

The Bottom Line

February 2022

We are back open! From February 1st we are back to normal opening hours - feel free to call round - you will be more than welcome.

Wealth health or healthy wealthy!

Your mental and physical wellbeing are intrinsically linked to your financial situation.

Did you know that:

- 77% of UK residents are stressed about money*
- 38% of people don't feel comfortable talking about their financial troubles*
- 20% of people admit to being bad at managing money*

Anxiety, stress, and an erosion of self-confidence can all be caused by financial worries, and these can lead to more physical concerns such as sleep deprivation, lack of concentration, etc which have a detrimental effect on our daily working and domestic lives.

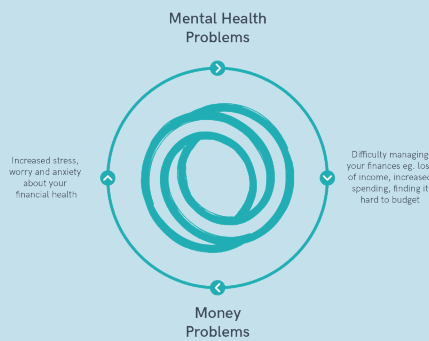
To stop this downward cycle and to promote self-health we prescribe you a Wealth Health Plan. This evolves through initially listening to you, followed by the development and

management of a bespoke financial strategy for you encompassing all money matters (pension, life insurance, investments, etc).

So why not de-stress and become wealth-healthy - after all:

"Money does not buy happiness. Money buys choices. It is what you do with those choices that makes you happy."

*Source: Ellen Scott 2018, Metro



What our customers say



Hi Northern Star,

I would just like to pass on my sincere thanks to Mike for the time, effort, and advice he's given me over the past few years. I initially started with Mike to discuss my mortgage options to work out a path for the next few years, Mike was very proactive in helping me with balancing what was important to me financially, with my aims of paying off my mortgage quicker, allowing me to make well informed decisions. I continued my discussions with Mike around some older pension funds I had dormant and my potential options for investing these and growing these. The whole process of risk assessment vs pension aims vs quality of life, helped frame where I put my funds and to what amounts I have across different risk categories. I've subsequently transferred more funds into Mike at Northern Star as well as starting my own investment accounts to begin my own journey on Investing. I can't express how easy and accessible Mike has made investing and receiving financial advice. I also need to mention the wider team at Northern Star who have always made me feel welcome and give me the sense my investment was as important to them as it is to me!

Many Thanks!
Dave Stark



Introducing

Tom Buckley - (recognise the surname?) Tom is joining us in February for work experience - on his way via Business Studies to a future in fund management and investments and/or corporate banking



Well done also to **Leigh** for his heroics in running the London Marathon and raising over £5,000 for Maggie's - he is aiming to run again this year (mad fool!)

Date for your diary: 15/10/22 Kat and Sarah will be participating in the Shine Walk around Manchester.

We have a squatter!

Well done to Sarah on her 3,000 squats done in November - £625 raised for Cancer Research UK - 216% of target!



YOUR FEEDBACK PLEASE!

In line with our governing body's (the FCA) requirement for us to prove our customer care, we would really appreciate you taking the time to fill out our feedback form - please click [here](#)