

## **BROCHURE SUPPLEMENT – ANDRE P. RATKAI:**

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### Note

This brochure supplement provides information about Andre P. Ratkai that supplements the Northstar Financial Companies Inc. brochure. Please contact us if you did not receive a copy of that 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: 1960

Education: University of Washington, 1983  
Chartered Financial Analyst designation, 1990

Employment: February 2023 - Present – IA Representative  
Northstar Financial Companies, Inc.  
February 1992 – February 2023 – Owner, IA Representative  
Praxis Advisory Group, Inc.  
August 1994 – June 2008 Adjunct Professor  
University of Denver, School of Business

### *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. Ratkai also runs InvestAcademy, an investment class teaching investment analysis incorporating certain fundamental and technical measurements. He may also present other seminars regarding various investment strategies and methodologies such as asset allocation, sector rotation, market timing, charting and macroeconomic analysis.

Mr. Ratkai is compensated for these services and so a conflict of interest may exist insofar as the investment strategies and methodologies taught are the same that Mr. Ratkai uses to manage portfolios for advisory clients. However, these activities are educational in nature and while certain securities are used as examples, no securities held by current clients are ever used

in these examples and no solicitation or offer of securities is made to attendees and no advisory services are provided within the context of these activities.

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 they may purchase any recommended security from other representatives or agents not associated with Northstar.

### *Additional Compensation*

Mr. Ratkai receives no additional compensation from non-clients for advisory services provided.

### *Supervision*

Andre P. Ratkai is supervised by Steven B. Girard. Mr. Girard monitors trade activity for Mr. Ratkai to ensure that investments meet the client's goals, objectives and risk tolerance, as well as any restrictions requested by the client. Mr. Girard can be reached by telephone at 800-220-2161 or by email at [steve@nstarfinco.com](mailto:steve@nstarfinco.com). Northstar also conducts periodic reviews of your accounts, communications and recommendations, via an independent 3<sup>rd</sup> party auditor.