

WHO IS NORTHSTAR AND WHAT IS OUR PHILOSOPHY?

Northstar Financial Planning, Inc. is an independent financial life planning & wealth management firm conveniently located in Londonderry, New Hampshire. Northstar provides comprehensive financial services and expert advice for business executives, professionals, small business owners, families, retirees and women.

We are often asked questions about the services we offer, how we operate and what distinguishes us from other financial planners and investment advisors? Here are a few answers:

We act as your fiduciary.

This means we put your interests first and by law are required to have no conflicts of interest. We are a Registered Investment Advisor (“RIA”). Under the legal standards established by Congress and enforced by the SEC, we must act as your fiduciary in all investment matters. Under the Code of Ethics of the CFP Board of Standards, we must serve as your fiduciary in all aspects of our relationship with you.

We do not sell any products.

We do not sell any commissioned financial products, such as life insurance, annuities or mutual funds. We do not need to meet sales quotas, and there are no hidden charges or referral fees. We work only for you and get paid only by you – not a brokerage firm, trust company, or bank – and thus we are able to provide independent objective advice.

We believe there’s more to life than money.

At Northstar we incorporate life planning into our financial planning process to help you lead the rich and meaningful life you dream about. We help you build a financial life plan that aligns your resources to reflect what is really important to you and your family.

Exceptional personalized service, based on trusted long-term relationships.

According to industry sources, the average “financial advisor” at a big “Wall Street” firm has about 600 clients and spends more than three quarters of his/her time prospecting for new business. At Northstar, you are more than just an account number in a faceless conglomerate!

Our professional team of two CFP professionals serves our current 60 clients. We only accept a limited amount of new clients each year to preserve our high level of personal service and the quality of our recommendations. Our new clients are referred by existing clients or from a small network of estate attorneys, CPAs and other allied professionals.

We are not a huge publicly-owned corporation.

At Northstar, you have access to the same services larger firms offer but with a uniquely personal relationship. The benefit of being independent is that our clients have unlimited access to highest quality financial, legal and personal service professionals to address your every investment and financial life planning need. We are not restricted to using in house solutions that may not be appropriate for a client. We also have access to institutional investment research from Goldman Sachs, Standard & Poor, DFA, TD Ameritrade and other major sources.

Northstar is recognized as one of the top wealth managers in the business.

Northstar is proud to have earned a place on the Bloomberg Wealth Manager Magazine list of 500 “Top Dog” Wealth Managers in 2007 and 2008.

Disciplined Investment Process.

We apply the proven principles of the Nobel Prize winning Modern Portfolio Theory to our investment management process. Asset allocation, diversification and cost reduction are at the core of our investment process. We design a portfolio customized for you and create an Investment Policy Statement for your unique circumstances.

We use low cost, no-load mutual funds with a focus on “intelligent passive” investing using DFA (Dimensional Fund Advisors), Vanguard and other funds. We are a DFA qualified advisor, one of only approximately 1,000 in the country.

Your investment accounts are safeguarded.

All client assets are held in custody for you at TD Ameritrade. Northstar functions only as your agent and advisor and does not take ownership of them. TD Ameritrade is a member of SIPC (www.sipc.org) which provides insurance for investor assets. Additionally, TD Ameritrade also has insured Asset Protection Guarantee of up to \$250,000,000 through Lloyd’s of London.

Northstar professionals have over 30 years of combined experience in our business.

- Robin Young is President and owner of Northstar and has over 20 years experience in financial & tax planning, wealth management and life planning.
- Alexa Darbe is a Financial Life Planner at Northstar and has over 10 years experience in financial planning and investment management.