

## For Immediate Release

### NORTHSTAR ROLLS OUT BENCHMARK INDEX FOR RETIREMENT INCOME

*“Farrell-Northstar Retirement Income Index” Designed To Help Investors Produce Income And Protect Principal In Retirement*

**Denver — July 15, 2010** — [Northstar Investment Advisors, LLC](#), a Denver-based registered independent investment advisor, today announced the launch of its [Farrell-Northstar Retirement Income Index](#) (FNRI), a benchmark designed to reflect the unique investment goals of investors who must live off the returns on their investment capital.

The FNRI Index is comprised of securities selected by the Northstar investment management team and combined in such a fashion as to provide 1) Current and Stable Income, 2) Growing Income, 3 Principal Protection, and 4) Capital Gains.

The securities in the FNRI Index pushed the retirement income benchmark ahead nearly 1.3% for the first half of 2010 while continuing to deliver consistent and growing cash flow. The broad-based S&P 500, by comparison, was down over 6% for the same period.

“Retired investors are in a unique position because they’re no longer adding savings to their portfolios and must take distributions from these accounts for living expenses,” said Charles Farrell, a principal with Northstar Investment Advisors, LLC. “We’ve designed the FNRI Index to help these investors understand and manage the risks associated with living off a fixed pool of capital.”

The FNRI Index represents a balanced portfolio of approximately 55% to 60% high-quality fixed-income securities and 40% to 45% of diversified, dividend-paying stocks. This combination, which can change depending on market conditions and income opportunities, provides income from the interest and dividends, principal protection from the high-quality bonds, and capital gains from the stock holdings.

Northstar’s Index was stress tested across one of the most severe market corrections in history. From June 30, 2008 through March 9, 2009, the FNRI Index was down about 16%, while the S&P 500 was down over 46%.

Farrell, author of the recently-published [“Your Money Ratios: 8 Simple Tools for Financial Security”](#), a how-to guide for individuals preparing for a secure retirement, and his firm created the FNRI Index with the goal of delivering a stable and growing stream of cash flow—bond interest and stock dividends—across all market cycles.

Northstar's individual client accounts are managed in a manner that is consistent with the index, and the firm has not ruled out the possibility developing a product that would allow other investors to participate in the approach.

“For a higher level of financial security in retirement, investors need a strategy for producing income even if the value of their investments isn't growing,” says Farrell, “and a strategy based on the hope of rising asset prices isn't very sound. Producing consistent and growing income throughout an investor's retirement years should be a top priority. The income allows investors to ride out long stretches of pricing declines or stagnation and reduces the odds of running out of money in retirement.”

Standard & Poor's will calculate the index's daily price and total return data, and maintain detailed records on all dividend and income payments as well as securities weightings in the index.

To learn more about the index and track the FNRI Index's structure, holdings, and performance, investors can visit the Northstar website at [www.northstarinvest.com](http://www.northstarinvest.com).

### **About Northstar Investment Advisors**

Northstar Investment Advisors, LLC is an independently-owned registered independent investment advisor based in Denver, Colorado. A leader in Denver's investment community, Northstar has been providing clients with exceptional service, timely communications, and clear guidance in all aspects of personal portfolio management since 1995. The firm's five portfolio managers, well-known for developing innovative tools to help investors understand and prepare for retirement, oversee approximately \$300 million in client assets. For more information, call 800 204-6199, or visit [www.northstarinvest.com](http://www.northstarinvest.com).

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Disclosure: The Farrell-Northstar Retirement Income Index is a list of fixed income and equity securities. The FNRI Index is for informational and educational purposes only. Investors cannot invest in an index and the FNRI Index does not represent an actual security or portfolio. Equity statistics are estimates and were obtained from Ford Equity Research for each individual equity holding in the FNRI Index. Historical dividend payments on the S&P 500 were obtained from Standard & Poor's. Statistics for the master limited partnerships and energy trusts are excluded from the PE calculation as those securities have different financial structures that need to be analyzed under different valuation metrics. Past performance is no guarantee of future returns. FNRI Index returns have been certified by Standard & Poor's. Consult your individual financial advisor prior to making any financial decisions. Investing involves multiple risks, including but not limited to the permanent loss of capital.