

INTRODUCING

Nest STEPS™

RETENTION BEGINS AT HOME



HOMEOWNERSHIP as an EMPLOYEE BENEFIT

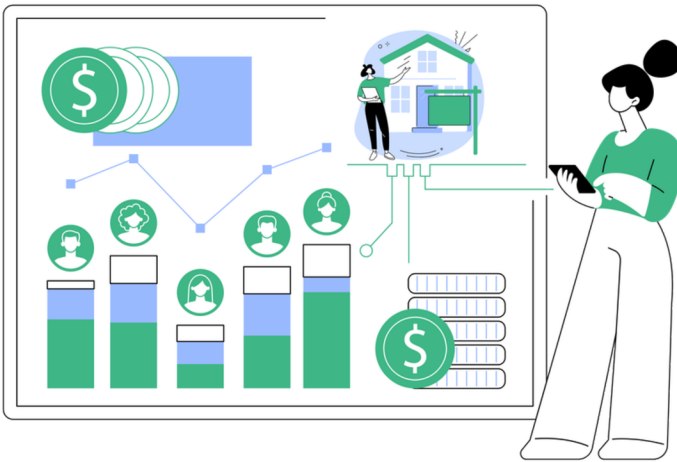
drive employee
retention

attract quality
talent

foster financial
wellbeing

introductions

AN INNOVATION TO TRANSFORM YOUR BENEFITS PACKAGE



Homeownership and financial guidance are complex and heavily regulated. NestSTEPS™ delivers a convenient plug-and-play solution with robust reporting capabilities and licensed experts who support your employees while keeping your organization safe and compliant.

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, 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.

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 \(Proprietary report\)](#)



50% - 200%

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

Source: [SHRM, Gallup](#)

75%

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

Source: [JW Surety Bonds](#)



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.](#)



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 \(Proprietary report\)](#)



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](#)



5%

decrease in employee productivity between 2020 and 2024 to 31%

Source: [POLL US Employee Engagement Sinks](#)

INTRODUCING: HOME SAVINGS PLAN™

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

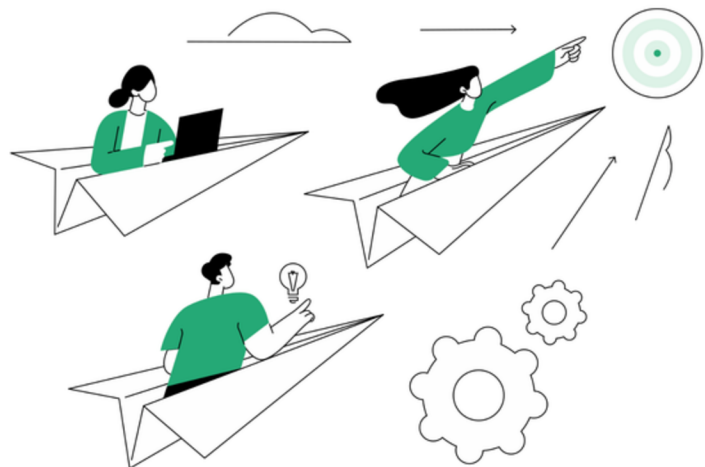
The NestSTEPS™ platform was purpose-built to help individuals achieve healthy financial behaviors and accelerate home savings.

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 in a way that aligns with organizational goals, workforce needs, and budget realities.

To help employers introduce the benefit without requiring immediate funding, NestSTEPS™ will contribute \$1,000 toward the purchase of a home for eligible employees who purchase through NestSTEPS™ affiliated agents during the employer's first two years participating in the program. This contribution may be provided in place of or in addition to employer contributions.

After the initial two-year period, employers may continue the program using their own contribution strategy and NestSTEPS™ will match employer contributions for up to \$1,000 toward a home purchase, provided they use NestSTEPS™ affiliated agents.

BUDGET MANAGEMENT

Employer contributions are not simply an 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.

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 participants.

MEANINGFUL EDUCATION

SERIES OF ONSITE AND VIRTUAL WORKSHOPS FOR EMPLOYEES

Demystifying the Real Estate Market

Master real market data and avoid common pitfalls

Navigating Financing Options

Understand your financing options, improve your buying position

Financial Wellbeing Through Real Estate

Learn how real estate can support your long-term financial goals

Leveraging the Right Financial Formula

Leverage your Home Savings Plan™ to accelerate home buying

Appreciation Strategies for Financial Security

Discover the strategies to ensure the value of your home continues to grow and provide financial security

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 guide employees through the entire homeownership journey
- Equity Architect to help employees build financial budgets and promote healthy spending habits





Webpage



<https://www.neststepsbenefits.com>



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