

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.

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 3rd party auditor.