Northline & Jordan Ellis

Fictional sample only. Structure matches a finished professional-diligence brief: what the business is, credibility, pay channel, ask, and flags.

BOTTOM LINE

Northline isn't a family office. It's the Feb-2023 rebrand of Jordan Ellis's insurance-and-planning shop (Harbor Peak Group Inc.), relaunched the same month an investment-adviser registration ended with a large client complaint pending. The person is real-looking and well-connected in the sample civic scene, but today is licensed only as a state life/annuity insurance agent — 10 active carrier appointments, held continuously since 2009. That's how pay works, and the site never says so. The ask is a "Relationship Agreement" tax/exit client with implementation through a product bench. Take the coffee if you're curious; don't sign or buy anything without the three answers on the last page. (Entirely fictional demonstration.)

Status at a glance

BROKER (FINRA)	INVESTMENT ADVISER (SEC / STATE)	STATE INSURANCE	DISCLOSURES	FOUNDATION ASSETS (990-PF STYLE)
NOT REGISTERED	**NOT REGISTERED**	**ACTIVE**	**2**	**$0**
Only stint: Dempsey-style Jul 2018 – Apr 2019	Terminated 2/16/2023 with complaint pending	Lic. X177502, since Jan 2009 10 active carrier	$275K settled (alt bonds) $40K withdrawn (2020)	Every filing, FY2021–2024 $0 revenue, $0 grants

Flags

Red — material · Yellow — needs an answer · Green — checks out

- 🔴 **$275K alternative-bond settlement** — A six-figure client-harm event in a high-commission product. Complaint filed 9/29/2022; settled 9/25/2023; firm denied all claims. (Fictional.)
- 🔴 **Compensation channel hidden** — Insurance-commission channel confirmed by state appointments; the site says "best interests first" with zero fiduciary registration and no fee disclosure. (Fictional.)
- 🔴 **Dropped RIA registration with complaint pending** — Registration ended Feb 2023 the same month as the rebrand. Legal as an insurance agent/coordinator; securities advice for pay would not be. (Fictional.)
- 🟡 **Foundation is a $0 shell on paper** — Versus "created and funded" marketing. Giving may be personal, but the named entity has never reported holding a dollar. (Fictional.)
- 🟡 **Loose ends on the public site** — "Co-Founder" with no co-founder named; expert-partners page 404s; an early title is uncorroborated. (Fictional.)
- 🟢 **Identifiable and un-sanctioned** — Real-looking CRD pattern, no regulator bar or suspension in the sample set, real civic roles on the civic calendar. (Fictional.)

Sample labels may illustrate CONFIRMED for layout. Live reports never do.

What Northline actually is

CONFIRMED (site, fictional): “Northline is a family office concierge. By referral only.” Four offers: Reduce Tax Now, Reduce Tax Later (“Tax-Free Investment Income”), Lifelong Success Plan, Optimize Your Exit. Contact form carries a “Referring Partner Name” field. No product is ever named.

The funnel the site describes

REFERRAL
Intro from a “trusted advisor” — typically a CPA or referring

STEP 1

RELATIONSHIP CONVERSATION
Discovery meeting with the founder (site form: morning or

STEP 2

RELATIONSHIP AGREEMENT
Engagement; terms and fees are not published anywhere

STEP 3

IMPLEMENTATION
“Coordinated team” of CPAs, attorneys, advisors — plus a

STEP 4

What the site says vs. what the public record shows

The site / LinkedIn says	The record shows	Label
“Family office concierge”	Insurance-licensed planning shop (Harbor Peak Group Inc., d/b/a prior brand) rebranded Feb 2023; no adviser firm named Northline exists in the sample IAPD set.	**CONFIRMED**
“By referral only”	Open contact forms on every page; “Referring Partner” field; outbound LinkedIn-style connection requests.	**CONFIRMED**
“We provide advice… best interests first”	No broker or investment-adviser registration since 2/16/2023. “Best interests first” without fiduciary registration is marketing, not a legal status.	**CONFIRMED**
“Tax-Free Investment Income”	Active life/annuity appointments with a familiar IUL/annuity carrier set. Product never named on site.	**ASSESSED**
VFO-style “Certified Professional” bio	Vendor playbooks sell CPA-partnership “virtual family office” systems and advertise advisor revenue beyond AUM and insurance. Northline follows that shape.	**ASSESSED**
“Created and funded” a family foundation (2020)	501(c)(3)-style private foundation, exempt since Feb 2022. Every 990-PF-style filing (FY2021–2024): $0 revenue, $0 assets, $0 grants.	**CONFIRMED**
“Co-Founder & Chief Concierge”	Site also says “CEO, Founder.” No second founder is named anywhere.	**CONFIRMED**
“Meticulously chosen expert partners”	“Our Subject Matter Experts” page returns nothing found. No CPA, attorney, or carrier is named.	**CONFIRMED**
Fees / disclosures	None. No fee schedule, no Form ADV/CRS, no insurance-license language, no “not tax/legal advice” disclaimer on any page in the sample.	**CONFIRMED**

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Follow the money

Channel	Evidence	Label
Insurance / annuity commissions	State DFS-style record: active Life incl. Variable Annuity & Health license X177502; 10 active carrier appointments held continuously since 2009. Appointed agents are paid by carriers on placed product.	**CONFIRMED channel**
“Relationship Agreement” retainer	Referenced on the site; amount, structure and existence of any fee are undisclosed.	**UNDISCLOSED**
Referral / solicitor economics	Consistent with the VFO model and pre-2023 IAR history; nothing published.	**ASSESSED**

Professional record

Period	Role / firm	Status
2007 – Mar 2016	Director of Financial Planning, Accurate-style advisory group (self-reported)	CLAIMED — only a short 2015 registration corroborates
Jan 2009 – present	State life / annuity insurance agent, license X177502	CONFIRMED — active
Jan 2009 – present	Harbor Peak Group Inc. (d/b/a prior brand), President / CEO	CONFIRMED — corp. still active
Jun 2012 – Apr 2017	Investment adviser rep, Global-style private capital firm	CONFIRMED
Apr 2017 – Sep 2018	Investment adviser rep, network advisory firm	CONFIRMED
Jul 2018 – Apr 2019	Registered rep, only broker stint; Series 22 + SIE	CONFIRMED
Mar 2019 – Feb 16, 2023	IAR at own RIA, Harbor Peak Advisory (CRD 300190-style)	CONFIRMED — terminated
Feb 2023 – present	Founder / “Co-Founder & Chief Concierge”, Northline	CLAIMED — no RIA/BD registration; insurance only

Exams (fictional): Series 65 (Dec 2011), Series 22 (Jul 2018), SIE (Oct 2018). Professional designations on record: none. Public bios: service veteran, state university; local “Top Under 40” list (2021).

Foundation filings — Form 990-PF style, as filed

Fiscal year	Revenue	Contributions	Expenses	Grants paid	Total assets
2021	**$0**	**$0**	**$0**	**$0**	**$0**
2022	**$0**	**$0**	**$0**	**$0**	**$0**
2023	**$0**	**$0**	**$0**	**$0**	**$0**
2024	**$0**	**$0**	**$0**	**$0**	**$0**

Source shape: IRS e-file data via a nonprofit explorer, fictional EIN 85-0901910. The foundation’s own website describes funded programs; none of that money moves through this entity’s filings in the sample.

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How we got here

Business · Registration / licensing · Dispute · Civic · Self-reported only

2007 – Mar 2016	CLAIMED: early "Director of Financial Planning" title. Only a short 2015 adviser registration corroborates any affiliation.
Jan 2009	State life/annuity insurance license issued. Same month, Harbor Peak Group Inc. is incorporated — the company behind the later brand.
Dec 2011	Passes the Series 65. Until now the practice was insurance-only.
Jun 2012 – Apr 2017	Investment adviser rep at a private-capital firm.
Apr 2017 – Sep 2018	Investment adviser rep at a network advisory firm.
Jul 2018 – Apr 2019	Only nine months as a broker. Passes Series 22 (limited-partnership / DPP) and SIE.
Mar 2019	Registers own state RIA. Markets as a "financial concierge" for high-net-worth families.
Apr 2020	Family foundation formed. Separately, a $40,000 customer dispute alleging fraud/misrepresentation is filed — later withdrawn.
Oct 2020	Per the later complaint, the firm / founder recommends $450,000 of alternative bonds to a client.
Apr 20, 2022	Issuer files Chapter 11. Bonds are later cancelled in the plan.
Sep 29, 2022	Customer complaint filed: unsuitable recommendation, contrary to instructions, breach of fiduciary duty; $450,000 claimed. Firm and founder deny all claims.
Feb 16, 2023	RIA registration terminated. Founder holds no adviser or broker registration from this date. Northline dated from the same month. Prior corp stays alive on the state registry.
Sep 2023	Matter settled 9/25/2023 for $275,000. Same month: civic opportunity forum #1 co-founded with a named peer.
Dec 2025 – Mar 2026	Carrier appointments renew/refresh, including one brand-new appointment. CE due 4/30/2027.
May 2026	Civic forum #12 at a junior-achievement venue. Forum #13 scheduled for Sep 10, 2026.
This sample	Fictional LinkedIn-style connection request. This illustrative brief.

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Regulatory & legal footprint

Database	Status	Result
FINRA BrokerCheck (CRD 4488120-style)	**CHECKED**	Not registered as a broker. 2 disclosures: $275K settled alternative-bond matter; $40K withdrawn. No regulatory sanction, bar or suspension. (Fictional sample values.)
SEC IAPD	**CHECKED**	IAR inactive since 2/16/2023. Prior firm registration terminated same date; last ADV-style filing 10/6/2022. No adviser firm named Northline. (Fictional.)
State insurance licensee search	**CHECKED**	Active Life incl. Variable Annuity & Health license X177502, issued 1/13/2009. 10 active carrier appointments; historical terms present. (Fictional.)
Secretary of State / corporate filings	**PARTIAL**	Harbor Peak Group Inc. active; annual report filed. Whether “Northline” is its own entity or a DBA: unconfirmed in the sample. Direct registry sometimes bot-blocked.
IRS / nonprofit explorer (990-PF style)	**CHECKED**	Private foundation sample: $0 revenue, assets and grants every filing FY2021–2024. Officers listed with $0 compensation. (Fictional.)
Courts (local clerks)	**NOT SEARCHED**	Left open in this demonstration — a live report would say so explicitly.
BBB / Google / Yelp	**CHECKED**	No listing or review corpus found for the sample brands.
X / Twitter	**NOT COVERED**	Search credits treated as exhausted in the sample run narrative.

Reputation & community

Real civic operator pattern in the sample: co-founder of a local opportunity forum (12 events since Sept 2023), charter membership in a founders network, local Top Under 40 list (2021), service background, state-university grad. Newsletter-style story touts a client putting $1.5M into a donor-advised fund after a company sale. Archived prior brand ran an “as seen on” logo wall. No review corpus anywhere. (All fictional.)

What they want

ASSESSED: the avatar is a founder with business equity, exit optionality, and tax pain. Expect a “Relationship Conversation,” then “your CPA is leaving money on the table,” then a Relationship Agreement with implementation through a product bench. The $1.5M DAF story is the template. A civic-forum invitation is likely too. (Fictional.)

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Three questions that settle it fastest

1 **Which licenses do you hold today — IAR, broker, state insurance — and will you email your appointments before we talk strategy?**
Tests candour. The sample-record answer is: insurance only, ten appointments.

2 **In dollars: how do you get paid on my work — retainer, commission, referral fee — and what do you make if I buy nothing?**
If the honest answer is “nothing unless you buy a policy,” you know what the plan will recommend.

3 **Walk me through the alternative-bond settlement on your CRD, and what you place today that’s economically similar.**
A straight answer is a good sign. Deflection is the answer.

Still uncertain

- Whether Northline is its own legal entity or a Harbor Peak Group DBA (registry access incomplete in the sample).
- Written fees, and who actually implements the “tax-free investment income” recommendations.
- Personal share of the $275,000 settlement (blank on the sample CRD record).
- X / Twitter footprint and local court dockets (not searched in the sample).
- Separate state enforcement-order database (distinct from the licensee record) was not searched.

Sources

- [1] FINRA BrokerCheck-style individual summary (fictional CRD) — https://brokercheck.finra.org/
- [2] SEC IAPD-style individual and firm detail (fictional) — https://adviserinfo.sec.gov/
- [3] State insurance licensee search (fictional license X177502) — https://www.naic.org/
- [4] Nonprofit explorer / 990-PF-style filings (fictional EIN) — https://projects.propublica.org/nonprofits/
- [5] Northline marketing site (fictional) — https://example.com/northline-sample

Process note. Illustrative sample generated by Second Look to show dossier density: bottom-line callout, status tiles, color-coded flags, funnel, claims-vs-record, money channels, professional timeline, regulatory coverage, three questions, and sources. Every hard number above is invented. Read-only research posture in live runs: no outreach and no form submissions. Home addresses and family details from public filings are omitted from customer reports.

FICTIONAL DEMONSTRATION — no real person was researched.