

Northstar's Sam Hull, CFP® and Robin Young, CFP® Admitted to the Paladin Registry

(November 10, 2004) *Paladin*, an information services company that conducts research, develops ratings, delivers knowledge, and provides selection tools to investors who rely on advisors to achieve their financial goals, today announced that Sam Hull and Robin Young, principals at Northstar Financial Planning in Londonderry, New Hampshire *have been* admitted to the Paladin Registry (www.paladininvestors.com). Admittance to the Registry is limited and is currently less than 1 percent of the 665,000 U.S. financial advisors. Selection is based on an advisors competency, integrity, and experience.

The Registry is a new web-based service that helps investors find, evaluate, and select financial advisors. Jack Waymire, Paladin founder and author of *Who's Watching Your Money? The 17 Paladin Principles for Selecting a Financial Advisor* indicates two major markets for this service. The first market is baby boomers who suffered severe losses in their retirement accounts during recent bear markets. The other market consists of current retirees. He says both groups have been flocking to advisors the past few years because they believe the professionals' expertise will help them win back losses, preserve retirement assets, and produce better results in the future. What they don't know, based on Paladin research, is that at least 75 percent of current financial advisors are merely sales representatives who use expertise as a sales tactic to win investor assets. "That's why millions of investors change advisors every year," says Waymire. "At some point they realize they didn't hire a real expert for their assets. This usually occurs after their results don't match the excessive expectations that they were sold."

Waymire goes on to say "the Registry solves several problems for these types of investors. It's not enough to find someone you hope is an expert. You have to ask the right questions and know good answers from bad ones to make sure advisors are every bit as knowledgeable and trustworthy as they say they are. Even more important, it's not what the advisors say that counts. It's what they are willing to document in writing and make public."

"I'm very pleased to join such a select group of prestigious financial advisors," says Hull. "Becoming a member of Paladin sends a clear message to our clients and those in the community that we are serious at Northstar about only serving our clients best interests, as well as embracing our responsibilities as their financial life planner."

Northstar has taken their financial planning and investment advisory business to the next level by coupling life planning with traditional financial & investment planning, thereby using a holistic approach to integrating our clients life values with their wealth. "Rather than just looking at a client's portfolio and making buy and sell recommendations," says Robin Young, "we're spending a great deal of time talking with our clients and listening to their vision of the future, their business plans, the unique shape of their lives to design a plan that creates a lifestyle, not just numbers in a portfolio," continues Young.

"Paladin's high minimum standards are designed to limit who can be admitted into the Registry," says Waymire. Comprehensive, independent research reduces the number of advisors even further. Substantially less than 10 percent of the more than 3,000 advisors who applied for consideration by Paladin professionals have made it into the Registry. The result is a web-based service that's the first to provide:

- High admittance standards that protect investors from weak advisors
- A CIR rating for each advisor (CIR is Competence/Integrity/Risk)
- Independent, comprehensive research by an objective third party
- A 100 percent rule for competency, integrity, licensing, and compensation
- Compliance checks for all advisors
- Full disclosure for potential conflicts of interest
- Advisor agreements that put investor interests first

Waymire said investors can view the Registry for no charge or obligation. If they like what they see, they pay a one-time \$149 fee for 60 days of unlimited access to Paladin's research, ratings, and tool kits. If they aren't satisfied with their results, there's a 100% money back guarantee.

For more information on Northstar Financial Planning or the Paladin Registry, contact Sam Hull or Robin Young at 603-216-9226 or visit the web site at www.northstarfp.com.