A COORDINATED APPROACH FOR

FAMILIES OF PURPOSE

NORTH STAR
Resource Group

A SERVICE MODEL FOR THE

HIGHLY SUCCESSFUL

YOUR FUTURE

EXPECT MORE FOR **YOUR LEGACY**

You've taken a purposeful approach to your life and your career to build the wealth you have today. Now your attention is focused on transitioning your hard work into a vision and legacy for your family.

Building a life of significance doesn't happen by accident.

You need diverse yet coordinated investment management that is tax-aware and growth-inclined.

You need refined and highly catered risk management techniques.

You need to align your finances with your family ethics and values.

A trusted family wealth advisor can help you navigate your unique concerns, offer objective and creative solutions, drive vision-based conversations across generations, and provide boutique service and access.

North Star's Family Wealth Service is designed with the sophisticated needs of wealthy families in mind, and we have the expertise to deliver.

WHAT'S NEXT FOR

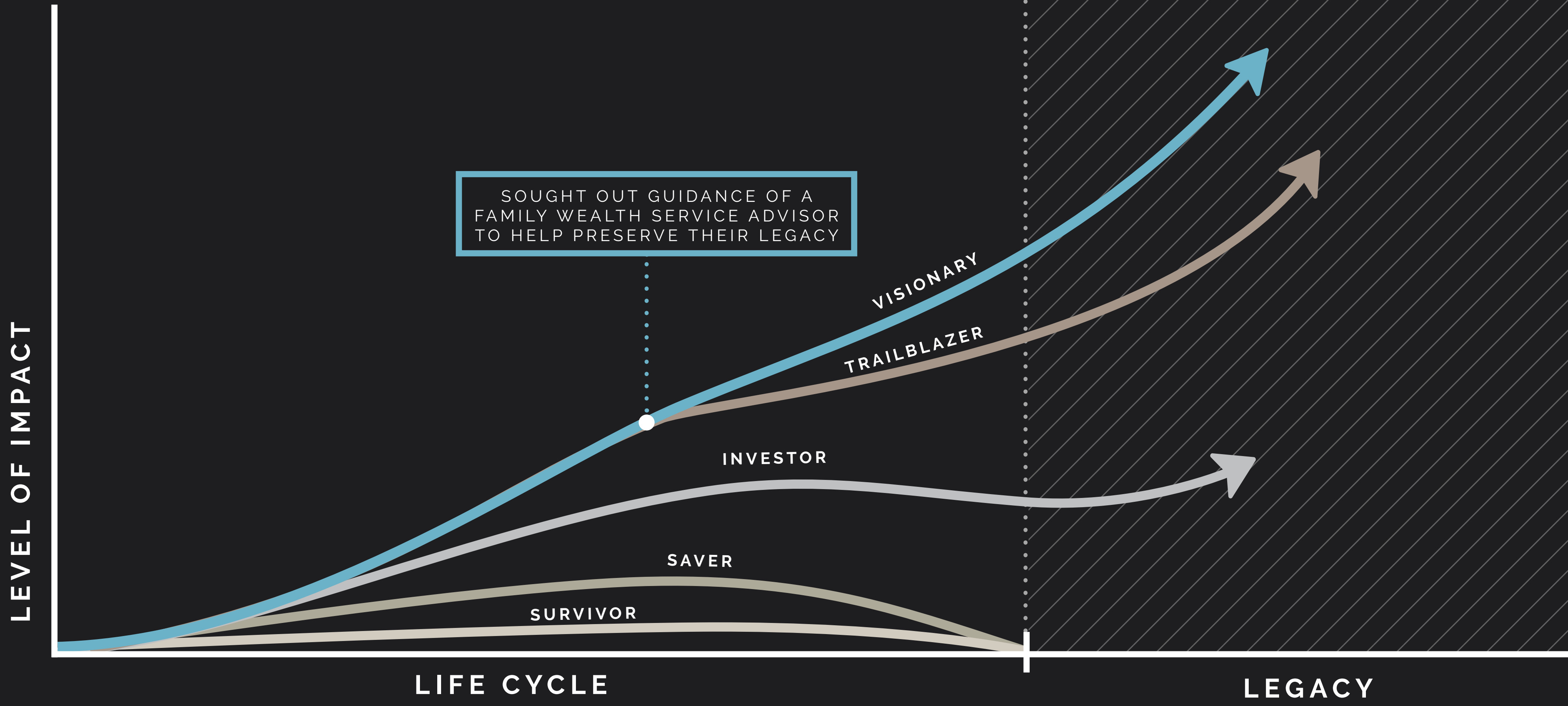
YOUR FINANCIAL EXPERIENCE

You're not most people.

You've been intentional about increasing your income and are financially well-positioned. You're the trailblazer taking risks few were willing to take and elevating your wealth above the majority—**have you reached your fullest potential?**

SURVIVOR	SAVER	INVESTOR	TRAILBLAZER	VISIONARY
Most strive to maintain financial **STABILITY**	Many establish financial **SECURITY**	Some develop a financial **STRATEGY**	Few experience financial **EXCELLENCE**	Very few create **EXPONENTIAL IMPACT**
Cover basic needs and bills each month	Enjoy money and the opportunities it provides	Invest in personalized portfolios	Drive change in an organization or build one from the ground up	Integrate financial strategies to maximize wealth
Pay off debts to get out of negative net worth	Save for the future	Fund retirement and other life goals	Create opportunities for those outside their household	Experience a lifetime of financial independence
				Afford and access advanced options that build generations of purpose through a formalized process

NOW IT'S TIME TO COORDINATE YOUR FINANCIAL EXPERIENCE **BEYOND EXCELLENCE** TOWARD EXPONENTIAL IMPACT.



This is a hypothetical example for illustrative purposes only. Past performance is not indicative of future results. Assumes similar market growth. Assumes no distributions at the end of the life cycle.

A UNIFIED
STRATEGY

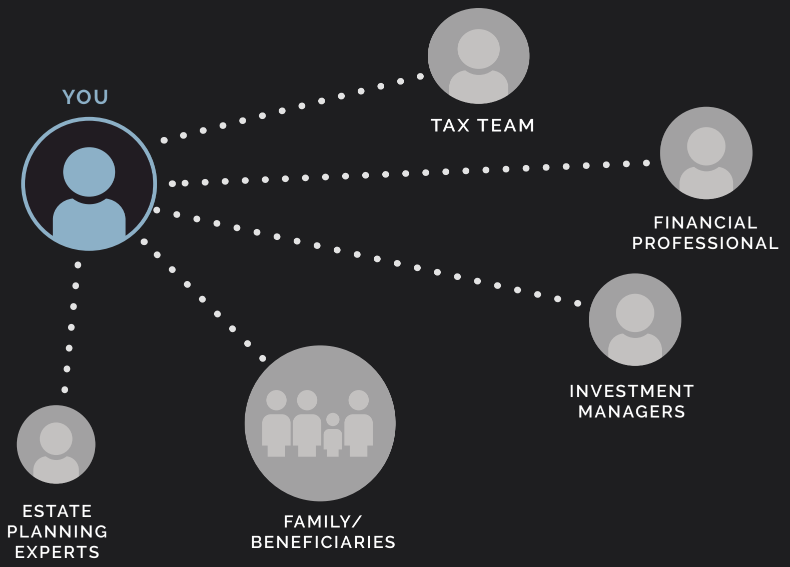
With your advisor as the lead, our team synchronizes your wealth solutions to find inefficiencies and resolve them.

Strategists work around the plan, not any one product, in a true consulting relationship. With any recommendations the team provides, they offer resources and education, while you hold total decision-making power.

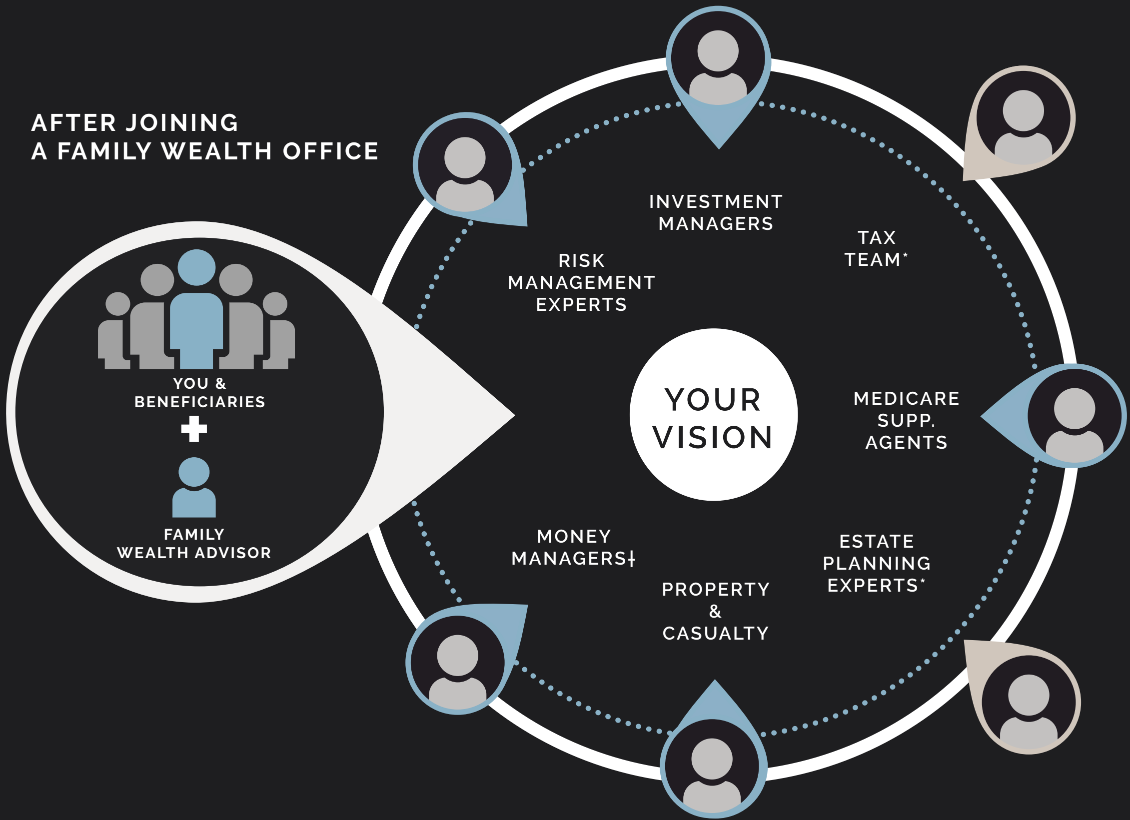
Your advisor can also work hand-in-hand with outside professionals with whom you have an existing relationship, bringing them into this strategic approach.

With our Family Wealth Service, you can step back from the minutia, confident your wealth solutions are being expertly aligned and implemented through your advisor.

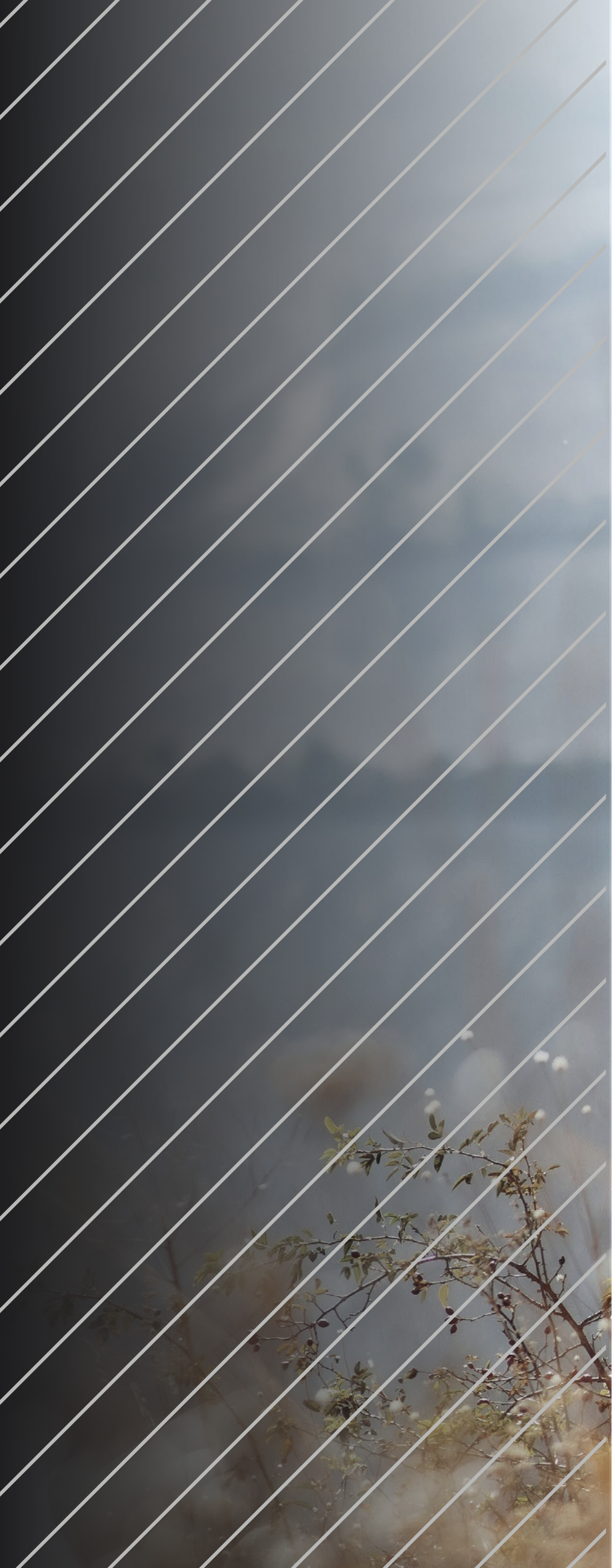
BEFORE ENGAGING
WITH A FAMILY WEALTH OFFICE



AFTER JOINING
A FAMILY WEALTH OFFICE



*These services are available through referrals to North Star Tax, LLC and Kaufer Law Firm, LLC. Financial professionals do not provide tax and legal advice.



AN ELEVATED
APPROACH

Designed for wealth. Dedicated to families.

EXPERTISE Each recommendation in your plan is backed by current, accurate, and personalized guidance from subject matter experts.

ACCESS Your strategy pulls from a broad selection of products and customized solutions designed for the highly affluent.

COORDINATION Your family wealth advisor aligns each strategist seamlessly around your vision.

COMMUNICATION Your family wealth advisor provides tactful insight and support to help loved ones and beneficiaries gain clarity on the strategy and trajectory of your estate.

TRUST You and your loved ones can experience renewed confidence through an intentional and transparent process.

CONTINUATION Your family wealth advisor develops an ongoing relationship with anyone you deem relevant to the strategy, so your values are continued in your legacy.

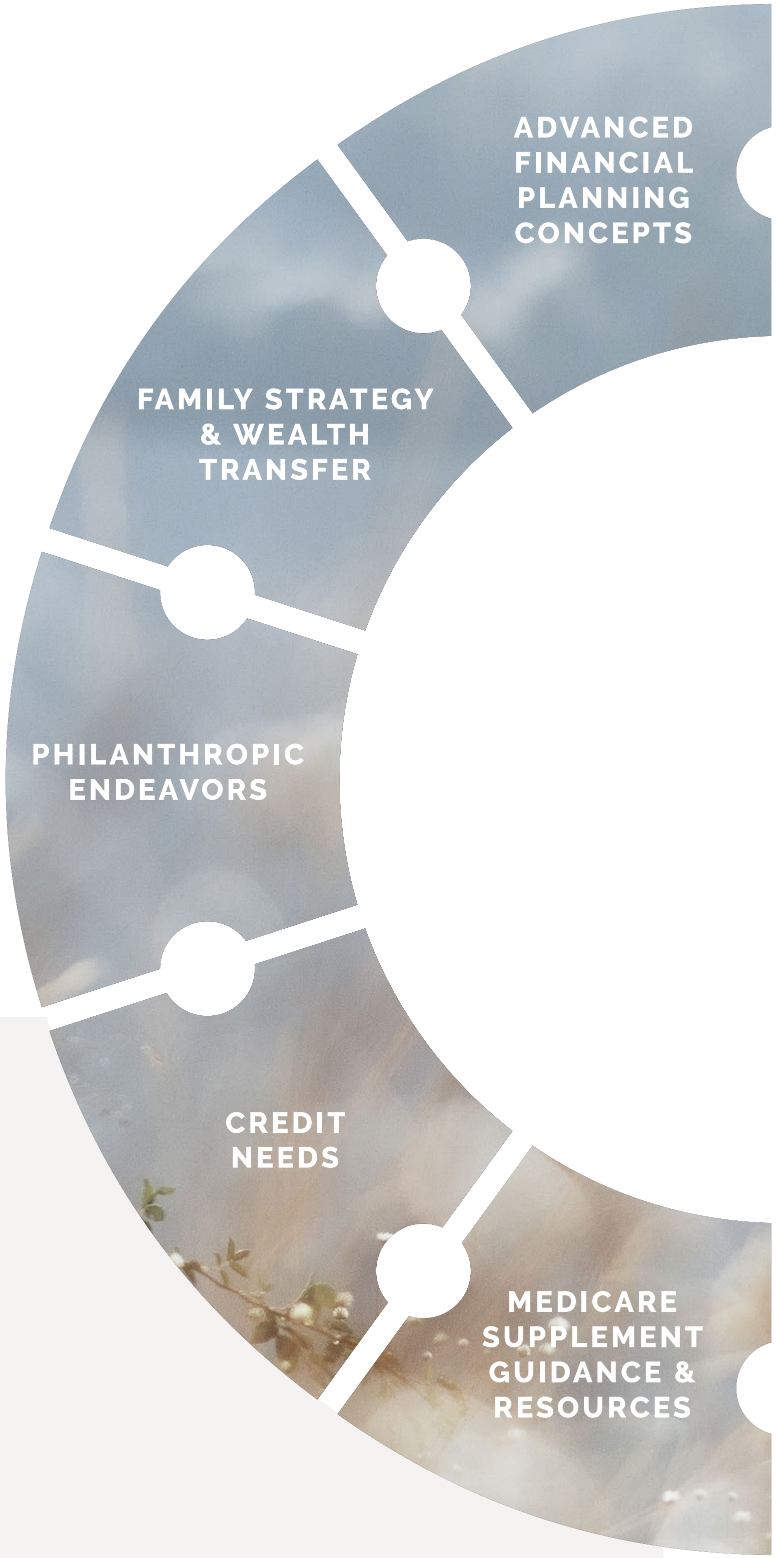
Our advisors intend to be your family's ally for the long haul.

EXCLUSIVE

WEALTH STRATEGIES

In complex financial cases, each category intersects and affects the others, requiring expertise and organization to manage your wealth efficiently.

We take advantage of cross-category strategies and vehicles to make your money work for you and your legacy.



EVERY STRATEGY BACKED WITH

EDUCATION & COACHING

Our team puts a high emphasis on educating you on options and coaching you through decisions. It is important to us that you have the specific knowledge needed to thoroughly understand your situation and the choices and risks associated with each selection.

ADVANCED FINANCIAL PLANNING CONCEPTS

Use advanced planning as the foundation of all your solutions, including cash flow, distribution, taxes, and legacy, all offered through flexible pricing models.

INVESTMENT MANAGEMENT

Experienced streamlined, tax-efficient investment portfolio and put your money to work for you with growth for the long-term. We consolidate everything into one portfolio with one fee for advice and trading.

TAX PLANNING STRATEGIES

Design a complete financial strategy that leverages efficiency and impact across the board.

ESTATE PLANNING REVIEW

Leverage with advanced services to minimize taxes and maximize legacy. Our corporate trust solutions allow you to determine how assets are distributed, with researched and tax-efficient asset management.

BUSINESS OWNER SOLUTIONS

Maximize your profitability and fortitude. Through our strategic partners, you have access to lines of credit for businesses as well as guidance on using securities as loan collateral.

FAMILY STRATEGY & WEALTH TRANSFER

Align your goals and vision across generations. We support you through financial value conversations and provide education to ensure the continuation of ideals.

PHILANTHROPIC ENDEAVORS

Give strategically and streamline record keeping through donor advised funds. We stay aware of current laws and alternative donation options to help maximize contributions and tax deduction.

PROPERTY & CASUALTY

Receive individualized guidance on protecting your physical assets. Our independent agents locate redundancies and vulnerabilities in your existing policies and can consult on protection for unique scenarios.

MEDICARE SUPPLEMENT GUIDANCE & RESOURCES

Simplify your healthcare choices and make Medicare work for you. Our independent consultants establish solutions that allow you to free dollars from medical expenses.

CREDIT NEEDS

Access financing options designed for your needs with jumbo mortgages, flexible lines of credit, and other customizable options.

Financial professionals do not provide specific tax/legal advice and information should not be considered as such. You should always consult your tax/legal advisor regarding your own tax/legal situation.

ABOUT
NORTH STAR

The firm your family can trust.

North Star is an independent wealth management firm preserving your deeply held values in every aspect of financial management.

$11.3 B
ASSETS UNDER ADMINISTRATION

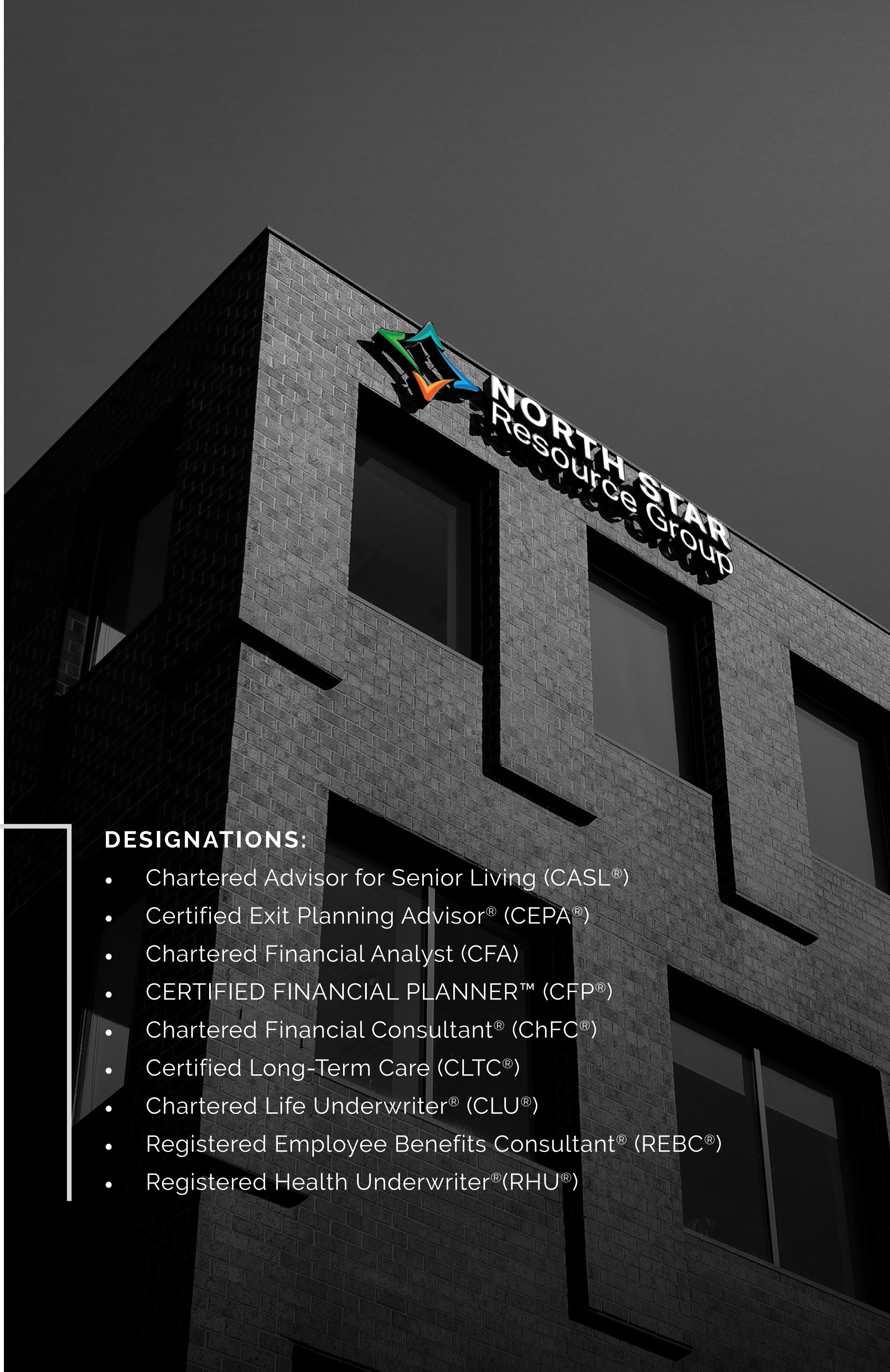
40+
U.S. OFFICE LOCATIONS

2,000+
HIGH-NET-WORTH CLIENT RELATIONSHIPS

19
COORDINATED FINANCIAL SPECIALISTS

115
YEARS IN SERVICE
roots tracing back to 1908

1
DEDICATED ADVISOR FOR YOUR FAMILY'S FUTURE



DESIGNATIONS:
- Chartered Advisor for Senior Living (CASL®)
- Certified Exit Planning Advisor® (CEPA®)
- Chartered Financial Analyst (CFA)
- CERTIFIED FINANCIAL PLANNER™ (CFP®)
- Chartered Financial Consultant® (ChFC®)
- Certified Long-Term Care (CLTC®)
- Chartered Life Underwriter® (CLU®)
- Registered Employee Benefits Consultant® (REBC®)
- Registered Health Underwriter®(RHU®)

Numbers as of July 2022. A high-net-worth relationship is defined as clients with a liquid net worth of over $1 million of non-qualified money.

OUR STORY

Every major endeavor starts with an idea and a few dedicated people.

With roots tracing back to 1908, our story begins with a handful of financial professionals in downtown Minneapolis. Our sole focus was to help people reach financial security, plain and simple.

We quickly recognized that, for our clients to reach their full potential and leave a lasting legacy, they needed a service beyond traditional financial advice. Their wealth management required coordination, expertise, and true financial leadership.

We made the decision to build our resource departments from the ground up to ensure our clients received the care they deserved from professional teams they could trust.

Now, we elevate our clients' goals beyond what they deemed possible.

This is *our* legacy.

AS ONE OF THE OLDEST INDEPENDENT FIRMS IN THE COUNTRY, WE HAVE SERVED OUR CLIENTS WELL FROM THE BEGINNING WHILE EVOLVING FOR THE CHALLENGES THEY FACE TODAY.

Finseca, 2022.

OUR VALUES

Find confidence and clarity in your wealth management team.

For most affluent families, shared core values and motivators are the cornerstone of a successful wealth transfer. Likewise, you should find the same reverence of values in the professionals you bring into your family finances.

At North Star, a few core values influence every aspect of how we serve and guide our clients:

RESPONSIBILITY

GROWTH

FAITH

GRATITUDE

INTEGRITY

SERVICE

RESPONSIBILITY

Our tagline Changing Lives, Forever® is a reminder of our responsibility when it comes to finances. Through everything we do, we strive to create healthier, wealthier, and happier lives, and are motivated to work with clients who share this emphasis on giving back through philanthropy and private foundations.

FAITH

We have faith in each other, our independence, and our strategic relationships. We also have faith in you. We believe your voice should be prominent during financial discussions, and our role is to empower and educate you with objective recommendations for your wealth strategies.

INTEGRITY

We provide thoughtful solutions that put the best interest of our clients and their families first, with confidentiality and data security being top concerns. We lead with integrity and remain dedicated to your rights, privacy, and information protection.

GROWTH

Our specialists and teams expect high performance in themselves and in client experiences. We believe values-based investing should not have to sacrifice returns, and we deliver customized portfolios and investment blocks related to our clients' goals.

GRATITUDE

We recognize that a life of wealth starts with gratitude, holding to the mantra: "If you want to get rich quick, count your blessings." We are grateful to you for the sacrifices and intentional choices you made to reach your financial status, and we understand the honor we have in joining you to instill these values to the next generation.

SERVICE

We strive to provide an exceptional client experience through personal connection and access to our team of specialists. This commitment does not stop at the head of the household but replicates to provide each member of the family the resources needed to grow, maintain, and transfer wealth. Technology supports our delivery, serving to enhance the connection you have through your financial professional.

WHERE ARE YOU ON YOUR

PATH TOWARD LEGACY?

NOTES

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Awards are based primarily on criteria relative to leadership, achievement, recruiting, management practices, community service, team unity and education. Sales are not a consideration. There is no fee associated with this award. Companies must be in good standing with the Better Business Bureau for consideration. Working with this advisor or firm is not a guarantee of future financial results. Investors should conduct their own evaluation.

The Largest Wealth Management Firms ranking was designated for local banks and financial services firms in the Twin Cities Metro Area, and ranks firms by total assets under administration during the previous fiscal year. For the purposes of this award, assets under administration includes brokerage, investment advisory services and the cash value of life insurance policies. Working with this firm is not a guarantee of future financial results. Investors should conduct their own evaluation.

North Star Resource Group was a firm that was awarded the Torch Award for Marketplace Ethics by the Better Business Bureau of MN & ND in 2020. Companies were evaluated in categories based on number of employees. In order to be eligible for the award, firms must be in business for three years or longer, earn an "A" rating from the BBB, meet financial obligations and not have won the award in the past three years. Working with this firm is not a guarantee of future financial results. Investors should conduct their own evaluation.

North Star Resource Group was named by Inc. as one of the Inc. 5000 Fastest Growing Private Companies in America in 2015. Privately owned companies were ranked based on their revenue growth in the three previous calendar years. This ranking only includes companies that applied and paid a fee. Working with this firm is not a guarantee of future financial results. Investors should conduct their own evaluation OR (if organization & year(s) won named within the piece The Inc. 5000 Fastest Growing Private Companies in America ranking includes privately owned companies which were ranked based on their revenue growth in the three previous calendar years. This ranking only includes companies that applied and paid a fee. Working with this firm is not a guarantee of future financial results. Investors should conduct their own evaluation.

Securities and investment advisory services offered through Securian Financial Services, Inc. Member FINRA/SIPC. North Star Resource Group is independently owned and operated.

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