

Northstar

Northstar: Financial Wellness for Everyone

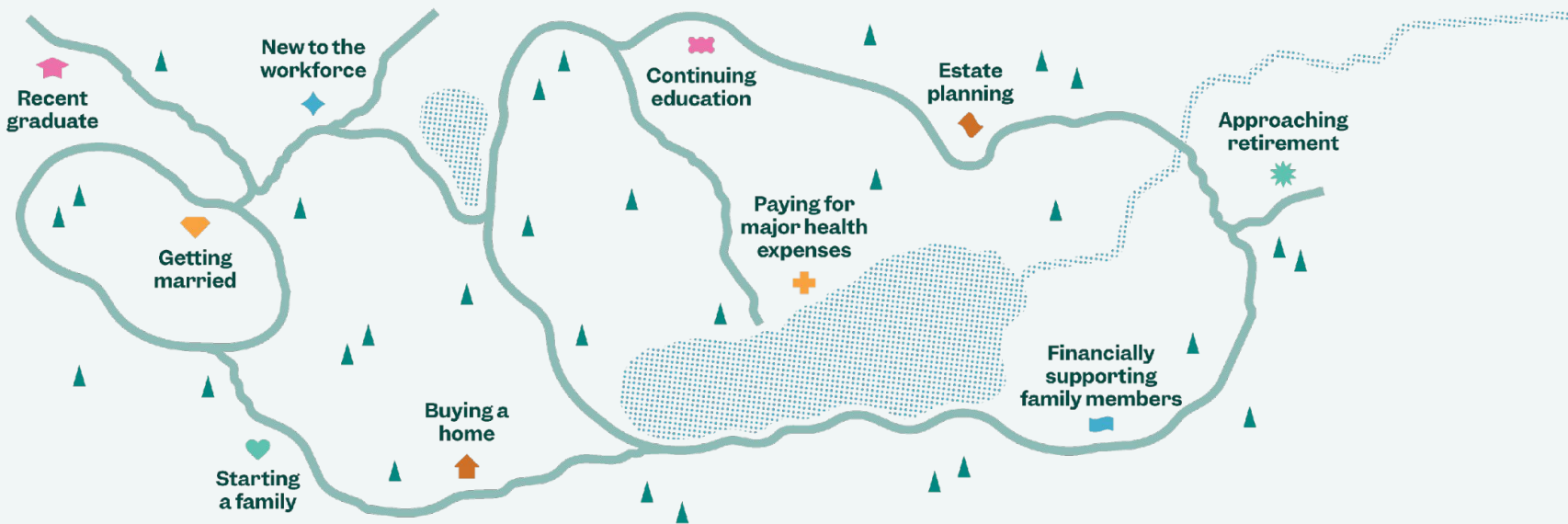
Making the connection between personal finances and total compensation to drive action.

For use in a one-on-one presentation with prospective employer partners only. Not for use in a retail setting or with individual investors.



How we support your employees throughout their financial journey

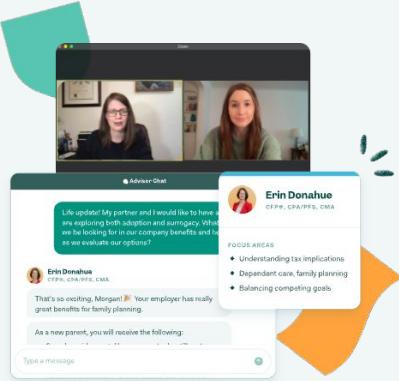
Northstar and its financial advisors work 1-on-1 with employees to help them navigate the many financial decisions they'll face to reach their life goals.



Employee's most common financial questions

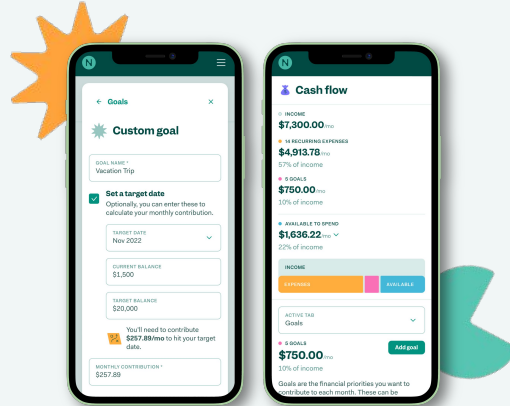


Northstar provides holistic financial and total rewards decision support



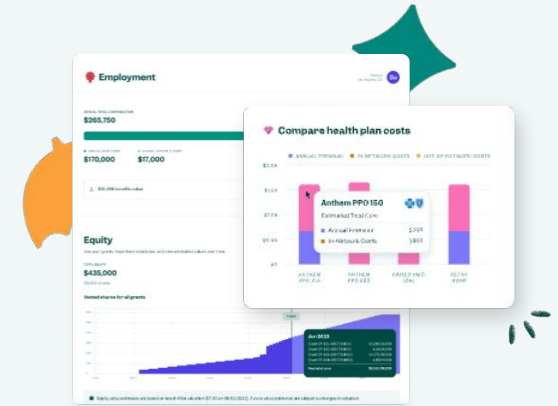
Financial advisors

Employees are paired 1-on-1 with a financial advisor to develop a custom action plan



Financial tools

Employees use self-service tools to track progress and take action on financial goals



Total compensation tools

Employees see how their benefits can support their unique financial and life goals

Northstar financial advisors are experienced fiduciaries



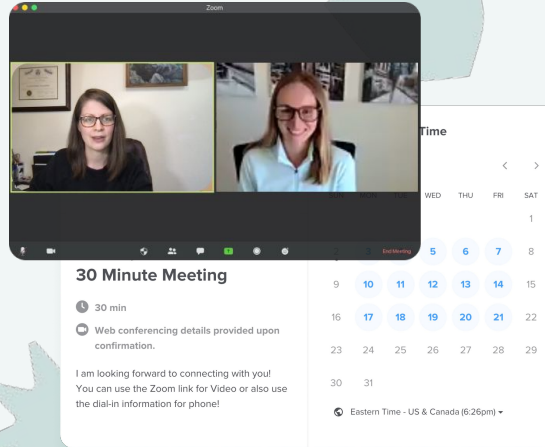
Credentialed

- CERTIFIED FINANCIAL PLANNER™



Qualified

- Investment advice
- Cash flow budgeting
- Tax advice and prep
- Saving toward financial goals
- Debt management (loans, credit)
- Retirement and estate planning
- Benefits decision support
- Understanding equity



6 hour

average response time,
available 12 hrs/day



10

average interactions per
employee per year



70/30

employees prefer 70%
chat, 30% call
(video/phone) with their
advisor

Northstar as a Registered Investment Adviser -

why this matters

As fiduciaries, **RIAs must act in clients' best interests and carry the liability** - meaning an RIA financial wellness vendor cannot limit liability for bad advice, unlike non-RIAs.

RIAs **deliver tailored advice** on retirement plans, equity, and personal investments, helping employees make better decisions and achieve stronger financial outcomes.

Advisors at RIAs hold required licenses and maintain public U-4 records showing their history, credentials, and any disciplinary actions - providing transparency and peace of mind that **Northstar thoroughly vets every advisor.**

Bottom line



Financial wellness provider that is RIA: I recommend that you sell 100 of your RSUs and invest in XYZ mutual fund to diversify your portfolio. That estimated taxes would be \$X,XXX since you have held these shares for over 1 year taxed at 20% capital gains rates vs. income. This would be a good way to diversify that is in alignment with your financial goals.

Financial wellness provider that is not an RIA: While I cannot give you specific advice on your RSUs, you could consider selling some of your RSUs and investing in a more diversified investment like a mutual fund. You will want to be mindful of taxes and plan for those as a part of your decision.



Demo

Northstar's differentiators

Advisor model

- Must hold CERTIFIED FINANCIAL PLANNER® designation
- Hired and trained by Northstar - never subcontracted
- Earn a competitive market wage - never make commissions or fees
- Matched 1-on-1 with employees to build

Competition: Call center, not all CFP®, contractors, earn commission and

fees

Inclusive approach

- Customized to each person's unique life and financial circumstances
- Supporting employees with income levels from \$20k - \$1.8M
- Financial advisors to support diverse members:
 - Racial minorities:
19% vs 3.7% CFP avg

Competition: Designed for wealthy, require minimum assets under

management

Outcomes

- 46% average employee enrollment
- 74% average employee engagement in first year
- 10 employee interactions with Northstar in a year, on average
- 62% of employees take action on benefits recommendations

Competition: 15% - 30%* enrollment, no transparency around other

outcomes



Pricing proposal



Standard Program: pricing details

Pricing includes

- ✓ Unlimited financial advisor sessions + unlimited chat functionality with financial advisors (CFP®)
- ✓ 24+ Money Talk webinars
- ✓ Total compensation tools
- ✓ Personal finance tools
- ✓ Library of educational content
- ✓ AI assistant trained by CFP®s

Dedicated Client Success Manager

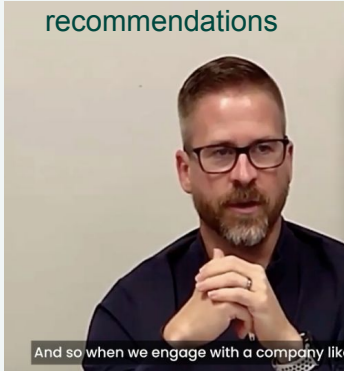


Appendix

Industry leaders prioritizing financial wellness with Northstar

Workday

- Northstar supports 35 countries that Workday has employees in today
- Northstar was selected because of: Global offering, ability to support diverse demographics, proven ability to address financial stress, benefits recommendations



[Link to watch recording](#)

"It's important to make an investment in a company like Northstar that can approach all employees, globally, at all levels in the company. To help them with everything from budgeting, to planning for retirement, and everything in between."

Ben Carter, SVP, HR Business Partners & Total Rewards at Workday

Snap

- Northstar supports 23 countries that Snap has employees in today
- Northstar was selected because of: Global offering, high bar for privacy, model that does not sell to employers
- Public data: 50% enrollment, 51% engagement, 33% connected accounts



[Link to read case study](#)

"The most positive feedback from team members is that this is not just another service. It's truly thinking about your full financial lifecycle as a whole and incorporating our benefits into it."

Rahab Hammad, former Head of Benefits at Snap

Privacy and data security

Northstar keeps financial information secure

Security

Northstar uses bank-grade AES 256 and TLS for data encryption, and Plaid's secure API to link accounts and guard personal financial data.

Privacy

We put our members' privacy first. Northstar doesn't share any personal information with employers, third party vendors, or organizations.

Compliance

Northstar is AICPA SOC 2 certified, which means we have met or exceeded industry standards for managing data and are audited biannually.



**SOC 2
certified**



**GDPR
compliant**

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