



Due Diligence Report for Professional Connections



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About NorthStar Wealth Management

At NorthStar, we bring a fresh perspective and innovative approach to wealth management. Our team of chartered financial planners combine their expertise with the latest technology to provide the highest quality independent financial planning and advice. We help our clients take control of their money, grow their wealth, protect their lifestyle and plan for a more certain future.

Established in 2016, NorthStar is a new breed of financial planning company. A modern, dynamic firm built upon core values of integrity, professionalism, transparency, and innovation. Proud to be completely independent and wholly impartial, we are driven to provide the highest levels of service to our clients.

At NorthStar, we believe that everyone should be empowered to make the best financial decisions possible and use their money to live the life they truly want. We are proud to be at the forefront of the technological drive that is transforming the way wealth management services are provided, helping reconnect people with their finances. This revolution will allow people to make better financial decisions by providing the tools and financial advice they require in a genuinely accessible way.

Our mission is to deliver unrivalled financial planning and wealth management services that make a tangible improvement to the lives of our clients. We achieve this by harnessing the latest technology to help our clients understand and optimise their financial position and make the best financial decisions possible. We empower our clients to reconnect with their finances so that they can truly live the life they want.

At NorthStar, we understand that money is but a means to an end. We know that ultimately, our job is to help our clients identify, achieve and maintain their desired lifestyle and safeguard their financial future.

"We set out to develop a business that helped our clients live the life they truly want, to help them understand their financial situation, develop long-term financial goals and empower them to make the very best financial decisions."

James Thompson & Derek Pegg | NorthStar Founders



Working with Professional Partners

At NorthStar, we work with a number of professional partners to help deliver additional specialist services to our clients. We are keen to work with companies that have a commitment to providing exceptional levels of service and have a reputation for high-quality work in their specialist fields.

Equally, if you are an accountant, recruitment specialist, solicitor, insurance specialist or other professional firm, we can help you to provide the best possible service to any of your clients who need high-quality financial planning or wealth management advice.

As well as the various statutory and self-regulatory provisions that require professionals to refer their clients to qualified, independent experts for investment advice, we know that you, like us, may have another, stronger driver: the desire to make sure that your relationship with your clients delivers the best outcome for them.

As a firm of highly qualified Chartered Financial Planners you can be confident that NorthStar have the same commitment to client care, ethics and excellence that you do. We want to keep advising any clients that you refer to us for decades to come – and they will only stay with us if they are delighted with the service we provide. Furthermore, because our service is based on gaining a comprehensive ongoing understanding of the client's circumstances and financial affairs, we will almost invariably need to refer them back to you for further work both in the long and short-term.

Mortgage Brokers

For many people, buying a home or rental property is one of the biggest financial decisions they ever make. We partner with leading mortgage brokers who offer a high-quality service to help their clients source the very best mortgage deals available.

For many people, taking on a mortgage is also a catalyst for considering a wider financial review. We can help by providing a comprehensive financial plan to give clarity over the future and confidence that key financial decisions are in hand. We also research and recommended the very best financial products to help people make the most of their pensions and investments over the long-term. We provide all clients with a comprehensive risk assessment and ongoing investment reviews to ensure their money works as hard as they do.

Accountants

Our advice to your clients will involve a thorough appraisal of their financial affairs. In many cases this will highlight areas where you may be able to carry out further work for them. We work with clients who are looking for high-quality accountancy services including:

- Statutory accounts
- Management accounts
- Bookkeeping
- Payroll
- VAT advice
- Self assessment
- Cash flow management

Recruitment Specialists

We find that there are certain life events that act as a catalyst for people to seek independent financial advice; these being marriage, the birth of a child, divorce, retirement, house purchases and a change of employment situation. When people change jobs, this can often be a great time to seek professional independent financial advice. A new role can often mean a change of income and may also mean a change to pension entitlement, life insurance provision and the need to re-assess household finances in aggregate.

Typically, many people who start a new role will be keen to have a review of their current pension situation, life insurance, income protection, an investment review and often a full financial plan. It is important when changing jobs for people to feel financially secure and know that their finances are in good shape.

At NorthStar, we can help ease the transition into a new job with a full financial review or with expert input on specific areas of need. We work with a number of people moving to both employed positions and those working as contractors to ensure their finances are sound and they have a long-term plan in place.

We work closely with recruitment specialists, helping ensure clients can make the transition to their role as smoothly as possible without any financial worries.

Solicitors

We can help solicitors fulfil their regulatory and professional duty of care to clients by providing specialist, independent financial and investment advice of the highest quality. We have extensive experience working with legal professionals in a range of disciplines, including family (financial planning surrounding divorce, implementing pension sharing orders etc), private client and wills and trusts.

Our work with your clients will, in many cases, result in or uncover further legal work that can be done. We work with clients who are looking for high-quality legal services including:

- Trusts
- Trustee support
- Company legal support
- Wills
- Succession planning
- Commercial property purchase
- Conveyancing

Insurance Specialists

We understand that insurance specialists are experts at what they do. Understanding the protection requirements of individuals and businesses requires key skills as well as a sound understanding of client requirements and the options available to them.

There may be times when clients require additional financial help in conjunction with their insurance needs. This may include help with their pensions, investments or broader financial planning, for example.

At NorthStar, we work with insurance specialists to provide complementary services, ensuring the financial affairs of our mutual clients are in the best possible shape both now and in the future.

We understand that many people seek insurance when their life circumstances change – whether getting married, buying a house, having a child or other major life events. These are also the times in life when a Chartered Financial Planner can be of the most benefit, helping clients take stock of their financial position and a putting effective financial plan in place.



Why Refer Clients to NorthStar?

We believe that both you and your clients can benefit when you refer your clients to NorthStar. The key benefits:

1. **Provide your clients with a truly holistic financial service.** By creating a joined-up approach, our mutual clients can receive a truly holistic approach to their finances.
2. **Give your clients access to specialist advice.** We provide high-quality, specialist investment, protection, pension, mortgage and financial planning advice to your clients.
3. **Ensure your client's personal financial affairs are efficiently managed.** With our help, our mutual clients will be in a far stronger personal financial position and more likely to remain a long-term client of your company.
5. **Uncover additional work for you.** In the course of our work, we may uncover additional work for you to do. This may include things like valuations, legal work, additional business services and property purchases for example.
6. **Receive referrals from our clients back to you.** Where we think a client of ours could benefit from your services, we will refer them to you.
7. **Provide a truly 'joined-up approach' to the client.** By working in partnership with us, you can ensure your clients get the best level of service. We can provide joint meetings, collaborative projects and clear communication to clients.
8. **Protect your business.** By working with a trusted financial planning partner like us, you can ensure your clients are not referred to another professional firm by an alternative financial planning company.
9. **Enhance your client relationships.** By referring your clients to a trusted financial planning firm, you will gain additional trust and goodwill from your clients.



Our Commitment to Our Professional Partners

When we decide to work alongside a professional partner, we don't do so lightly. Just like working with our clients, we view all our professional partnerships as long-term commitments. We believe that only by developing a strong ongoing relationship, can we provide the very best services to our mutual clients. Our key commitments to our professional partners:

1. **Build long-term relationships.** We are committed to building strong, long-term relationships with all our professional partners. We expect to meet regularly to discuss ideas, industry developments, new ways of working and specific client issues.
2. **Good communication.** We will keep all our professional partners up-to-date with key issues affecting financial planning that may be relevant to our mutual clients. Where a mutual client requires a service you provide, we will flag this with them and inform you to ensure you never miss a business opportunity.
3. **No duplication of services.** We will seek to fully understand the range of services you provide to ensure we never offer anything to your clients which you are happy to provide them.

4. **Referring clients to you.** Where a client of ours requires services which you provide, we will refer them to you. We see our relationship with our professional partners as a two-way street.
5. **Working in partnership.** We will always work in partnership with you to the ultimate benefit of our mutual clients. We believe the sum of your and our work is greater than the constituent parts alone by providing a joined-up approach.
6. **The client comes first.** We always put the client at the centre of everything we do and expect our professional partners to do the same. By forging a close working relationship, we ensure our mutual clients benefit by getting the best possible service.



What Makes NorthStar Unique?

At NorthStar, we like to do things differently. We don't focus on selling products and earning commission. We put our clients' needs first every time. Clear, honest and open financial planning – the way it should be. Our clients expect better service. We offer much more than many financial planners and always go the extra mile to deliver the very best service to our clients. We believe there are a number of things that make our client proposition unique:



A Solution That Fits Our Clients' Needs

Our clients can bespoke their service and only pay for what they need with our unique range of financial planning and wealth management solutions.



Only the Very Best Advice

All our financial planners have been awarded the coveted 'Chartered Financial Planner' status – the gold standard financial planning qualification.



Market Leading Low Charges

By harnessing the latest technology we can deliver impressive efficiencies meaning our clients pay much less than with comparable services.



Access to Investments 24/7

Our clients can view and manage their investments any time, any place, using any device with our client portal – keeping them in total control.



Totally Transparent Charges

We are proud to display all our charges upfront on our website and are dedicated to complete charging transparency at all times



Advice Our Clients' Way

No mundane meetings or weighty financial documents – we use technology to deliver advice as our clients want it – face-to-face, phone & Skype



Services Provided by NorthStar

We have developed a broad range of services that help our clients achieve their financial goals and enjoy a better future. We know that everyone is different and that every client has different needs – so we built a unique service proposition. NorthStar clients only pay for what they need and only get the services that really benefit them. We're not interested in trying to 'sell' our clients everything we do – we really get to know them and understand their goals and dreams. We then work together to achieve their objectives in the most efficient way possible. Whether our clients need just one of our services to get where they want to go – or the 'full works', we give you complete flexibility, complete clarity and complete transparency in everything we provide. The full range of service we provide are:



Investing for the Future

We believe that everyone should invest for the future. We also know that the world of investments can seem complicated and overwhelming at times with so many different ways to invest and so many different funds to choose from. We help our clients cut through this complexity, simplify their investments and make sure their investments really deliver.



Planning for Retirement

For a lot of people, retirement means stopping work. To us it means being able to afford the lifestyle our clients desire without the need to work. A secure, comfortable retirement is everyone's dream and because we're living longer we can expect to spend more time in retirement than our parents or grandparents did.



Protecting Our Clients' Families

There is nothing in the world more precious to our clients than their family. It's the reason most of them go to work in the morning. They know we can't be without them, but we ask them what would happen to their family without them? What would happen if they lost their job or suffered a serious injury or illness?



Strategies for Older Age

Today, older people are healthier, more active and demand more from life than ever before. We think this is great news and to be welcomed but it does provide challenges for those thinking about how they will plan for their older age.



Holistic Financial Planning

Financial planning is all about our clients. We help our clients clarify their life goals and put plans in place to achieve them. Whatever our clients want to accomplish in life, a comprehensive financial plan will help them get there.



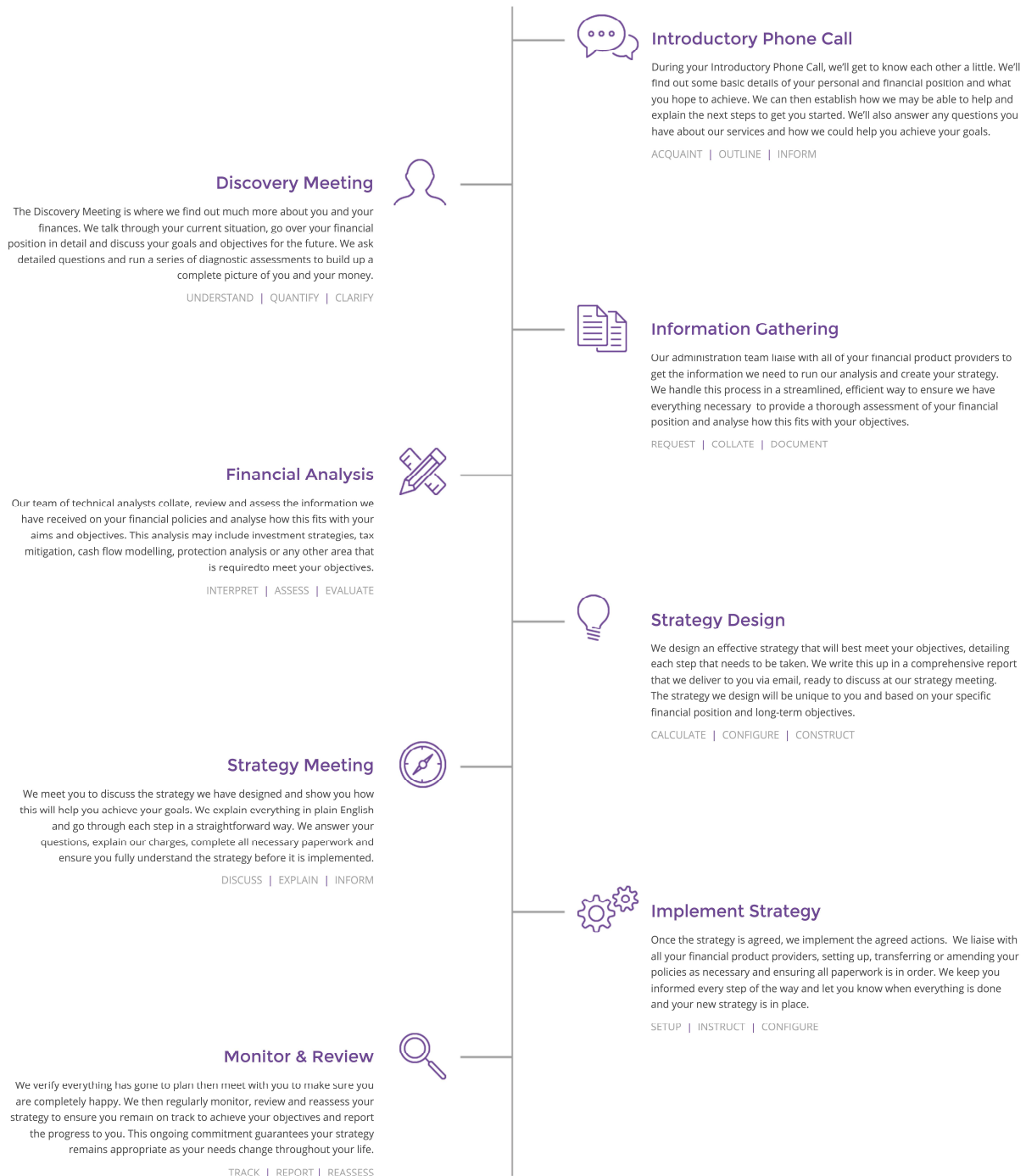
Growing Our Clients' Businesses

For some of our clients, their business sits at the very heart of their finances. We can help our clients nurture, grow and protect their business to ensure it helps deliver them the lifestyle they need.



Our Advice Process

We have developed a clear, step-by-step advice process that really delivers results. Our process can be clearly and simply articulated to clients, ensuring they know what to expect at each step. This is how we explain our advice process to prospective clients:





Driven by Technology

The Client Portal

We provide access to cutting-edge technology that allows our clients to see their complete financial position in one place, 24 hours a day, 7 days a week – on any device. They can track their investments anywhere, anytime with our award-winning software.

This allows them to manage their entire financial life in one secure place with our client portal – an innovative app and online tool available to all NorthStar clients. Our clients can see all their assets and accounts in one place 24/7 from any device, helping the track progress towards their financial goals.

Our clients can link up their bank, savings, pensions and investment accounts to get a complete picture of their finances and say goodbye to reams of paperwork with online document management.

The client portal is a complete financial management solution, helping our clients stay better informed, make great financial decisions and reach their goals faster.



The Key Feature of the Client Portal



Portfolio Details

Comprehensive view of all the policies and plans our clients hold including real-time valuations and holdings. Clients can analyse performance, review asset allocation and portfolio splits.



Banking Details

Option to link up all client bank accounts and credit cards, giving them a consolidated view of their finances in one convenient location.



Document Management

Our clients can store and view important documents in one online location and can share documents as needed. All files are encrypted and secure.



Secure Messages

2-way messaging system allowing instant and secure communication. This provides a simple way to send important and sensitive documents direct to NorthStar and for us to communicate securely with our clients.



Personal Details

Our clients can view all the personal details we have recorded for them plus they can edit and update information as needed.



ImpulseSave®

ImpulseSave® is a first-of-its-kind technology that helps our clients add money to their investments in an instant. Clients can add any amount from £1 upwards to their investments, any time they like.



Technology Partners

At NorthStar, we believe that effective technology should sit at the heart of every successful financial services business. We are committed to using the latest software, hardware and cloud-based technologies to enable us to provide an efficient, streamlined and robust service to our clients. We also require our technology partners to help us deliver the high level of functionality, reliability and service our clients have come to expect.

We have carefully selected a number of best-in-class technology providers to help us deliver an outstanding level of service to our clients. Each technology partner is continually evaluated to ensure they continue to provide the best quality service in their given field. In order to maintain such a partnership, we expect great service, fast response and people that are able to help us solve problems when they occur.

We are proud to work with the following technology partners:



Company Structure & Ownership

Incorporated in 2014, NorthStar Wealth Management Group Ltd is an independently owned private limited company. The business started trading in early 2016 and has grown rapidly since. It is owned solely by the founders, James Thompson and Derek Pegg. The company operates no subsidiaries and has no holding company. NorthStar Wealth Management Group Ltd is registered in England and Wales under number 09069129.



Awards, Accreditations & Trade Associations

We are committed to delivering the best service to our clients and working to the very highest professional standards. Our work has been rewarded with a number of awards and professional accreditations. We are also members of the leading professional trade associations.



Chartered Financial Planner Status

All our advisers have been awarded the prestigious 'Chartered Financial Planners' status by the *Chartered Insurance Institute* (CII). This is a highly-prestigious designation with demanding qualification criteria. This title is only awarded to individuals committed to developing and maintaining their knowledge and capability so they can deliver the highest quality financial advice. Chartered individuals must also follow a demanding code of ethical practice. This means they must work in a principled manner that places clients' interests at the heart of all the financial advice they give. Chartered status, granted by the Privy Council, is the industry's gold standard.

cii.co.uk/membership/chartered



VouchedFor

VouchedFor is a leading independent professional rating and review service that allows genuine clients to rate their independent financial adviser. This service helps people to find the very best advisers in their local area through the use of reviews and a star rating system. You can check out our reviews and testimonials on VouchedFor.

vouchedfor.co.uk/financial-advisor-ifa/southampton/027678-james-thompson



Chartered Institute for Securities & Investment

The Chartered Institute for Securities & Investment (CISI) is the leading professional body for securities, investment, wealth and financial planning professionals. We are proud members of CISI and ensure the highest possible standards at all times

cisi.org



VouchedFor Top Rated Firm 2022

We are listed in the VouchedFor '2022 Guide to the UK's Top Rated Financial Advisers' as a 'Top Rated Firm'. This is recognition of our commitment to great client outcomes based on review and ratings collated by independent firm, VouchedFor. We have demonstrated a commitment to obtaining regular client review and scored over 4.5 out of 5 on a consistent basis to qualify for this award.

guide.vouchedfor.co.uk/2022-financial-advisers/the-times/top-rated-firms

Vouchedfor

**TOP RATED
ADVISER**

2019 - 2027

VouchedFor Top Rated Financial Adviser 2019 - 2027

We are listed in the VouchedFor 'Guide to the UK's Top Rated Financial Advisers'. This is a directory showcasing the highest rated financial advisers in the UK, according to VouchedFor. As well as being endorsed by at least ten clients, each adviser is a fully verified member of VouchedFor, which means they have been checked against the Financial Conduct Authority Register as well as undergoing checks and ongoing monitoring.

guide.vouchedfor.co.uk/



Proud to be Paperless

NorthStar is proud to be a paperless company. We are committed to minimising unnecessary paper usage across all areas of our operations. Our client reporting, communications, invoices and documents are delivered digitally wherever possible. All data is stored securely on servers rather than in cabinets, and we make payments electronically wherever possible. Going paperless not only reduces our environmental impact but also means a faster, more efficient service for our clients. This commitment sits alongside our partnership with Ecologi as part of our wider dedication to positive climate action. Learn more about the Paperless initiative.

paperlesslogo.com/



Federation of Small Businesses

The Federation of Small Businesses (FSB) was started in 1974. It now boasts over 185,000 members across the UK. The FSB aims to promote local small businesses and provides access to information, training, legal and other services as well as running seminars and regional events. We have been members of the FSB since forming NorthStar.

fsb.org.uk



Professional Indemnity Insurance

In accordance with the Provision of Service Regulations 2009, we hold Professional Indemnity Insurance at all times. This insurance is currently provided by Collegiate Management Services Limited registered at 18 Mansell Street, London E1 8FE.

collegiate.co.uk



Statement of Professional Standing

The Financial Conduct Authority (FCA) requires that all retail investment advisers now hold a Statement of Professional Standing (SPS). An SPS can only be issued by an FCA appointed accredited body, such as the CII, and confirms that an adviser has adhered to a code of ethical standards, holds the required qualifications for the activities they undertake and has completed appropriate CPD and complied with APER (Statements of Principle and Code of Practice for Approved Persons). You can see the SPS for our advisers in the NorthStar 'Document Library' on our website.

cii.co.uk/membership/obtain-your-sps



Climate Action Commitment

At NorthStar, we believe the long-term sustainability of our planet is crucial. NorthStar is therefore committed to positive climate action. We offset a significant proportion of our carbon footprint by removing greenhouse gas emissions from the global environment. We fund the planting of trees every month and help finance a number of important climate action projects around the world. We have partnered with Ecologi, one of the UK's leading environmental organisations to help us achieve this commitment.

ecologi.com/northstarwealthmanagementgroup/td



Treating Customers Fairly & Consumer Duty

Our Regulatory Framework

NorthStar is authorised and regulated by the Financial Conduct Authority (FCA). As part of this authorisation, we are required to operate in accordance with both the long-established principles of 'Treating Customers Fairly' and the more recent 'Consumer Duty' framework. Together, these standards shape how we design, deliver and review our services, ensuring our clients receive fair treatment, appropriate protection and consistently good outcomes.

Treating Customers Fairly

Treating Customers Fairly is a core regulatory principle which requires firms to place clients' interests at the heart of their business. Treating Customers Fairly sets clear expectations that financial products and services should be suitable, transparent and delivered to a high professional standard. At NorthStar, Treating Customers Fairly underpins our culture and decision-making. We help our clients by ensuring that:

- Fair treatment is embedded across all areas of the business
- Advice and recommendations are suitable and based on individual circumstances
- Information is clear, balanced and provided at appropriate points throughout the client journey
- Products and services perform as clients are led to expect
- Clients do not face unreasonable barriers when making changes, raising concerns or submitting complaints

Consumer Duty

Consumer Duty represents a significant enhancement to regulatory standards and introduces a single Consumer Principle: firms must act to deliver good outcomes for retail customers. It recognises that consumers may face barriers to achieving their financial objectives and places greater responsibility on firms to anticipate and address these challenges. Consumer Duty applies requires careful consideration of governance, product design, pricing, communications, servicing and ongoing support. Consumer Duty is fully embedded within our business model and day-to-day operations. We use these principles as a framework to continually assess whether our clients are receiving appropriate value, have sufficient understanding and suitable support.

- **Products and Services.** We ensure that the products and services we recommend are fit for purpose and aligned with the needs of their intended target market. We obtain and review information from financial product manufacturers and monitor ongoing suitability.
- **Price and Value.** We help our clients receive fair value by assessing the total cost of products and services in relation to the benefits provided. This includes consideration of fees, charges, limitations and overall quality.
- **Consumer Understanding.** Our communications are designed to be clear, relevant and timely. We present information in a way that supports informed decision-making and reflects the characteristics and needs of our client base.
- **Consumer Support.** We provide ongoing support to help clients realise the benefits of our services and pursue their financial objectives. We review our processes to remove unnecessary friction and pay particular attention to clients with vulnerable characteristics.

Our Ongoing Commitment

By embedding both Treating Customers Fairly and Consumer Duty into our governance, training and service delivery, NorthStar ensures that our clients' interests remain central to everything we do. These principles guide not only how we meet regulatory requirements, but how we strive to deliver consistently high standards of care and long-term positive outcomes for our clients.



About the Directors



James Thompson

Founder & Chartered Financial Planner

Working within the financial planning profession since graduating university in 1999, James started out in a technical role analysing pensions. After many years and after taking on many different roles, he found himself as the practice manager at an established financial planning firm, responsible for all day-to-day operations.

James is known for his relentless study schedule which saw him achieve the coveted 'Chartered Financial Planner' status in 2013, putting him amongst the elite financial planners in the country.

James co-founded NorthStar in 2016 with a commitment to providing an entirely new level of service to clients.

James heads up our financial planning team and is passionate about building client rapport and developing long-term relationships. His aim has always been to help his clients better understand their financial position and empower them to live better lives. As well as his planning role, James also heads up the compliance and technical departments.

Qualifications:

BA (Hons), APFS, Certs CII (MP & ER)
Chartered Financial Planner
Advanced Diploma in Financial Planning
Diploma in Financial Planning
Certificate in Life & Pensions
Certificate in Equity Release
Certificate in Mortgage Advice

Specialist qualifications in pensions, investments, protection and equity release
BA (Hons) degree in Economics



Derek Pegg

Founder & Chief Investment Officer

Derek graduated with a degree in economics in 2000. He went to work for a financial planning firm with responsibilities for investment management and product due diligence. As his career progressed, he gained a number of professional qualifications and took on greater responsibilities.

Derek went on to work for companies providing software and investment solutions to financial advisers and saw first-hand how effective systems can produce dramatic results.

Co-founding NorthStar in 2016, Derek realised his dream to create a truly unique financial planning firm that would help clients realise their financial goals by harnessing the latest technological advances.

With a drive for continually refining and improving our systems and the client experience, Derek is responsible for all aspects of technology, investment management and marketing within the company. Derek also heads up the NorthStar Investment Committee.

Qualifications:

BSc (Hons), Cert FP, IMC
Investment Management Certificate
Certificate in Financial Planning
BSc (Hons) degree in Economics



Client Testimonials



Christina E.
New Forest



"Very impressed with the warm, professional service. Everything from the personal contact to all the literature and website has been of the very highest standard. Will be recommending your company to friends & family."



Alan T.
Waterlooville



"I found the advice that NorthStar gave to be very helpful. It covered all the necessary points and demonstrated a good working knowledge. Following the work carried out by NorthStar, I now have the confidence to retire, knowing that my pensions and investments are being proactively managed. I have a real understanding of my financial position and a strategy for my retirement. I would recommend NorthStar to others without hesitation."



Maureen T.
Oxfordshire



"NorthStar has been wonderful. Our financial advisor has very good communication skills and seems extremely knowledgeable"



Camilla H.
Braishfield



"The service provided by NorthStar was excellent. I wanted to review the performance of an old pension fund. James was very approachable, explained all my options very clearly and I felt confident that he fully understood my objectives. I received regular progress updates and was pleased with the outcome, which has seen my pension moved online with lower annual fees and a projected higher return. I would definitely recommend NorthStar and James Thompson for any financial advice you might need."



Phil O.
Southampton



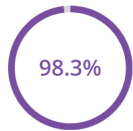
"I would like to say that after two meetings I have been impressed with the service. James Thompson explained our financial strategy in easy to understand terminology and we now look forward to further discussions to achieve our objectives in the future."

View more: nswm.co.uk/kudos/client-feedback-testimonials/

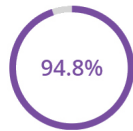


Client Feedback & Ratings

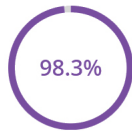
At NorthStar, we ask our clients to rate our service in ten key areas. This information is aggregated annually to provide an ongoing client satisfaction assessment.



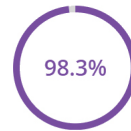
Overall Satisfaction



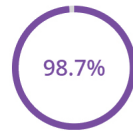
Value for Money



Documentation & Literature



Technical Knowledge



Professionalism



Customer Service



Technology & IT



Communication



Effectiveness



Likely to Recommend

Client satisfaction ratings cover the past 3 years to 01.01.26.



Find Out More

To learn more about NorthStar Wealth Management, please visit nswm.co.uk, email info@nswm.co.uk or call us on 0800 6906 247 and we will be happy to answer any questions you have. Specific information for our professional connections can be found at: nswm.co.uk/contact/professional-connections/.

NorthStar Wealth Management

Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ

Freephone: 0800 6906 247

Email: info@nswm.co.uk



NorthStar Wealth Management

Ocean Village Innovation Centre, Ocean
Way, Southampton, Hampshire, SO14 3JZ

Freephone: 0800 6906 247

Email: info@nswm.co.uk

Website: nswm.co.uk

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