

Financial Wellness Sample Report*



Demographics of Enrolled Employees

Eligible

43% overall enrollment

Eligible: 1,745

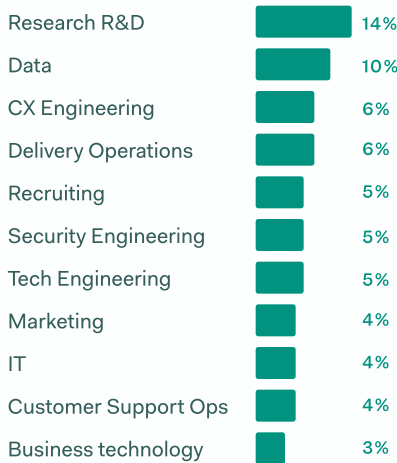
Enrolled: 746

36% of enrolled employees have engaged with their Northstar advisor via chat or call

By Gender



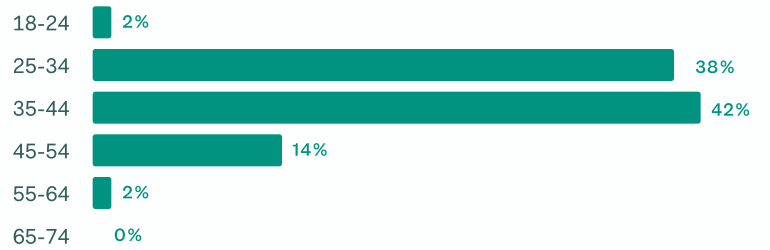
By Department



Under 3%:

Technical Program Management, Total Rewards & People Ops, CX Products, Accounting, Product Design, Key Accounts, Platform Products, Employee Experience, Product & Regulatory, New Markets, Digital Banking Products, Customer Success, Global Network Solutions, Compliance Policy, Engineering Fundamentals, Revenue Ops, Business Development, Investor Relations, Workplace Experience, Partnerships, Business Development, Strategic Affairs, Product Operations, Insights Lab, Strategic Projects, Data Capabilities, Brand Design, Strategic Initiatives, Office Operations, Corporate Comms, Legal, Tech Support Engineers, Academics Prod Mgmt (R&D)

By Age Group

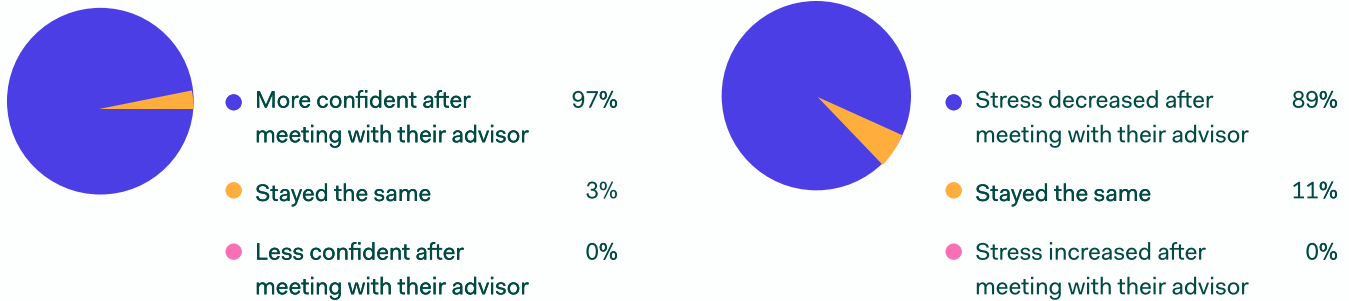


By Race



Engagement Information

Employee Satisfaction



100% of employees are 'Satisfied or 'Very Satisfied with their dedicated Northstar advisor.

Registration & Attendance to Northstar's Money Talk sessions

January | Money moves to make in the new year

- 52 employees registered
- 69 attended

February | Mapping your road to retirement/Black History Month

- 67 employees registered
- 51 attended

March | Gearing up for tax season/Women's History month

- 82 employees registered
- 67 attended

April | Preparing to buy a home

- 68 employees registered
- 62 attended

Breaking down utilization

■ Call statistics

| Number of calls | Advisor time | National CFP avg hourly rate | Employee Value |
|-----------------|--------------|------------------------------|---------------------|
| 63 calls | 83.72 hours | \$200-400/hour | \$16,744 - \$33,488 |

Top Discussion Topics

1. Retirement
2. Equity
3. Investments

■ Chat statistics

| Number of chats | Advisor time | National CFP avg hourly rate | Employee Value |
|-----------------|--------------|------------------------------|---------------------|
| 721 chats | 95.40 hours | \$200-400/hour | \$19,080 - \$38,160 |

Top Discussion Topics

1. Budgeting/
Cash Flow
2. Equity
3. Debt Payoff



CSAT: 92



Real testimonials from Northstar Members

Choosing health plans

This is by far the best explanation anyone has ever provided me of how health insurance works and what the hell my available plans actually mean. All the advocates in the world can't simplify it the way you have. So for that, thank you x1,000,000,000.

Understanding equity

I'm really excited. I never thought about using my stock options this way and it makes so much sense. I really appreciate it.

Thank you so much for breaking that down! nice to know that i'm doing the best thing by not doing anything right now

Erin, thank you so much for the information about RSUs! You made it way easier to understand than anything else I've tried to read. I especially appreciate walking me through what items I have control over, that helped me make sense of things. Thank you so much! Do you mind if I share this info with my coworker who has been as confused about RSUs as I was?

Paying off debt

Hello, thank you for the long message. It really helped me a lot. Thank you again for all the time you have put into making a successful plan for us.

I should have enough to pay off Amazon and my chase, then put the rest of it towards my emergency fund. Very excited.

Planning for retirement

I've learned more in 10 minutes talking to you then from hours on the phone with financial advisors over the years. I really appreciate these ideas.

Thanks for all the great info! I've never heard of a backdoor roth so that is very cool, and I definitely want to do that.

THIS IS AWESOME - I will review with my husband this weekend - thank you very much Tony! I'm loving this service!

Real testimonials from Northstar Members (continued)

Budgeting

I sincerely appreciate your help here, it's really helped me understand how to responsibly spend but also flex a little cash for nice things, reduce spending stress, which is to me, life-changing on a daily basis.

Looking forward to taking control of my expenses this month. I guess this is what people mean when they say understanding your finances is really like taking control of your future.

This is very helpful and feeling relieved to just have a plan! Thanks so much Joan! I'll reach out again if any questions. Have a great upcoming weekend! 😊

Excellent, I love this! Super helpful, thanks so much. I love this plan! I'll track my expenses this month using only one credit card, and then we can see at the end of the month what is a realistic goal for saving.

General about Northstar

Action Items - I LOVE this list type format. I'm a list maker so I'd love to keep that a thing to keep me on track

Saving

First, I would like to thank you for your encouragement and kind words. On a personal note, I have never had so much saved and I am super excited to see that come to fruition. I thank you so much for working with me! I am excited to achieve even bigger goals :)!

The next steps sound good. I'm very excited about the potential to get a better hold on HOW and WHERE I save. To make it less random feeling and more deliberate, so that I can create goals

Thanks for sharing all those information, especially helping me calculate the target amount I should save up to -- that is very useful