

Global financial wellness

Our mission of making financial wellness accessible to everyone spans continents. Northstar offers service parity across countries, as equity and inclusion means offering the same benefits no matter where your employees live.

Coverage by country

Northstar is currently available in 34 countries and counting. Future expansion is determined based on our new and current employer clients' needs. Northstar takes a country-by-country approach to expansion to ensure our service matches our US offering. We do not have any per country headcount minimums.

 United States	 United Kingdom	 Canada	 Australia
 India	 Czechia	 Netherlands	 Singapore
 France	 Ireland	 New Zealand	 Germany
 South Africa	 Poland	 Spain	 Japan
 Austria	 Belgium	 Switzerland	 Hong Kong SAR
 Italy	 Finland	 Norway	 Denmark
 Sweden	 Latvia	 Mexico	 Korea
 Luxembourg	 Estonia	 Lithuania	 Malaysia
 Indonesia	 Taiwan		

Experienced local financial advisors

Northstar hires local financial advisors that hold either the CERTIFIED FINANCIAL PLANNER™ designation or the local equivalent when not available. Just like our US financial advisors, our global team members are paired 1-on-1 with employees and do not sell services or make fees for product recommendations.

- 13 years average experience
- 16 languages spoken across the team
- Members can work with their financial advisor in English or their local language



Localization of tools and advice

In partnership with the local financial advisor, Northstar conducts extensive research on local regulations, benefits, and traditions. We make product adjustments to goals and tools to ensure relevance for members in that country.

- **Retirement planning:** Guidance on how to use local accounts, such as TFSA's and RRSP's in Canada, ISAs or SIPPs in the UK, and Kiwisavers in New Zealand.
- **Savings goals:** Custom goals are added for common traditional or cultural topics, such as paying for a wedding in India.
- **Home buying:** Home purchase and mortgage calculators highlight country fees, such as Hong Kong rate and government rent.