

Privacy Policy

Effective: January 15, 2025

Our Commitment to You

Northstar Advisory Group, LLC ("Northstar Advisory Group" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Northstar Advisory Group (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Northstar Advisory Group does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes Northstar Advisory Group does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Northstar Advisory Group or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients Northstar Advisory Group does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

SMS Privacy Policy

INTRODUCTION

At NorthStar Advisory Group, we are committed to protecting your privacy and ensuring the security of your personal information. This SMS Privacy Policy outlines our practices regarding the collection, use, and disclosure of your personal information when you interact with our financial services through SMS (Short Message Service).

This privacy statement is separate from other policies. This includes the following:

- The NorthStar Advisory Group Privacy Policy, which more broadly addresses data collection through other digital platforms.

CONSENT

By using our SMS services, you consent to the terms and conditions outlined in this SMS Privacy Policy. If you do not agree with these terms, please refrain from using our SMS services. Message and data rates may apply. **To opt in to SMS messaging with NorthStar Advisory Group. Please text the word START or send an initial message to 833-226-0400. By initiating messaging you are agreeing to receive messaging from NorthStar Advisory Group. You will receive a response message indicating that you have opted in to our SMS services alongside with instructions on how to opt out if you choose.**

INFORMATION WE COLLECT

General

The information we collect on or through SMS may include:

- Name
- Contact Information (e.g., phone number)
- Account Information
- Transaction Details
- Security Information (e.g., PIN, security questions)
- Any other information you provide during SMS interactions

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

How we use your information

We may use your personal information for the following purposes:

- To provide you with financial information and services.
- To verify your identity for security purposes.
- To respond to your inquiries and provide customer support.
- To send important account-related updates and alerts.
- To improve our SMS services and overall customer experience.

Disclosure of your information

We do not sell, rent, or trade your personal information to third parties for marketing purposes. However, we may disclose your information to the following parties:

- Our affiliated financial institutions.
- Service providers who assist us in delivering SMS services.
- Regulatory authorities or legal entities when required by law.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Security Measures

We employ robust security measures to protect your personal information from unauthorized access, disclosure, alteration, and destruction. These measures include encryption, access controls, and regular security assessments.

Retention Period

We will retain your personal information for as long as necessary to fulfill the purposes outlined in this SMS Privacy Policy and to comply with legal and regulatory requirements.

Your Rights

You have the following rights concerning your personal information:

- Access: You can request access to the personal information we hold about you.
- Correction: You can request corrections to inaccurate or incomplete personal information.
- Deletion: You can request the deletion of your personal information under certain circumstances.
- Opt-Out: You can opt-out of receiving SMS messages from us at any time.

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<https://thenorthstaradvisorygroup.com>

To exercise these rights, please complete one of the following:

- Contact our customer support at: info@thenorthstarag.com
- Reply STOP to the message you received *By replying STOP you will no longer receive messages from NorthStar Advisory Group
- Reply HELP to the message to learn how to receive help

Messaging Practices

NorthStar Advisory Group issues SMS text messages for both single-use and recurring campaigns depending on user opt-in preferences. Recurring campaign messaging frequency may vary. Consent to receive text messages is not a required condition of receiving NorthStar Advisory Group client services.

Supported Carriers

NorthStar Advisory Group SMS text messages are supported on major U.S. carriers, including AT&T, Verizon, T-Mobile, Sprint, Comcast, and MetroPCS. Please contact info@thenorthstarag.com if your carrier is not included among these options.

Changes to this Privacy Policy

We may update this SMS Privacy Policy from time to time. Any changes will be posted on our website, and the revised policy will be effective immediately upon posting.

Contact Us

If you have any questions, concerns, or requests regarding this SMS Privacy Policy, please contact us at: info@thenorthstarag.com

By using our SMS services, you acknowledge that you have read, understood, and agree to this SMS Privacy Policy. Your continued use of our SMS services constitutes your acceptance of any updates or changes to this policy.

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (833) 226-0400 or via email at info@thenorthstarag.com.