

## BROCHURE SUPPLEMENT – STEVEN B. GIRARD:

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### Note

**This brochure supplement provides information about Steven B. Girard that supplements the Northstar Financial Companies Inc. disclosure brochure or wrap fee brochure. Please contact us if you did not receive a copy of either brochure or if you have any questions about the contents of this supplement.**

Additional information is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### *Education Background and Business Experience*

Year of Birth: 1966

Education: University of New Hampshire, Bachelor's Degree, 1990

Employment: January 2018 - December 2018 – Partner, IA Representative  
LongView Wealth Management  
March 2008 – July 2020 – Registered Representative  
Cambridge Investment Research, Inc.  
December 2002 - Present – Owner, IA Representative  
Northstar Financial Companies, Inc.

### *Disciplinary Information*

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

### *Other Business Activities*

Mr. Girard is also independently licensed to sell insurance products in various states and has the authority to offer insurance products. He is entitled to receive commissions and service fees directly from each insurance company. Mr. Girard spends the majority of his time on his advisory activities.

A conflict of interest exists in that Mr. Girard may be compensated for the sale of such insurance products in addition to fees charged for advisory services, which creates an incentive to recommend those products based on compensation received rather than on the best interests of the client.

Northstar seeks to ensure that all recommendations are made in the best interest of the client, regardless of additional compensation made. Associates are required to disclose conflicts of

interest when they exist and remind you that you may purchase any recommended product from other representatives or agents not associated with Northstar.

*Additional Compensation*

Other than the insurance commissions described above, Steven Girard receives no additional compensation from non-clients for advisory services provided.

*Supervision*

We conduct periodic reviews of your accounts, communications and recommendations via an independent 3<sup>rd</sup> party auditor.