

Northstar



Northstar financial wellness sample report

Demographics of enrolled employees

Total enrolled

43% overall enrollment

Eligible: 1,745

Enrolled: 746



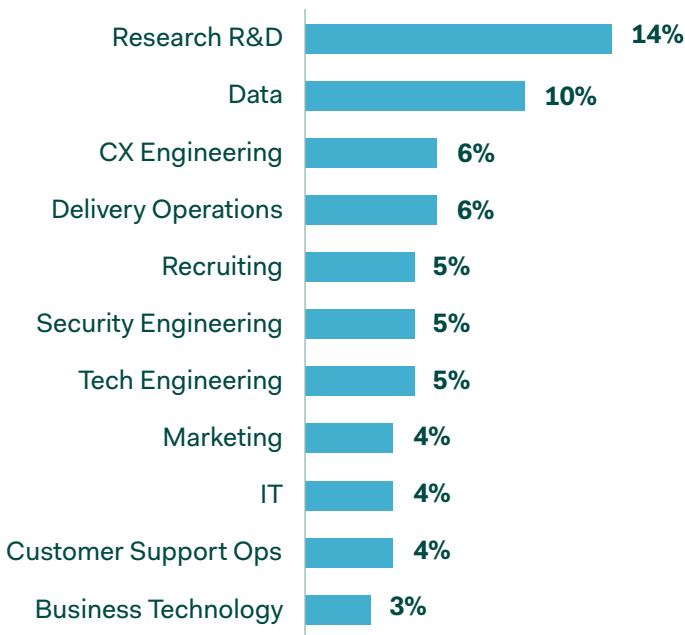
36% of enrolled employees have engaged with their Northstar advisor via chat or call

By gender



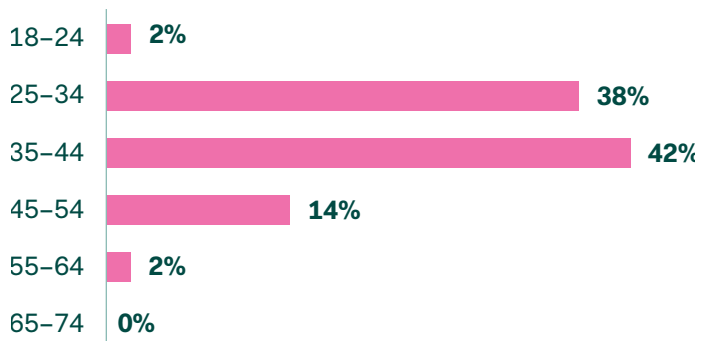
- 59% Male
- 40% Female
- 1% Decline to respond

By department

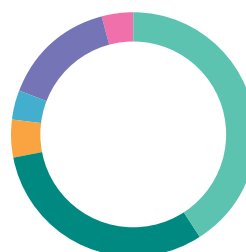


Under 3%: Technical Program Management, Total Rewards & People Ops, CX Products, Accounting, Product Design, Key Accounts, Platform Products, Employee Experience, Product & Regulatory, New Markets, Digital Banking Products, Customer Success, Global Network Solutions, Compliance Policy, Engineering Fundamentals, 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



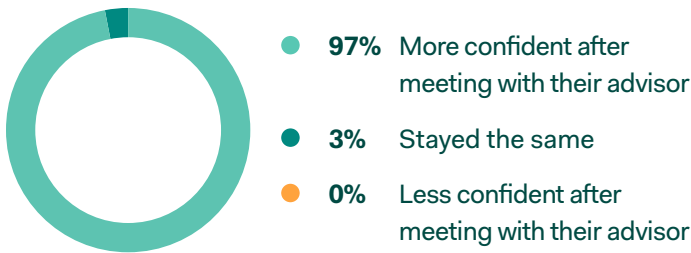
By race



- 41% Asian
- 31% White
- 5% Hispanic
- 4% Black
- 15% Other
- 4% Decline to respond


Employee engagement

Employee satisfaction



Satisfaction score



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

Employee engagement with Money Talk webinar sessions

	Employees registered	Employees attended
 January: Money moves to make in the new year	69	52
 February: Mapping your road to retirement/Black History Month	67	51
 March: Gearing up for tax season/ Women's History month	82	67
 April: Preparing to buy a home	68	62

Employee utilization

Call usage

Number of calls	63 calls
Financial Advisor time	83.72 hours
National CFP® avg hourly rate	\$200-400/hour




Chat usage

Number of chats	63 calls
Financial Advisor time	83.72 hours
National CFP® avg hourly rate	\$200-400/hour

Top discussion topics

-  Retirement
-  Equity
-  Investments

Top discussion topics

-  Budgeting/cash flow
-  Equity
-  Debt payoff

Real testimonials from Northstar members

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 than 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!

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.

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.

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

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.