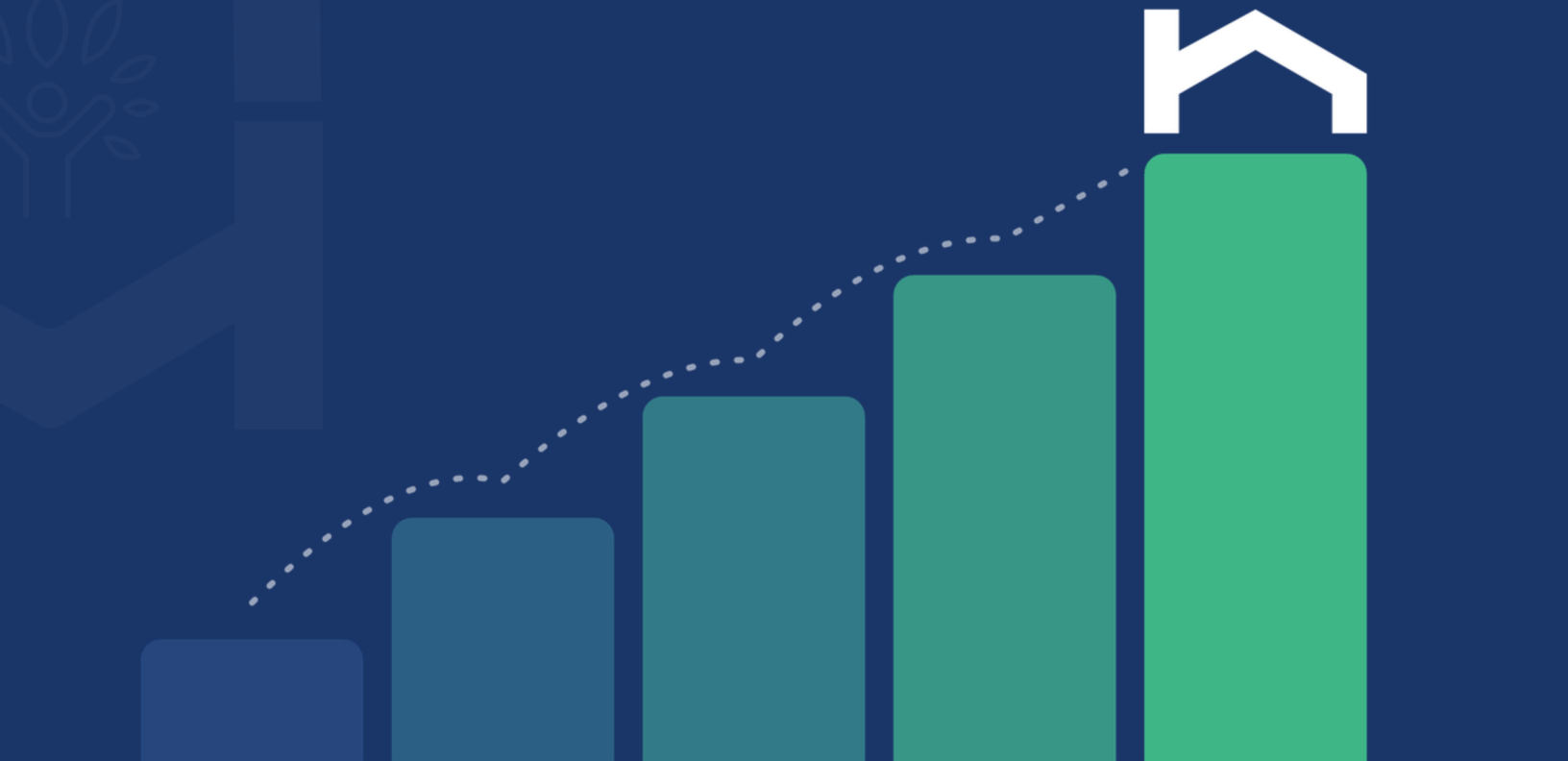
NestSTEPS®

Transform Homeownership into an Employee Benefit

RETENTION BEGINS AT HOME

Build workforce loyalty and stability by helping employees achieve financial wellbeing through homeownership



THE BENEFIT THAT DRIVES WORKFORCE LOYALTY AND SLASHES TURNOVERS

NestSTEPS turns home savings and homeownership into the benefit your employees actually want — and stay for.

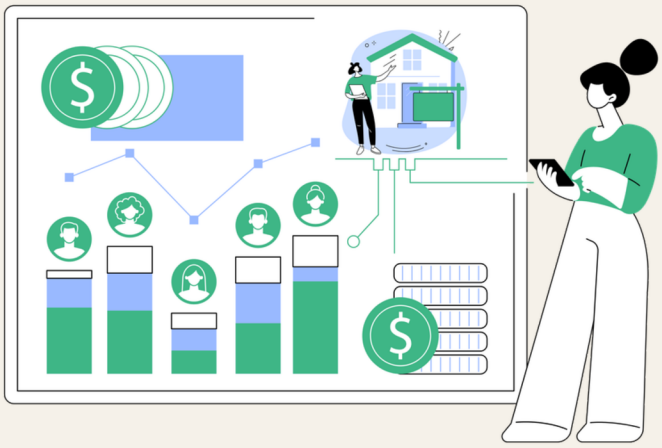
NestSTEPS® is not just another employee benefit. It's a groundbreaking program designed to elevate your company's offerings and support your team's financial wellness in a meaningful way.

By integrating NestSTEPS® into your benefits package, you're positioning your company to attract and retain quality talent.

How does it work?

NestSTEPS® helps your employees build long-term financial security and wellness through homeownership and real estate literacy. We guide them through the process of saving for and purchasing a home, or paying down an existing mortgage, while helping them understand how real estate can support lasting financial wellbeing.

Investing in NestSTEPS® means investing in your employees' futures, which, in turn, boosts job satisfaction, drives loyalty, and attracts high-caliber talent.



NestSTEPS® delivers a convenient plug-and-play solution with robust reporting capabilities and licensed experts who support your employees homeownership and financial wellbeing goals.

CATALYST FOR NestSTEPS

9 out of 10

employees would be more likely to stay with an employer even after receiving home-purchasing assistance

Source: The Workforce Housing & Financial Wellbeing Report, 2026 (Proprietary report)

01

50% - 200%

of an employee's salary is what it costs to replace that employee (accounts for both hard + soft costs)

Source:SHRM, Gallup

75%

of employees receiving housing benefits reported job satisfaction compared to 60% of non-recipients

Source: JW Surety Bonds

02

3 in 10

employees spend more than 3 hours weekly dealing with personal financial issues at work

Source: PwC's 2023 Employee Financial Wellness Survey

35%

of housing benefits recipients say it helps strengthen their loyalty to their employer

Source: State of Mortgage Benefits" survey 2025 by Multiply Mortgage.

03

60%

of employees are more likely to stay with an employer that provides financial mgmt. support

Source: Morgan Stanley

~8 in 10

employees would change careers to work for an employer that provides housing assistance

Source: The Workforce Housing & Financial Wellbeing Report, 2026 (Proprietary report)

04

4/5

of employers reported financial wellbeing initiatives impact employees' mental, emotional social well-being

Source: PwC's 2023 Employee Financial Wellness Survey

1/3

of employees surveyed by JW Surety Bonds said they preferred housing benefits over a pay raise

Source: JW Surety Bonds

05

5%

decrease in employee productivity between 2020 and 2024 to 31%

Source: POLL US Employee Engagement Sinks

BUILDING AND STRENGTHENING HEALTH FINANCIAL BEHAVIORS

Through our **automated platform**, **combined with personalized equity and cashflow planning,** employees can accelerate home savings.

Whether it's buying their first home, their next home, or a supplemental income property, the Home Savings Plan™ provides the tools to build lasting financial security through real estate. And for current homeowners, the plan encourages disciplined saving, smarter spending, and thoughtful planning for life's next chapter—whether that means upsizing, relocating, or investing in long-term stability.

HOW IT WORKS

Automated Platform
The NestSTEPS® platform was purpose-built to help individuals achieve healthy financial behaviors and accelerate home savings.

The platform is structured to help individuals set clear goals, follow through on consistent behaviors, and make measurable progress over time.

Rather than treating financial wellbeing as a one-time decision or a passive learning experience, the NestSTEPS® platform is designed to influence day-to-day actions that ultimately determine success.

And to support this approach, the platform connects individuals with a coordinated support network that includes their employer and licensed professionals. This structure reinforces progress, provides guidance at key moments, and keeps goals visible and actionable.

From there, the platform structures timelines, milestones, and tracking around that goal. Progress is measured against the objective itself, not abstract averages or generic benchmarks.



Learn more about the NestSTEPS® platform and how it compares to other technology

CONTRIBUTION PLANNING

Contributions are designed to support employee home purchases and/or mortgage paydown assistance. Contribution structures may include grants, forgivable loans, matching contributions, or other employer-defined models that align with organizational goals, workforce needs, and budget realities.

Employees who complete the NestSTEPS® program and buy their home through a NestSTEPS®-affiliated agent are eligible for a contribution in line with roughly 20% of their agent's commission. Those who also finance through a preferred lending partner may be eligible for an additional lender contribution toward closing costs, which varies by lender. On a $400,000 home with a 3% commission, combined contributions could range from about $3,400 to $6,900. Employers may offer these contributions instead of, or in addition to their own (either toward purchase of a home or paying down mortgage).

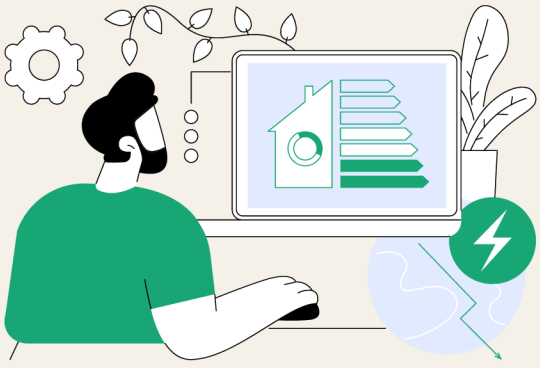
IMPORTANT: While employer contributions are optional, they are encouraged as it further promotes employee loyalty.

Two separate case studies found turnover rates of employees that participate in housing assistance programs are **50%-65% less likely to leave** the employer compared to non participating employees.

EMPLOYER CONTRIBUTIONS

Contributions are not simply added expense. They are a strategic allocation of dollars already being lost to turnover. By modeling projected retention improvements, companies can offset a meaningful portion of the contribution through reduced hiring, onboarding, and productivity disruption costs.

Because employees participate at different stages of their financial journey, contribution usage naturally occurs over time. This helps create a more manageable cash flow structure while still delivering meaningful incentive value and stronger workforce loyalty.



MEANINGFUL EDUCATION

SERIES OF ONLINE AND LIVE WORKSHOPS FOR EMPLOYEES

Demystifying the Real Estate Market
Master real market data and avoid common pitfalls

Leveraging the Right Financial Formula
Leverage your Home Savings Plan™ to accelerate home buying

Navigating Financing Options
Understand your financing options, improve your buying position

Strategies for Financial Security
Discover the strategies to ensure the value of your home continues to grow and provide financial security

Financial Wellbeing Through Real Estate
Learn how real estate can support your long-term financial goals

Putting it ALL Together
Combine strategies and tools to make smart decisions and drive financial wellbeing

ONGOING MEMBER SUPPORT

1-on-1 tutorials

- Home Advisor to help employees build healthy financial habits, improve cashflow and accelerate savings
- Equity Architect to help employees build financial budgets and promote healthy spending habits



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.

Webpage

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NestSTEPS®

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