisory Services.

ITEM 6 - SUPERVISION

Alfred McIntosh, Investment Adviser Representative for MCA, is the individual responsible for supervising the Advisory activities of the firm.

ITEM 7 – REQUIREMENTS FOR STATE REGISTERED ADVISORS

The Supervised Individual (Alfred McIntosh) or any other investment advisor representative of MCA has not been *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) An investment or an *investment-related* business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

The Supervised Individual (Alfred McIntosh) or any other investment advisor representative of MCA has not been assessed an award or otherwise *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

- (a) An investment or an *investment-related* business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

The Supervised Individual (Alfred McIntosh) or any other investment advisor representative of MCA has not been the subject of a bankruptcy petition.

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