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The North Star Financial Planning Process

Setting your goals and gathering information

As you look to begin a relationship with a trusted financial advisor, we look forward to meeting with you. Normally we have an introductory meeting when we'll tell you more about The North Star Financial Group and our philosophy of doing business in a complimentary, no obligation meeting either here at our office, or a location of your choosing.

At that time, we will also go over your financial and lifestyles goals for the short, medium and long term. Once we have discussed your goals, we can review your income, expenses, investments, etc. This information guides us as we begin to understanding your personal circumstances. To determine what information would be helpful for our first appointment, **please see the attached list.**

Reviewing your options

When we get together for our second meeting, we will present a range of options and recommended strategies that can assist you in achieving your financial and investment objectives. These options and strategies form what we refer to as your customized **North Star Financial Plan**

Following our discussion of your proposed plan, you can decide whether you would like to implement some or all of the strategies we've presented. **A North Star Financial Plan** will contain information such as:

1. Details of your personal financial situation and objectives based on your goals;
2. Our strategies and recommendations to assist you in achieving your goals. These may include: **Investment strategy; Asset allocation and Balance Sheet; Tax positions and planning; Social security and Retirement Income strategies; Estate planning and Insurance assessment**
3. Recommended timing for ongoing financial reviews with a focus on your personal goals; and
4. Implementation of the plan--When you are comfortable with what we have recommended, it is then time to set the plan in motion. We will prepare all of the necessary paperwork for you. We also submit and monitor the implementation of your choices.