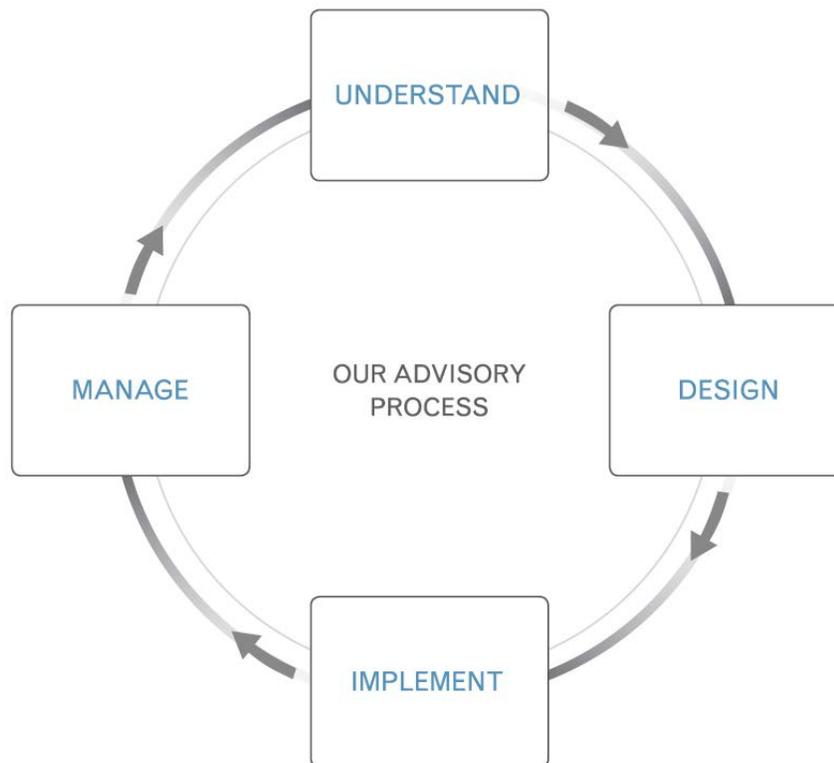




How North Star can help you reach your financial goals

North Star takes a holistic approach to helping our clients reach their financial goals. We stress the importance of counseling our clients as individuals, understanding their needs and concerns, and building customized financial plans. We encourage our clients to focus on long-term investing by developing diversified portfolios and ensuring that they have the right protection in place in case of unforeseen incidents like disability or death. We can help break down the financial planning process into the following steps:



Understanding your needs

Your financial advisor typically begins by getting to know you and your family while gathering information about your current circumstances, your future goals, your concerns and your aspirations. During this phase, you and your advisor can also discuss the strategies and services available to help solve the specific financial challenges you face.

Step 1: Establishing a relationship

At North Star, we feel that the establishing a good relationship with our clients is key to understanding their goals. We establish this relationship by having an initial meeting to find out our clients' short, intermediate and long-term goals. Some examples of these goals can be:

COMMON GOALS	TIME FRAME	PLANNING STRATEGIES AND VEHICLES
Saving for a wedding	Short-term	You may consider a savings account or other low-risk accounts.
Saving for a down payment for a home	Short-to-mid term	More conservative fixed interest rate accounts with appropriate maturities may be the best fit.
Investing to fund college	Mid-to-long term	Depending on your child's age, slightly more risky investments may be appropriate to provide greater growth potential. Tax-advantaged savings vehicles are also available when saving for education expenses.
Investing for retirement	Long-term	Your portfolio has more time to weather the ups and downs of the markets, making riskier investments more suitable. Employer defined contribution plans and other tax-deferred accounts provide significant advantages when saving for retirement.
Providing retirement income	Long-term	A structured income plan and balanced investment portfolio to help make sure you don't spend money too fast or take too much risk over the course of your retirement is essential. Disciplined withdrawal strategies and guaranteed income sources can assist with this.
Transferring wealth/ estate planning	Long-term	At this phase of life, planning for the orderly distribution of your estate to heirs and minimizing tax burdens by taking advantage of estate planning strategies will be a high priority.

Step 2: Gathering information

After we have established our relationship, we will ask you to complete or provide the following documents:

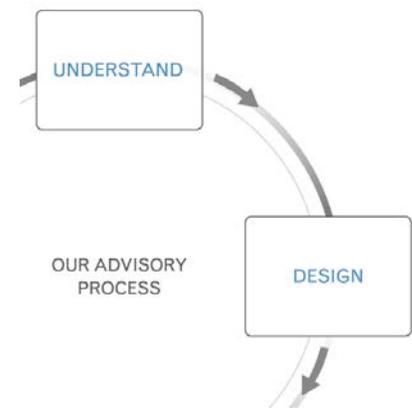
- Data Collection Sheet
- Expense Sheet
- Risk Tolerance Questionnaire
- Estate Planning Sheet
- Employer Benefits
- Social Security Statement
- Any other documents that pertain to your financial life

Designing a comprehensive plan

Depending on your circumstances, your plan may focus on a single objective or a more complex strategy.

Your plan could be as singular as saving for retirement or a child's education, managing a concentrated equity position, or establishing a trust to benefit a child with special needs.

More complex plans may include purchasing or selling businesses, establishing charitable trusts or joining investable assets to deliver the income you need to retire comfortably.



Step 1: Review scopes of services

After we learn your goals and gather your information, we will review and establish what services you would like North Star to provide. These can include but are not limited to:

- Cash Management
- Fixed Income & Bond Ladders
- College Planning
- Retirement Planning
- Life & Long-term Care Insurance
- Health & Disability Insurance
- Home & Auto insurance
- Estate Planning
- Consulting Services

Step 2: Analyze and evaluate needs

Once we have identified what services we will provide, we will analyze your exact needs as they relate to those services. We will make specific recommendations by:

- Analyzing the different solutions that are available
- Evaluating those different solutions based on your needs
- Providing you with specific proposals on the different options
- Reviewing the pros and cons of each option with you

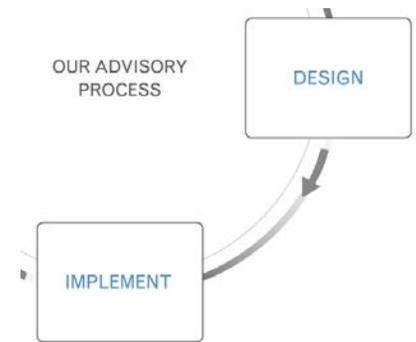
Step 3: Choosing the right plan

After looking through the pros and cons of each option, the next step is to choose the plan that best fits your needs by:

- Establishing which solution you want to implement
- Deciding what third party providers will be necessary to implement the plan if applicable
- Finalizing selection of right product if applicable

Implementing your plan

In this phase, the planning is put into motion while collaborating with other relevant professionals as needed – which may include your attorney or CPA. The plan is based on your goals uncovered in previous steps of the advisory process and factors in your investment horizon, as well as the types and levels of risk that you can afford and with which you're comfortable.



Step 1: Account setup

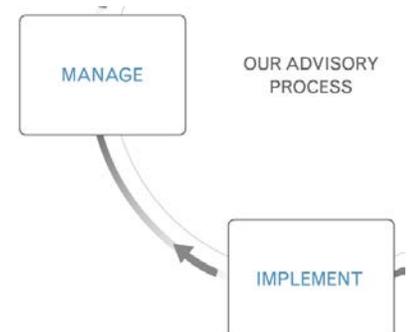
- Filling out paperwork associated with establishing accounts and/or insurance.
- Initiating the transfer process for assets currently held at other financial institutions.
- Ensuring you have received prospectuses, research reports and required disclosures.
- Auditing the transfer process to ensure a smooth transition.

Step 2: Asset allocation and product implementation

- Determine the proper asset mix for each account based on the time horizon for the account and your risk tolerance.
- Implementing any products, like life insurance, after they have been approved.
- Running cash flow projections to determine if you are on track to reach your goals.

Managing your plan once it's in place

Financial planning is an ongoing process in which it's essential to monitor the progress of your investments within the context of your goals and periodically review all relevant information. It may become necessary to adjust the particular components of your plan in light of changing circumstances and evolving objectives. Should economic and financial circumstances warrant, your advisor may also recommend tactical changes to your portfolio, while still adhering to your long-term goals.



Step 1: Plan management strategy

- Establishing a consistent schedule for monitoring plan performance.
- Establishing consistent criteria for evaluating plan performance.
- We will continually educate our clients on what is going on in the markets and how products and services work.

Step 2: Plan management

- We will meet on a consistent basis to review the different aspects of your plan.
- Make any changes that are necessary to meet your goals.
- Update goals if they have changed.
- Add new goals as they come up, for example, you may adjust your plan after the birth of a child.
- Document all meeting notes in a summary review email, which will list out tasks for both the advisor and the client.
- Possible meetings with other professionals like an attorney or CPA, to make sure that your plan is being implemented in all facets.

Where do we go from here?

1. Do it yourself: Figure out what your needs are, the proper solutions, and the right company or companies to provide the solutions.
2. Let us help: Finding the right combination of solutions, companies and products can be complicated, requiring education and time. North Star can help you sort through your various needs and goals, and choose the best solutions and products to fill those needs and reach your goals.

Contact us today to get started!

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Mark Kangas, CFP®

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