

Northstar Investment Advisory LLC
Form CRS: Client Relationship Summary
October 2025

Introduction	<p>Northstar Investment Advisory LLC the “Adviser” or the “Firm”) is a registered investment advisor with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
What investment services and advice can you provide me?	<p>Northstar provides financial planning and investment allocation services to employees of employer clients and individuals, including online tools and digital content geared towards personal finance management. Once the Adviser receives a financial questionnaire from the client, the Adviser will provide financial planning and asset allocation investment advice in a fiduciary capacity to the client.</p> <p>As part of its financial planning advice, the Adviser may provide recommendations about employer benefits, insurance products, budgeting, debt management, investment allocations, retirement planning, and employer compensation. The Adviser’s services are specific to individual client requests for advice at a given point in time and are not continuous. The advice focuses on a program that includes different deliverables such as personal financial management services and speaking with their planner via chat, phone/video calls, or email.</p> <p>The Firm does not provide advice with respect to specific securities investments, though it may recommend asset class allocation across investment accounts depending on each Client’s individual goals and financial situation.</p> <p>There are no requirements for opening or maintaining an account; for instance, there is no minimum account size requirement.</p> <p>For additional information about our Firm, the services we provide, who we serve, and any relevant limitations can be found in Item 4 and Item 7 of our Form ADV Part 2A brochure, a copy of which you should have received.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
What fees will I pay?	<p>Northstar implements two subscription-based service fee programs that depends on the type of client. Under the Employer Model, the retail employer will be responsible for paying an on-going monthly, subscription-based service fee per employee (client). The amount of the fee will vary based on the employer’s size. Under the retail model, individuals will be responsible for paying an on-going monthly, subscription-based service fee that is disclosed to the client during the enrollment process.</p> <p>Neither the Firm nor Northstar charge brokerage fees, custodian fees, mutual fund and variable annuity expenses, or any other transaction fees and product-level fees. Clients are responsible for identifying their own custodians and brokerage firms to act on our investment advice. Northstar does not earn or share any portion of the custodial or brokerage fees you may incur.</p> <p>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. For more detailed information about the fees you will pay, please refer to Item 5 of our Form ADV Part 2A brochure, a copy of which you should have received.</p> <p>Conversation Starter. Ask your financial professional:</p>

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	<ul style="list-style-type: none"> <i>Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
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?	<p>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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>The Firm only makes money from the subscription-based service fee for the financial planning and asset allocation investment advisory services provided to their clients. The Firm does not provide any other services or have other sources of revenue.</p> <p>The Firm's financial planning professionals may have personal accounts held and managed outside of our firm. Our financial planning professionals may have an incentive to favor their personal accounts over yours, which may create a potential conflict of interest. Northstar's Code of Ethics Program is designed to identify and mitigate the potential conflicts of interests.</p> <p>For additional information, please see our Form ADV Part 2A.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> <i>How might your conflicts of interest affect me, and how will you address them?</i>
How do your financial professionals make money?	Our financial professionals are compensated with a fixed annual salary. They are not compensated based on the amount of client assets they service, the time and complexity required to meet a client's needs, the product sold, product sales commissions, or revenue the firm earns from their advisory services or recommendations. There is no compensation linked to the investments offered or from sales commissions.
Do your financial professionals have legal or disciplinary history?	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
Additional Information	<p>For additional information about our services or to request a copy of Form CRS, please contact us at: 8605 Santa Monica Blvd, PMB 65044, West Hollywood, CA 90069, via telephone at (310) 896-8197 or on our website at www.northstarmoney.com</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> <i>Who is my primary contact person? Is he or she a representative of an investment-adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i>

- We updated this Form CRS in October 2025 to reflect Northstar's new ownership structure.