

# Global financial wellness



At Northstar, we believe the need for financial wellness spans oceans and continents. Finances impact all people, no matter where they are. To be inclusive means to provide global access.

## Supporting global organizations

When our employer partners began looking for a global financial solution that would provide parity of benefits with their US offerings, it didn't exist. Many financial services providers said because it hadn't been done, it couldn't be done. So we created it.

Northstar's global model was designed to serve an organization's entire employee population, regardless of geographic location. Our commitment is to support all

employees with the same caliber of financial wellness services, while taking into consideration local regulations and cultural factors.

Northstar is proud to support global companies, such as:



zoom

Thumbtack

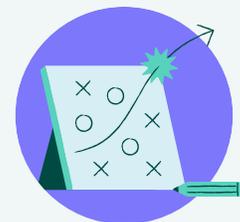
nerdwallet

Medium

SUPERHUMAN

## Rigorous country launch process

Northstar takes a country-by-country approach to expanding its financial wellness program to ensure our financial support is as strong as our US offering—to prioritize parity of benefits.



## Experienced local financial planners

Before we make Northstar available in a new country, we hire local financial planners that meet our experience and qualification requirements. All financial planners have several years of experience providing personalized financial guidance and hold either the CERTIFIED FINANCIAL PLANNER™ designation or the local equivalent. For example:

- ◆ Ireland: Qualified Financial Adviser (Level 7)
- ◆ Singapore: Chartered Financial Consultant
- ◆ Europe: EFPA European Financial Planner® (EQF 6)

## Localization of tools and methodologies

Our technology teams partner with the Northstar Advisors located in-country to adapt our platform experience to ensure it is relevant for international members. We make adjustments to take into consideration local regulations, traditions, benefits, and culture. For example:

- ◆ Retirement planning: Our retirement tools are customized per country to provide guidance on how to use local savings accounts, such as TFSAs and RRSPs in Canada, ISAs or SIPPs in the UK, or Kiwisavers in New Zealand.

- ◆ Savings goals: We added a savings goal for paying for a wedding that members in India can select and customize, as this is a common topic among employees starting a family.
- ◆ Health plan comparison: In Singapore, our health plan cost comparison takes into consideration both MediShield, which is provided by the government, and private healthcare plans and insurance, since many employees prefer to evaluate both.

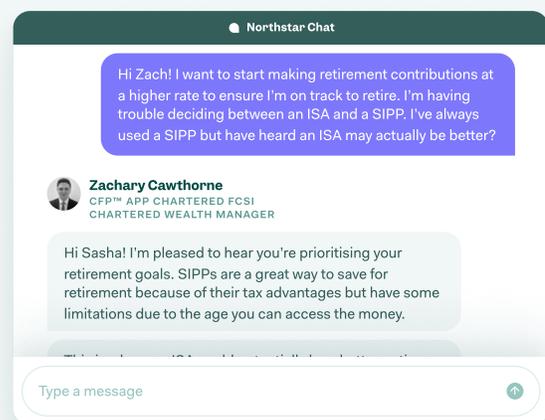
## Personalized employee experience

The employee and financial planner relationship is the same in every country.

- ◆ Each employee is matched with a local financial planner who they work with 1-on-1 for ongoing support.
- ◆ Employees have unlimited access to their financial planner over chat, video, or phone.
- ◆ We do not believe in call center or hotline models, which are impersonal.

We recognize that significant others, family members, and dependents are often a part of financial conversations. Employees are welcome to include them in conversations with their financial planner.

Northstar is dedicated to meeting employees where they are when it comes to their financial knowledge and experience. Based on our experience supporting many international employees who work for companies headquartered in the US, we spend extra time ensuring those team members understand any US total compensation or benefits that are less common in their country.



## Country coverage

Northstar is currently available in 20 countries and counting.

 United States	 United Kingdom	 Canada	 Australia
 India	 Czechia	 Netherlands	 Singapore
 France	 Ireland	 New Zealand	 Germany
 South Africa	 Poland	 Spain	 Japan
 Austria	 Switzerland	 Belgium	 Hong Kong

We pride ourselves on our flexibility, and determine our global expansion plans based on the needs of our existing employer partners and those implementing Northstar soon. If you don't see a country in the list above that you're interested, it may be on our roadmap or we could partner together to put it on the map! Please reach out to your Northstar representative to learn more.

## About Northstar

Northstar is a financial wellness benefit for employees. With innovative fintech tools and a team of in-house financial advisors, Northstar helps employees make the most of their total compensation and make financial decisions with confidence. By providing 1-on-1 financial and benefits advice to employees, Northstar helps companies increase engagement and support teams at scale during onboarding, open enrollment, equity events, and more.



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The name "Northstar Advisors" and the term "financial advisor" may vary by country based on local credentials and regulations.

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