

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 39 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.

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

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.