



Northern Financial Advisors, Inc.

ADV Part 2B – Brochure Supplement for
Christine Isham

74 E. Long Lake Rd., Suite 200
Bloomfield Hills, MI 48304

www.NorthernFinancialAdvisors.com

Telephone: 248-985-1632

January 19, 2021

This Brochure Supplement provides information about Christine Isham that supplements the Northern Financial Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Northern Financial Advisors, Inc., if you did *not* receive Northern Financial Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Christine Isham is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christine Isham was born in 1963. Ms. Isham graduated from Oakland University in 1989 with a Bachelor of Science degree in Economics. She has been the President and a Senior Financial Advisor of Northern Financial Advisors, Inc. since 2002.

Ms. Isham has been a CERTIFIED FINANCIAL PLANNER™ since January 7, 1992. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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. Currently, more than 85,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 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, administered in 6 hours, 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- 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 interests 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.

Ms. Isham has held the designation of Enrolled Agent (EA) since May 17, 1993. Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a two-day, 8-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law, including the taxation of individuals, corporations, partnerships, and various regulations governing IRS collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type of tax matter and represent their client’s interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. The “EA” designation may be revoked by the IRS’ Office of Professional Responsibility for malpractice.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

Ms. Isham is not actively engaged in any other investment-related businesses or occupations.

Ms. Isham is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

Northern Financial Advisers, Inc. provides investment advisory and supervisory services in accordance with current state regulatory requirements. Chief Compliance Officer, David W. Lentz, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Lentz also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Lentz at 248-985-1632.



Northern Financial Advisors, Inc.

ADV Part 2B – Brochure Supplement for
Colin S. Fraser

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January 19, 2021

This Brochure Supplement provides information about Colin S. Fraser that supplements the Northern Financial Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Northern Financial Advisors, Inc., if you did *not* receive Northern Financial Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Colin S. Fraser is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Colin S. Fraser was born in 1987. Mr. Fraser graduated from Ferris State University in 2010 with a Bachelor of Science degree. He has been employed by Northern Financial Advisors, Inc. since 2011 and is currently a Senior Financial Advisor with the Firm.

Mr. Fraser has been a CERTIFIED FINANCIAL PLANNER™ since December 17, 2014. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

Mr. Fraser is not actively engaged in any other investment-related businesses or occupations.

Mr. Fraser is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Northern Financial Advisors, Inc.

ADV Part 2B – Brochure Supplement for
Andrew M. McLane

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This Brochure Supplement provides information about Andrew M. McLane that supplements the Northern Financial Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Northern Financial Advisors, Inc., if you did *not* receive Northern Financial Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Colin S. Fraser is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Andrew M. McLane was born in 1991. Mr. McLane graduated from Michigan State University in 2013 with a Bachelor of Arts degree. He has been employed by Northern Financial Advisors, Inc. since 2013 and is currently a Senior Financial Advisor.

Mr. McLane has been a CERTIFIED FINANCIAL PLANNER™ since September 8, 2015. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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- 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.

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

Mr. McLane is not actively engaged in any other investment-related businesses or occupations.

Mr. McLane is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Additional information about David W. Lentz is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David W. Lentz was born in 1951. Mr. Lentz graduated from Case Western University in 1972 with a Bachelor of Arts degree and from the University of Michigan in 1975 with a JD degree. He has been employed as a Financial Advisor, Secretary, and Chief Compliance Officer of Northern Financial Advisors, Inc. since 2002. From 2002 through August 2016, he was the Chief Executive Officer of Northern Financial Advisors, Inc. As of January 2021, Mr. Lentz no longer is Secretary but remains as Chief Compliance Officer and a Financial Advisor.

Mr. Lentz has been a CERTIFIED FINANCIAL PLANNER™ since February 5, 1990. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

Mr. Lentz is not actively engaged in any other investment-related businesses or occupations.

Mr. Lentz is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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