

Independent, Objective Advice

North Point Financial Planners uses a team-based approach to help clients reach their retirement goals.

“What makes us different? We take our time, and we create

an individualized retirement plan for each of our clients,” says Jamie Frigstad, CFP®, ChFC®, wealth advisor at North Point Financial Planners.

North Point specializes in developing comprehensive financial planning and investment management for clients approaching retirement. Based in Bismarck, the firm has a wealth of experience working with employees in coal mining, oil production, and other energy industries. They know their clients, and they understand their clients’ priorities and challenges. “We work together as a team, and we manage our own portfolios,” says Frigstad. “We have two CERTIFIED FINANCIAL PLANNER™ professionals in our office, and we take our fiduciary responsibility very seriously. Our clients can count on us to act with integrity. We do what we say we’re going to do.”

As an independent wealth management firm, North Point is under no pressure or obligation to recommend certain investments or products. This means the firm can offer their clients objective retirement plans that are tailored to their individual goals and timelines. Those goals may change over time, and if they do, the firm’s team is ready to adapt.

“Trust is everything,” says Jonathan Haugen, CFP®, RICP®, wealth advisor at North Point. “It’s also something that can only come from great communication, following up when clients have a concern, and demonstrating the strength of the plans we put in place. We have honest conversations with our clients, and if a plan isn’t on track, we’re ready to provide advice to improve it.

Creating and implementing customized distribution strategies is extremely important.”

Future-Minded Planning

While the firm is always mindful of current market conditions, Haugen says that North Point’s larger focus is on the long-term success of clients’ plans. In addition to a “modified Grangaard Strategy” approach to retirement planning, the team also uses specialized software to stress test portfolios in a variety of market conditions. This helps them to prepare client plans for even the most volatile economic situations.

“Having the proper structure for retirement investments is extremely important,” adds Frigstad. “These investments should have a long-term focus.

When you retire at 60, you’re still going to need money when you’re 80. That’s why we create short, intermediate, and long-term accounts for our clients. When someone asks how their retirement investments are doing, we break down each account based on the time horizon.”

No financial advisor can predict the future or guarantee results, Haugen notes, but North Point’s strategies and planning allow them to provide clients with a high degree of confidence that their retirement plan is on track.

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