

Introduction

Our firm, The Northstar Group, Inc., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Investment Management and Financial Planning & Consulting. If you open an advisory account with our firm, we will have an in-depth discussion with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments to be monitored on an on-going basis, at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

While Financial Planning & Consulting services are available to Investment Management clients at no additional cost, Financial Planning & Consulting is also offered as a standalone service for a flat and/or hourly, monthly or quarterly fee. We do not monitor your investments for the standalone Financial Planning & Consulting service.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments.

While our firm does not impose investment minimum requirements for opening and maintaining accounts or otherwise engaging us, we do require Investment Management clients to maintain such accounts at Osaic Wealth, Inc. (with Pershing, LLC acting as the custodian) or Charles Schwab & Co.

Additional information about our advisory services is located in Items 4, 7, 12 and 16 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/110409>.

What fees will I pay?

Investment Management clients will be charged a quarterly fee for on-going and account supervision and management. This fee is based on a percentage of the investments in your account, with a maximum charge of 1.25%. While the percentage does not change, the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. Our firm's fees will be automatically deducted from your advisory account.

Financial Planning & Consulting clients will be charged a maximum hourly rate of \$500. We charge you when we provide a financial plan or consultation.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Investment Management service. You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees that will reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is located in Item 5 and 6 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/110409>.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

Osaic Wealth, Inc. has provided a Forgivable Loan ("Loan") as part of a Bonus Program to Henry Asher, in his capacity as Group Manager for Osaic. Osaic has made a loan available to a number of its representatives, including Henry Asher. The terms of the loan require that he repay the Loan's principal by October 1, 2024, plus accrued interest. The loan agreement offers a special repayment credit and waiver of interest based on Mr. Asher's continued affiliation with Osaic.

Additional information about our conflicts of interest is located in Items 10 and 14 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/110409>.

How do your financial professionals make money?

In addition to base salaries, our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the operational support they provide, the quality of their research, the amount of client assets they service, and the time and complexity required to meet a client's needs.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #110409, or by visiting our firm's website at www.thenorthstargroupinc.com. You may also contact our firm at (212) 883-9595 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?
- Help me understand how these fees and costs may affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?