



Charting  
a course  
for your  
**financial freedom**



*DIVISION OF NORTHLAND SECURITIES, INC.  
MEMBER FINRA AND SIPC | REGISTERED WITH SEC AND MSRB*

**INFORMATION FOR CURRENT AND POTENTIAL CLIENTS**

# Are you on the right course for FINANCIAL INDEPENDENCE?

*At Northland, the right direction means working in partnership for success.*

## YOUR NEEDS DETERMINE THE PATH

*The ultimate goal at Northland Asset Management is that your Investment Adviser Representative (IAR) gets to know you, your family, and your financial philosophy and plans.*

*We are in the business of knowing our clients and their needs. You are the most important part of our job and the reason we enjoy what we do.*

*For the long-term, learning about your investing outlook and balancing the risk environment with appropriate investments for your situation helps reduce volatility and gives you the best return possible on your assets.*

## WE KEEP IT SIMPLE

We take pride in understanding our clients and their financial needs, and adhering to the highest ethical standards in the industry. We also enjoy educating our clients to empower them on their financial journey.

Northland features a depth of staff expertise and specialties in tax-exempt bonds and award-winning equity research. Your needs as an astute investor are best served through access to the finest financial products available, coupled with professional, objective advice and quality support. In cooperation with your qualified tax and legal advisors, we can evaluate the risk and return mixture that will work for you and your goals.

The personal, individualized, unbiased service we provide is what differentiates us in our industry. Northland Securities is committed to addressing financial strategies and products which will help meet your retirement income, estate planning, and wealth transfer objectives.

## GUIDANCE TO PLAN AHEAD

With so many investment options available in the financial marketplace today, the task of achieving financial security can seem overwhelming. As your partner, a Northland Financial Representative will help you narrow down your options and make informed decisions, and together we will develop a plan to achieve your financial goals and dreams, whatever they may be.

Defining your goals, then evaluating and choosing an investment strategy is only the beginning in trying to maximize your assets, with the goal of enriching your life now and in the future. Your Northland Financial Representative will be there to help you develop, allocate, manage, review, and update your financial portfolio, to continue moving you forward on the path to financial freedom.

## SUPPORT DRIVES RELATIONSHIPS

Our staff consists of knowledgeable, caring, and innovative experts. We strive to provide exceptional support and listen to your needs. At Northland Wealth Management, the back office is experienced, proactive, and personable in every interaction.

Call it our Midwest work ethic and sensibility, combined with Wall Street know-how.

To learn more about Northland's experience, we invite you to contact a Financial Representative.

And view more information on our website at [NorthlandSecurities.com/Wealth-Management](http://NorthlandSecurities.com/Wealth-Management).

We look forward to hearing from you.

Call us at: 800-851-2920 | 612-851-5900



# PROVIDING DIRECTION TO CHART YOUR PATH

As an investor, you understand the unprecedented changes in the world in recent years, and how they have impacted your life, family, and friends. Today's ever-changing financial environment --- products, services, markets, legal and regulatory issues --- requires diligent oversight and proactive conduct.

Northland Securities is a locally-owned, full-service broker-dealer which is uniquely positioned for embracing change and advancing growth, with integrity, individual attention, responsiveness, and flexible solutions. And we have the requisite experience and tools necessary to help you succeed in today's evolving environment.

If you are facing the significant challenge of determining a new path for your financial picture, we would appreciate the opportunity to discuss your future and how to accomplish your goals.

## VAST PRODUCTS AND SERVICES

Northland offers a diverse array of products and services to meet your individual needs:

### Investments & Insurance

- Mutual Funds, Unit Investment Trusts (UITs), Closed-End Funds
- Non-traded Real Estate Investment Trusts (REITs), and other Alternative Investments
- Fixed, Fixed Indexed, and Variable Annuities
- Life Insurance and Long-Term Care Insurance
- Consolidated Brokerage Account Statements
- Estate Planning Support for Transition of Assets
- Portfolio Review for Tax-Efficient Structure and Investment Diversification

### Fixed Income

- Large Number of Taxable and Non-Taxable Bond Issues throughout the Midwest: Corporate bonds, agencies, government bonds, CDs
- Midwest Leader in Municipal Bond Underwriting
- Full Service Fixed Income Trading

### Managed Money

- Northland Asset Management (RIA)
- Northland Asset Management Model Strategies
- Other Advisor-Managed, Fee-Based Products and Services
- Access to Premier Third Party Managers

### Equity Investments

- Award-Winning Equity Research
- Access to Initial Public Offerings and Private Placements
- Access to Public Market Trading

### Knowledgeable Service

- Communication and service tailored to your needs
- Regular review and rebalance of portfolio to keep pace with changing market environments and personal goals

## Contacts

Contact a Northland Financial Representative about your needs:

612-851-5900 | 800-851-2920

Visit us at [www.NorthlandSecurities.com](http://www.NorthlandSecurities.com)

Northland Wealth Management is a division of Northland Securities, Member FINRA and SIPC, Registered with SEC and MSRB. Northland conducts SEC Registered Investment Advisory business as Northland Asset Management. This RIA offers portfolio management services to institutions and individuals. Registration as an Investment Adviser Representative (IAR) does not imply a certain level of skill or training.

For informational purposes only. Consult the appropriate professionals for tax and legal information. This is not an offer to buy or sell securities. Before investing, carefully consider the underlying investment objectives, risks, charges, and expenses. Past performance is no guarantee of future results. Performance returns and the principal value of an investment will fluctuate. Asset allocation and diversification do not eliminate the risk for experiencing investment losses.



## PERSHING LLC

We work with Pershing LLC, a brokerage industry leader, for clearing services. Pershing LLC is a subsidiary of The Bank of New York Mellon Corporation. Pershing embodies quality support, wide-ranging products, and leading-edge technology, including front-line privacy and data integrity systems to safeguard client data.

### OWNERSHIP | STABILITY

As a wholly-owned subsidiary of BNY Mellon Company - one of the longest-lasting financial institutions in the world - Pershing has extensive resources and financial strength, and the backing of a global financial leader. BNY Mellon delivers informed investment management and investment services in 35 countries and more than 100 markets. BNY Mellon has shareholders' equity capital of \$38 billion, and total investment assets under custody and/or administration of over \$28 trillion.

Pershing provides account protection for the net equity of your securities positions and cash in your account. Of the total, the Securities Investor Protection Corporation (SIPC) provides \$500,000 of net equity protection, including \$100,000 for claims for cash awaiting reinvestment (SIPC protection). Visit [www.sipc.org](http://www.sipc.org) for more information about SIPC.

Pershing provides additional protection (Excess SIPC) for account net equity in excess of \$500,000 through Lloyd's of London, up to an aggregate level of \$1 billion for assets in custody at Pershing. Each client account, subject to certain conditions and limitations, is protected up to its net equity for securities and cash held in the account at the brokerage firm. Visit [www.lloyds.com](http://www.lloyds.com) for more information. With Pershing, your assets are supported by a partner committed to securing your financial future, just like Northland.

Sources: Websites [www.bnymellon.com](http://www.bnymellon.com) and [www.pershing.com](http://www.pershing.com), as of December 2019.

## NORTHLAND WEALTH MANAGEMENT

# Advantages to You

- Vast array of financial services and products
- Personalized, unbiased service and contact
- Portfolios aligned to your goals and plans
- Insurance review and planning
- Estate planning and asset transfer oversight
- Insurance review and comparisons
- Financial support focused on your needs

- Branch locations in Minnesota, Colorado, Iowa, and Wisconsin
- Founded in 2002 and locally owned by employees and a few outside investors
- Clearing firm partner – Pershing LLC
- Thorough account transition support
- Friendly and personable service
- Ethical and dedicated culture



Contact a  
Financial Representative  
about your needs:  
612-851-5900 | 800-851-2920

Visit us at  
[www.NorthlandSecurities.com](http://www.NorthlandSecurities.com)



Corporate Headquarters: 150 S. Fifth Street, Suite 3300, Minneapolis, Minnesota 55402 | 800-851-2920 | 612-851-5900  
Milwaukee Office: 2675 N. Mayfair Road, Suite 550, Milwaukee, Wisconsin 53226 | 866-333-0141 | 414-727-2229  
Hudson Office: 2217 Vine Street, Suite 202, Hudson, Wisconsin 54016 | 800-398-7107 | 715-808-0069

RC 21-100, NAM 21-03 0121