Nest STEPS®

Homeownership Support

for

Employees

HOMEOWNERSHIP SUPPORT FOR EMPLOYEES

NestSTEPS® provides smart tools, education/coaching, and financial contributions toward downpayment of a home.

What is NestSTEPS®?

NestSTEPS® is a personalized program that helps you build long-term financial security through homeownership. Through a combination of online tools, education, personal guidance, and contributions toward home purchase, you'll have the support to make confident decisions about your financial future.

YOU DON'T HAVE TO BE READY TO BUY. WE'LL GET YOU THERE.

This program isn't just for people closing on a home next month. It's for everyone — whether you're just starting to think about homeownership, actively saving for your first home, or planning your next one.

The journey to financial wellbeing through homeownership looks different for everyone.

NestSTEPS® meets you where you are and helps you take the next right step — whatever that looks like for you.

YOUR FINANCIAL FUTURE MATTERS. AND IT ALL STARTS AT HOME.

HOMEOWNERSHIP DRIVES FINANCIAL WELLBEING

Home Prices Are Accelerating
Over the last 20 years, home prices have doubled. Getting into a home — even a starter home — puts appreciation to work for you instead of against you.

(Source: Zillow / FHFA House Price Index)

The Cost of Waiting
Every year brings you closer to your goal — but it also brings higher home prices. Delaying a home purchase by just 5 years can mean missing out on more than $100,000 in equity and appreciation. The sooner you start, the more you gain.

(Source: Based on a $500,000 home appreciating at historical FHFA House Price Index averages over 5 years)

What Homeownership Is Really Worth
The average homeowner has a net worth nearly 40x greater than the average renter — $396,200 vs. $10,400. Homeownership is one of the most powerful wealth-building tools available to everyday people.

(*Source: Federal Reserve Survey of Consumer Finances, 2022)*

Your Home Is a Forced Savings Account
Every year of appreciation grows your net worth — automatically, without thinking about it. Your home works for your future.

(Principle supported by Federal Reserve Survey of Consumer Finances)

Even a Perfect Rent Scenario Falls Behind
A 30-year financial model comparing rent to buy gave the buyer nearly half a million dollars more in wealth. This, despite the renter skipping the down payment and investing that money in the market at 7% returns. Moreover, the renter keeps spending thousands in rent every month long after the buyer's mortgage is paid off.

(Source: NestSTEPS Rent vs. Buy Analysis)

8 IN 10
RENTERS WANT TO OWN BUT FEEL PRICED OUT.

NESTSTEPS® EXISTS TO CHANGE THAT.

Source: CNN/SSRS (2024)

WHAT YOU GET WHEN YOU ENROLL IN NESTSTEPS

01

SYSTEMS & TECHNOLOGY

NestSTEPS® combines a personal financial management platform with a cashflow and income flow system — giving you a complete picture of your money and a smarter path to saving. It helps you take control of your spending, optimize your cashflow, and accelerate your savings so that homeownership becomes an achievable goal, not a distant one. Whether your goal is one year away or ten, the plan keeps you moving forward.

02

NESTSTEPS® ACADEMY

Through a series of hybrid (onsite/online) workshops, you'll gain practical knowledge to prepare for homeownership, understand your financing options, and strategies to achieve financial wellbeing through homeownership. And you won't be doing it alone. Every member gets personal access to a Home Advisor who will guide you through every stage of the homeownership journey, and an Equity Architect who works with you on budgeting and healthy financial habits — starting now, not just when you're ready to buy.

03

FINANCIAL CONTRIBUTIONS

There's financial support when you're ready. Complete the NestSTEPS® program and buy through a NestSTEPS®-affiliated agent, and you're eligible for up to $1,000 toward a down payment of a home. Finance through NestSTEPS®'s preferred lending partner and you may be eligible for up to $1,000 more, applied to eligible closing costs. Up to $2,000 combined.

YOUR JOURNEY HOME

Step 1 — Enroll in NestSTEPS® directly and take the first step toward your financial future.

Step 2 — Build your profile. Enter your basic financial information into the platform so your experience can be personalized to your goals and timeline.

Step 3 — Participate in six weekly live workshops designed to build your real estate knowledge, strengthen your financial literacy, and prepare you for homeownership — wherever you are in the journey.

Step 4 — Work 1-on-1 with your NestSTEPS® Home Advisor and Equity Architect to map out your homeownership journey, build a budget, and get fully onboarded to the NestSTEPS® platform.

Step 5 — Follow your personalized roadmap, track your progress, and complete the program milestones tailored to your unique homeownership timeline.

Step 6 — When the time is right, request for contributions toward your home purchase — a meaningful financial boost to help get you to the closing table.

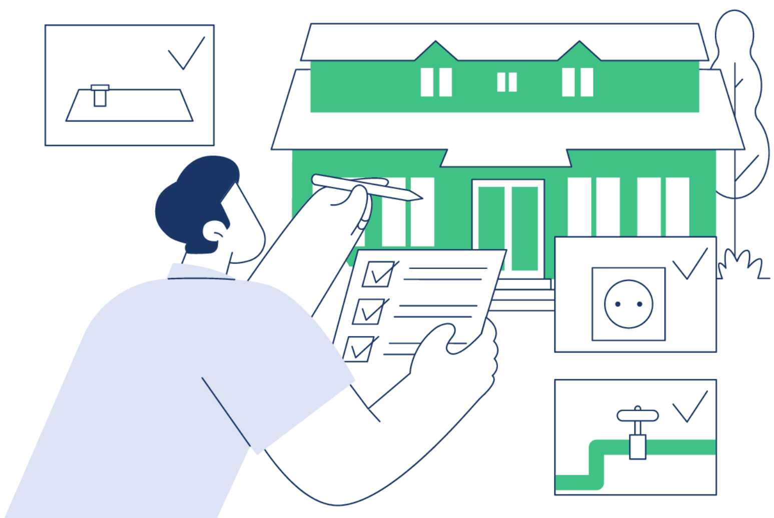
Step 7 — Close on your home purchase and celebrate the milestone you've been working toward.

Step 8 — Continue working with your advisors to build equity, make smart financial decisions, and achieve lasting financial security through real estate.

THE NESTSTEPS STORY

NestSTEPS® was founded by a husband-and-wife team who saw the same problem from two different angles. Employers were struggling to keep good people. Employees were struggling to buy a home. NestSTEPS® was built to solve both at once, turning the workplace into a launchpad for homeownership instead of just a paycheck.

VISION
Build a future where employers lead a new era of financial wellness, empowering millions of Americans to achieve homeownership and transforming the workplace into a catalyst for the American Dream.



MISSION
We deliver a comprehensive benefit solution that unites meaningful education, goal-driven financial management technology, and optimized contribution models that accelerate employee homeownership and long-term financial security, while enabling employers to strengthen retention and drive productivity.

WHAT THE BENEFIT DOES FOR YOU
NestSTEPS® gives you a clear path to homeownership through your employer. That means real education on what it takes to buy a home, tools that track your progress toward a down payment, and contributions that move you closer to owning, not just renting.

WHY IT MATTERS
Homeownership is still one of the most powerful ways to build wealth. NestSTEPS® exists so that path isn't limited to people who already have savings or family help. It's a benefit built around your goal, not just your paycheck.

Invest in your future TODAY

Enroll Now

https://join.neststepsbenefits.com

NestSTEPS®
801.874.1860
info@NestSTEPSBenefits.com
1316 S. University Ave.
Provo, UT, 84601