

Item 1 - Cover Page – ADV Part 2

NORTHERN FINANCIAL ADVISORS, INC

26111 West Fourteen Mile Road,
Suite 100,
Franklin, MI 48025

www.northernfinancialadvisors.com

Date of Brochure: March 31, 2011

This Brochure provides information about the qualifications and business practices of Northern Financial Advisors, Inc. If you have any questions about the contents of this Brochure, please contact us at: 248-985-1632. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Northern Financial Advisors, Inc. is a State of Michigan registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor. Northern Financial Advisors, Inc. is also registered in the States of California, Ohio, Florida and Texas.

Additional information about Northern Financial Advisors, Inc. is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Material Changes - ADV Part 2

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that all registered investment advisors provide to clients. This Brochure dated March 31, 2011 is a new document prepared in accordance with the revisions to Form ADV Part 2. The amended Form ADV 2 has been adopted for use by the State of Michigan.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting David W. Lentz at 248-985-1632 or Email address: DavidL@nfa1040.com. Brochures are provided free of charge.

Additional information about Northern Financial Advisors, Inc. is available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Northern Financial Advisors, Inc. who are registered as Investment Advisor Representatives.

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Appendix A: Supplemental Brochure

Item 4 – Advisory Business - ADV Part 2

Northern Financial Advisors, Inc. (“Advisor”) is a fee-only holistic financial planning firm that specializes in providing holistic financial planning and investment advisory services to individuals and families. Advisor is owned and operated by Christine Isham and David W. Lentz, who established Northern Financial Advisors, Inc. in 2002. Advisor offers a wide range of financial services. Specifically, Northern Financial Advisors, Inc. distinguishes itself from traditional investment advisory firms by providing services to meet your investment

needs, as well as tax, estate planning, risk management, retirement planning, and business development needs.

Non-discretionary authority requires the Advisor to obtain Client's approval of each specific transaction prior to executing investment recommendations, as well as for the selection and retention of sub-advisors to the account. Advisor will act in accordance with the clients' financial objectives in light of the goals and objectives and the Northern Financial Advisors' lifecycle, regardless of whether authority is discretionary or non-discretionary. Advisor will only execute transactions for Clients when specifically requested and authorized by Client in writing (via a fully executed limited power of attorney "LPOA").

Advisor and Client will enter into an agreement which details the scope of the relationship and responsibilities of both Advisor and Client. Advice and services provided under the agreement are tailored to the stated objectives of the Client(s).

Advisor does not sell insurance or investment products, and does not accept commissions as a result of any product recommendations. Advisor does not pay referral fees as described under Item 14 below. Advisor does not accept referral or finder fees from other firms.

Advisor provides the following three types of services:

1. Open Retainer: An Open Retainer provides holistic/comprehensive financial planning for a fixed fee over the course of one year. Clients will have six to eleven scheduled meetings during the Initial Year (see below), depending on their individual situation, and generally three or four scheduled meetings during Renewal Years (see below). In addition to scheduled meetings, additional face-to-face, e-mail and/or phone consultations are included at no additional charge.

Services provided may include, but are not limited to: tax preparation, tax planning, insurance review, inventory of assets, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, no-load mutual fund recommendations, retirement planning and estate plan reviews.

Initial Period of Open Retainer - Scheduled meeting topics are listed below. Advisor will schedule meetings to cover those topics relevant to clients, such as:

- Tax preparation
- Budgeting and cash flow
- Tax planning
- Record-keeping
- Inventory of client assets
- Retirement planning
- Portfolio analysis
- Goal setting
- Develop asset allocation strategies
- Estate planning review
- Recommend investments
- Small business planning
- Insurance analysis
- Education planning
- Analysis of employee benefits

Renewal Years of Open Retainer - Typical scheduled meetings:

- Tax planning & Tax preparation
- Goal setting/review
- Investment review/update
- Rebalancing of assets
- Financial planning and/or any financial services as requested or needed by client.

2. Project Retainer: If an Open Retainer relationship is not desired or practical, Project Retainer services are also offered. Project Retainer services are narrower in scope and usually focus on one or more of the following areas: goal setting, asset/liability analysis, tax planning, cash flow management, investment review, retirement planning, risk management, estate planning and record keeping. The service includes various client consultations as well as written and/or oral recommendations resulting from such consultations. The Project

Retainer does not constitute a comprehensive financial planning engagement and follow-up advice and/or implementation assistance is not provided following the completion of the project. Additionally, tax return preparation is not automatically included with the Project Retainer, but may be purchased as a separate service, at the client's request, for an additional fee.

If a client wishes to upgrade to the Open Retainer option, they may receive credit toward Open Retainer fees for all amounts paid under Project Retainer agreements for the past six months.

3. Financial Review: A Financial Review consists of a two-hour review of up to three financial planning topics selected in advance by the client. No follow-up services are provided with the Financial Review.

Item 5 – Fees and Compensation - ADV Part 2

Open Retainer

Initial Period of Open Retainer: \$3,540 - \$30,000

Renewal Years of Open Retainer: \$3,400 - \$11,000

Fees are calculated annually and are calculated based on the client(s) total income, assets, and overall complexity of their financial situation.

Add-ons, credits, and miscellaneous adjustments: A charge of \$200 is assessed for each amended tax return prepared, if applicable. A charge of up to \$200 per return is assessed for additional tax returns prepared for dependents of the client. Credits and miscellaneous adjustments may be applied if the client has an adequate estate plan (will or trust) in place, or for other reasons, as appropriate. Any credits or adjustments will be determined in the sole discretion of Advisor. See attached current Open Retainer Fee Schedule (Exhibit A)

Project Retainer

Services under the Project Retainer are typically provided on a flat-fee basis. Advisor may negotiate an hourly fee of up to \$500 per hour for specific project requests. Flat fee Project Retainers are due in full at the beginning of the engagement. At Advisor's sole discretion,

fees may be paid with one-half due at the beginning of the engagement and the remainder upon completion. In no event will Advisor require payment of more than \$500.00 more than six months in advance from any client.

Wealth Management Retainer

Additional customized services are provided in addition to the open retainer and are priced from \$12,000 to \$30,000.

Standard Retainer

Northern Financial Advisors, Inc. is a fee-only financial advisory firm and does not sell investment or insurance products. Unless specifically requested and authorized in writing by Client (with such request accepted by Advisor), Advisor does not execute recommendations on behalf of clients. Clients are responsible, but under no obligation, to implement any recommendations made by Advisor.

In addition to Advisor's fee, clients may incur certain other fees and charges to implement Advisor's recommendations. Additional charges and fees will be imposed by custodians, brokers, third party investment and other third parties, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the Advisor's fee.

Fees are generally not negotiable. The client may terminate an engagement by providing written notice within five days of signing a retainer agreement. Additionally, either party may terminate an agreement, without penalty, at any time upon 7 days written notice. Any prepaid but unearned fees will be promptly refunded by Advisor. Any fees that have been earned but not yet paid by Client will be due and payable. Whether fees have been earned or unearned will be determined by Advisor at Advisor's sole discretion.

Item 6 – Performance-Based Fees and Side-By-Side Management - ADV Part 2

Advisor does not charge any performance-based fees (fees based on a share of capital gains or on capital appreciation of the assets of a client).

Item 7 – Types of Clients - ADV Part 2

Advisor provides holistic financial planning and investment advisory services primarily for individuals and families. We strive to work with people from all different walks of life. As such, we maintain no minimum net-worth or asset requirements. As discussed above, a client's chosen relationship agreement and fee will be based upon individual circumstances.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss - ADV Part 2

The main sources of information Advisor may rely upon when researching and analyzing securities will include traditional research materials such as financial newspapers and magazines, annual reports, prospectuses, filings with the SEC, as well as research materials prepared by others, company press releases and corporate rating services. Advisor also subscribes to various professional publications deemed to be consistent and supportive of Advisor's investment philosophy.

Moreover, Advisor approaches investment portfolio analysis and implementation based on internal factors such as tax situation, overall risk tolerance, current financial situation, and personal goals and aspirations. After identifying these items, portfolio will be structured around individual needs, while minimizing negative effects of external factors, such as interest rates, market performance, and the economy as a whole.

In general, Advisor recommends no-load mutual funds (i.e., mutual funds that have no sales fees), exchange traded funds, U.S. government securities, money market accounts, certificates of deposit, and individual bonds (corporate, agency and municipal). However, in the course of providing investment advice, Advisor may address issues related to other types of assets that clients may already own. Any other products that may be deemed appropriate will be discussed, based upon goals, needs and objectives.

Any investing in securities involves risk of loss that clients should be prepared to bear. While Advisor will use its best judgment and good faith efforts in rendering services, not every investment decision or recommendation made by Advisor will be profitable. Advisor cannot warrant or guarantee any particular level of account performance, or that an Account will be profitable over time. Client assumes all market risk involved and understands that investment decisions are subject to various market, currency, economic, political and business risks.

Item 9 – Disciplinary Information - ADV Part 2

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to an evaluation of Northern Financial Advisors, Inc. or the integrity of Northern Financial Advisors, Inc.'s management. Advisor has no information to disclose applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations - ADV Part 2

Advisor is a member of the Alliance of Cambridge Advisors (ACA). This non-profit organization provides training and support through an alliance of fee-only comprehensive financial advisors. As a member of the ACA, Advisor has the right to use proprietary products and systems designed by the ACA. The ACA offers education in the form of in-person, web- and tele-conferences (which may provide continuing education credits) and services produced by collaborative efforts of the fee-only financial advisors.

Advisor is also a member of the National Association of Personal Financial Advisors (NAPFA), which requires that its members are fee-only and obtain a minimum of 60 continuing education credits every two years.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading - ADV Part 2

Northern Financial Advisors, Inc. seeks to avoid material conflicts of interest. Accordingly, neither Advisor nor its investment adviser representatives nor its team members receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies.

However, some additional services and non-direct monetary or other forms of compensation may be offered and provided to Advisor as a result of its relationships with custodian(s) and/or providers of mutual fund products. For example, Advisor's representatives and employees may be invited to attend educational conferences and/or entertainment events sponsored by such brokerage firms or custodians or mutual fund companies. Advisor believes that the services and benefits provided to it by brokerage firms (custodians) and mutual fund providers do not materially affect the investment management recommendations made to clients. However, in the interest of full disclosure of any potential conflicts of interest, we discuss the possible conflicts herein.

Although Advisor believes that its business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, clients should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest. In any event, Advisor will disclose to advisory Clients any material conflict of interest relating to Advisor, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Our Code of Ethics

Advisor has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons of Advisor must acknowledge the terms of the Code of Ethics annually, or as amended.

Participation or Interest in Client Transactions and Personal Trading

Advisor does not currently participate in securities in which it has a material financial interest. Advisor and its related persons, as a matter of policy, do not recommend to clients, or buy or sell for client accounts, securities in which the firm or its related persons has a material financial interest.

Advisor or individuals associated with Advisor may buy and sell some of the same securities for its own account that Advisor buys and sells for its Clients. When appropriate the Advisor will purchase or sell securities for Clients before purchasing or selling the same securities for Advisor's own account. In some cases Advisor may buy or sell securities for its own account for reasons not related to the strategies adopted by the Advisor's Clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory clients while at the same time, allowing employees to invest for their own accounts.

Certain classes of securities, such as open-ended mutual funds, are designated as exempt transactions, meaning employees may trade these without prior permission because such trades would not materially interfere with the best interest of Advisor's clients. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as clients, there is a possibility that employees might somehow benefit from the market activity of a client. Accordingly, when applicable, Employee trading is monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Advisor and its clients.

Advisor will disclose to advisory Clients any material conflict of interest relating to Advisor, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice. Advisor will notify Clients in advance of its policies in respect to officers trading for their own account including the potential conflict of interest that arises when recommending securities to Clients in which Advisor or its principal holds a position.

Item 12 – Brokerage Practices - ADV Part 2

Advisor may use its discretion when recommending a broker-dealer. Client is not obligated to effect transactions through any broker-dealer recommended by Advisor. When recommending a broker-dealer the Advisor will comply with its fiduciary duty to obtain best execution and with the Securities Exchange Act of 1934, and will take into account such relevant factors as:

- Price
- The broker-dealer's facilities, reliability and financial responsibility
- The ability of the broker-dealer to effect transactions, particularly with regard to such aspects as timing, order size and execution of order
- The research and related brokerage services provided by such broker or dealer to the Advisor, notwithstanding that the account may not be the direct or exclusive beneficiary of such services and
- Any other factors the Advisor considers to be relevant

Item 13 - Review of Accounts - ADV Part 2

Advisor has a number of Investment Advisor Representatives (IAR) who may be assigned as the primary representative to a particular client's account. The IAR assigned to a particular client's account will be responsible for the periodic reviews to that account. Clients will be provided additional information of any IAR providing advice related to their account in Item 19 of this ADV Part 2.

Financial planning clients receive financial plan recommendations periodically during the term of their engagement of Advisor.

If a client maintains any brokerage account(s), the custodian will provide a statement, at least quarterly, which includes a list of all assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

Clients will be provided additional information for Christine Isham and David W. Lentz in Item 19 of this ADV Part 2.

Item 14 - Client Referrals and Other Compensation - ADV Part 2

Northern Financial Advisors, Inc. is a fee-only financial planning firm and does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations. Advisor does not pay referral or finder's fees, nor does it accept such fees from other firms.

Item 15 – Custody - ADV Part 2

Advisor does not have custody over Client funds and securities. Accordingly, Advisor shall have no liability to the Client for any loss or other harm to any property in the account.

Clients will receive, at least quarterly, statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. Advisor urges all clients to carefully review such statements and compare such official custodial records to any statements that we may provide. Advisor may also provide clients with periodic reports on client's account. These reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 - Investment Discretion - ADV Part 2

Non-discretionary authority requires the Advisor to obtain Client's prior approval of each specific transaction prior to executing investment recommendations, as well as for the selection and retention of sub-advisors to the account. Advisor will act in accordance with a Client's objectives and suitability, regardless of whether authority is discretionary or non-discretionary. Advisor will only execute transactions for Clients when specifically requested and authorized by Client in writing (via a fully executed limited power of attorney "LPOA").

Item 17 – Voting Client Securities - ADV Part 2

As a matter of firm policy and practice, Advisor does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. At the request of a client, Advisor may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information - ADV Part 2

Registered investment Advisors are required to provide you with certain financial information or disclosures about their financial condition. Advisor has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisors - ADV Part 2

EDUCATION & BUSINESS BACKGROUND

David W. Lentz

Year of Birth: 1951

Education:

Case Western University 1972 BA

University of Michigan 1975 J.D.

Professional Designations:

Licensed as Attorney – State Bar of Michigan October 23, 1975 - Present

CFP® – February 5, 1990 - Present

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional

certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education:** Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and, effective in 2007, attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination:** Pass the comprehensive CFP® Certification Examination. The examination, instituted in 1991, is administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances. Prior to 1991, six individual subject examinations were required in principles of financial planning, insurance planning and risk management, investment planning, income tax planning, retirement planning, and estate planning;
- **Experience:** Effective in 1989, complete at least three years of full-time financial planning – related experience (or the equivalent, measured as 2,000 hours per year)
- **Ethics:** Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education:** Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics:** Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial

planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Work History (past ten years):

Cambridge Connection	2000 - 2002	Financial Advisor
Northern Financial Advisors, Inc	2002 – Present	CEO, Secretary & Financial Advisor

Other Business Activities:

David W. Lentz is not actively engaged in any business or occupation which provides a substantial source of income or involves a substantial amount of time.

Christine Isham

Year of Birth: 1963

Education:

Oakland University	1989	BS Economics
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Professional Designations:

Enrolled Agent – May 17, 1993 – Present

An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. “Enrolled” means to be licensed to practice by the federal government, and “Agent” means authorized to appear in the place of the taxpayer at the IRS. Only Enrolled Agents, attorneys, and CPAs may represent taxpayers before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department.

The license is earned in one of two ways, by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

Enrolled Agents advise, represent, and prepare tax returns for individuals, partnerships, corporations, estates, trusts, and any entities with tax-reporting requirements. Enrolled Agents' expertise in the continually changing field of taxation enables them to effectively represent taxpayers audited by the IRS.

The IRS Restructuring and Reform Act of 1998 allow federally authorized practitioners (those bound by the Department of Treasury's Circular 230 regulations) a limited client privilege. This privilege allows confidentiality between the taxpayer and the Enrolled Agent under certain conditions. The privilege applies to situations in which the taxpayer is being represented in cases involving audits and collection matters. It is not applicable to the preparation and filing of a tax return. This privilege does not apply to state tax matters, although a number of states have an accountant-client privilege.

Continuing Education: In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. NAEA members are obligated to complete 90 hours per three year reporting period. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents.

Ethics: Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS. NAEA members are also bound by a Code of Ethics and Rules of Professional Conduct of the Association.

CFP® – January 7, 1992 – Present

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education:** Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and, effective in 2007, attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a

foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination:** Pass the comprehensive CFP® Certification Examination. The examination, instituted in 1991, is administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances. Prior to 1991, six individual subject examinations were required in principles of financial planning, insurance planning and risk management, investment planning, income tax planning, retirement planning, and estate planning;
- **Experience:** Effective in 1989, complete at least three years of full-time financial planning – related experience (or the equivalent, measured as 2,000 hours per year)
- **Ethics:** Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education:** Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics:** Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Work History (past ten years):

Cambridge Connection	2000 – 2002	Vice President & Financial Advisor
Northern Financial Advisors, Inc	2002 – Present	President & Financial Advisor

Other Business Activities:

Christine Isham is not actively engaged in any business or occupation which provides a substantial source of income or involves a substantial amount of time.

Neither Advisor nor any management personnel of Advisor have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

Renewal Fee Calculation – Effective October 31, 2010

Base Fee + Adjustment to income based on complexity of tax return = Renewal Fee.

Please see chart below for clarification and base fee breakdown:

I	Net Worth	Base Fee
	Under \$500,000	\$3,100
	\$500,000 but less than \$1M	\$3,600
	Over \$1M but less than \$1.5M	\$4,100
	Over \$1.5M but less than \$2M	\$5,100
	Over \$2M but less than \$2.5M	\$5,600
	Over \$2.5M but less than \$3M	\$6,200
	Over \$3M but less than \$3.5M	\$6,700
	Over \$3.5M but less than \$4M	\$7,700
	Over \$4M	\$8,700
II	Adjustment to income based on complexity of tax return	
	For simple tax returns, add .6% of income to the base fee	
	For complex tax returns (schedule C, E, F, K1s, etc.) add 1% of income to the base fee	
	minimum fee = \$3,400	maximum fee = \$11,000

