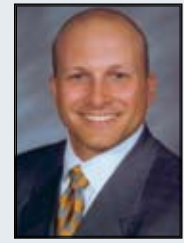


Customized Financial Products and Services to Meet Your Unique Needs

Joseph S. Burgess, CLU, ChFC, AIF® has been with North Star Resource Group since 1996. He has a dual specialty in both Group Benefits and Individual Financial Strategies. Additionally, he has a team of specialists to help administer both lines.



Chartered Financial Consultant
Accredited Investment Fiduciary™

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Joseph S. Burgess, CLU, ChFC, AIF® and the North Star team of experts look forward to providing you a full array of professional products and services.

Comprehensive, Written Financial Plans for Individuals and Businesses

Specialized Problem Solving and Analysis of Specific Complex Financial Issues

- Insurance Needs Analysis
- Retirement Income Strategies
- Tax Planning¹
- Education Funding
- Mortgage Analysis
- Personal Estate Strategies including Analysis of Strategies for Estate Tax Minimization¹
- Investment Needs Analysis and Managed Asset Strategies
- Business Strategies including Business Continuation and Succession Planning; and Qualified and Non-Qualified Employee Benefits

¹Specific tax and legal consequences should be verified by your tax advisor and legal counsel.

Seminar Services

- Financial Planning Workshops
- Educational Employee Benefit Programs

A Full Range of Business Insurance Products and Strategies

- Key Person Insurance
- Split Dollar Insurance
- Overhead Expense Insurance
- Disability Buyout Insurance
- *Funding of:*
Executive Compensation Agreements; Stock Purchase Agreements; Business Continuation Programs; Deferred Compensation Strategies; Salary Continuation Programs; Buy/Sell Funding Agreements

A Variety of Retirement Programs / Pension Plans

- Defined Contribution Plans (Money Purchase Pension, Profit Sharing, and 401k Plans)
- Defined Benefit Plans
- Simplified Employee Pension (SEP) Plans
- IRA Plans (Traditional, SIMPLE, Coverdell Education Savings Account and Roth)

Employee Benefits Programs

■ Products

- Health Insurance
- HSA (Health Saving Account) and HRA (Health Reimbursement Account)
- Dental Insurance
- Group Life
- Short and Long-Term Disability Insurance
- Vision Plans
- Voluntary Plans
- Long-Term Care
- Employee Assistance Programs

■ Services

- Customized Benefits Website
- Online Enrollment
- Human Resources (HR) On Call
- Design and Implementation of Cafeteria Plans/Flexible Spending Accounts
- COBRA and HIPAA Administration
- Consolidated Billing
- Benefit Statements



North Star Consultants, Inc. - Insurance Products and Services

CRI Securities, LLC - Securities and Investments

Securian Financial Services, Inc. - Variable Products and Securities



North Star Resource Group offers securities and investment advisory services

through CRI Securities, LLC and Securian Financial Services, Inc., Members

FINRA/SIPC. CRI Securities, LLC is affiliated with Securian Financial Services, Inc.