The NestSTEPS® PLATFORM

Goal-Based. Behavior-Shaping. Team-Oriented.

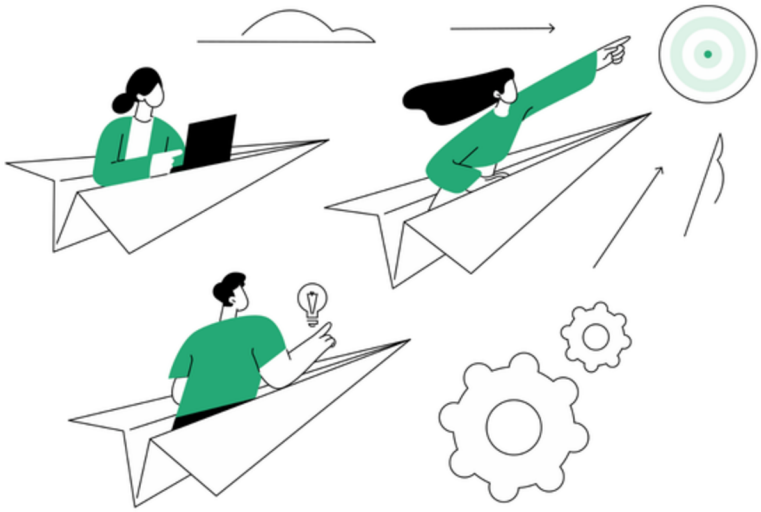
The NestSTEPS® platform was purpose-built to help individuals achieve healthy financial behaviors and accelerate home savings.

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.

Goals Shape the Experience

Financial progress improves when goals are specific, visible, and tied to a clear timeline. Rather than treating saving as a generic activity, the NestSTEPS® platform is built around defined goals that shape how the system tracks progress and supports action.



Individuals begin by setting a concrete objective, such as saving for a $60,000 down payment.

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.

By anchoring activity to a defined outcome, individuals gain clarity on what is required, how progress is unfolding, and how adjustments affect timing. This makes the goal tangible and keeps effort focused on what matters most.

A goal-based structure turns long-term aspirations into actionable plans. Instead of asking individuals to manage finances broadly, the platform organizes activity around a clear destination and provides continuous visibility into progress toward it.

Create Lasting, Healthy Financial Behaviors

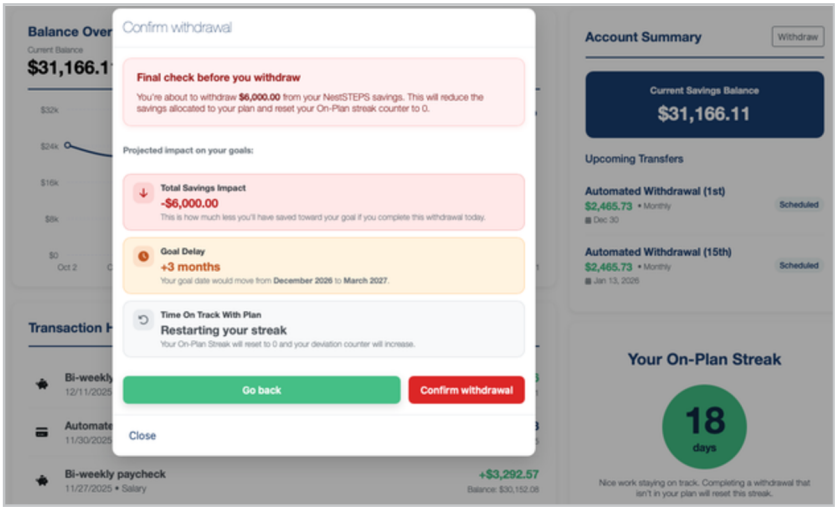
Most financial systems make spending the default. Paychecks flow into a checking account, and saving happens only if individuals remember to intervene.

The NestSTEPS® platform is structured to reverse that dynamic. Income is first directed into a separate account designed to support defined goals, making saving the default behavior rather than an afterthought. This simple shift reduces unconscious spending and helps align day-to-day decisions with long-term objectives.

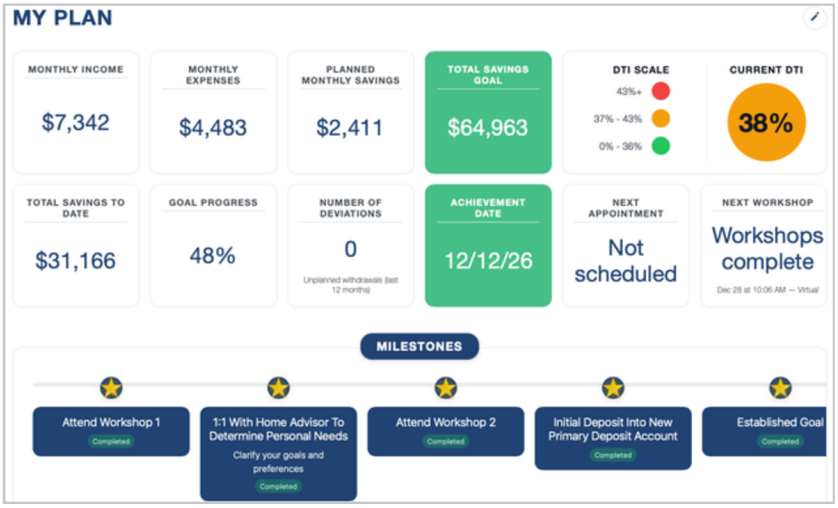
Visibility reinforces this structure. When individuals attempt to move funds in a way that was not part of their plan, the platform clearly shows the potential impact on their timeline and goals. Instead of abstract warnings, individuals see how a decision may delay progress or change outcomes.

The platform also provides a clear roadmap toward each goal, tracking milestones along the way. Together, default design, real-time feedback, and visible progress help individuals build healthier spending habits and stronger saving behaviors over time.

PROMPTS TO KEEP SAVERS ON TRACK



ROADMAPS AND MILESTONES PAVE THE PATH FORWARD

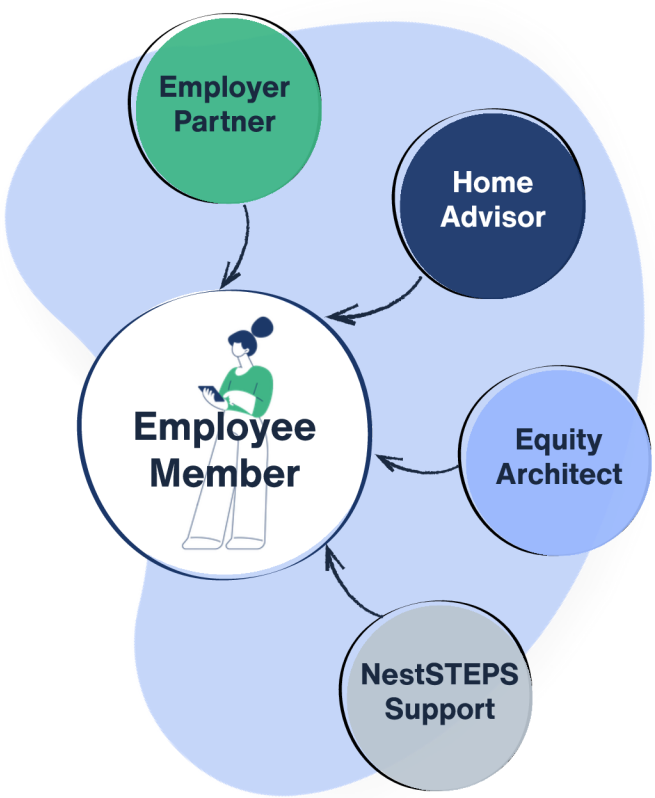


NestSTEPS™
RETENTION BEGINS AT HOME

Team-Oriented Support that Reinforces Progress

In addition to supporting individual goals, the platform allows employers to define and track their own objectives, including reducing turnover, improving retention, managing benefit costs, strengthening talent attraction, and achieving measurable return on investment.

Employer dashboards provide real-time visibility into program performance, showing how engagement, participation, and progress trends align with these goals over time.



Planning, management, tracking, and robust reporting capabilities for **employers and supporting teams** to achieve greater success for the individual employee and the company

This shared and aligned system connects individual progress to organizational outcomes. As employees move toward defined financial milestones, employers can see how the program is performing against retention targets, cost-reduction objectives, and ROI expectations.

Rather than relying on lagging indicators or anecdotal feedback, employers gain ongoing insight into how the benefit is impacting both workforce stability and the bottom line.

Licensed professionals (ex. Home Advisors and Equity Architects) operate within this same framework, using shared visibility to provide informed guidance and timely support This alignment ensures that individual actions, professional guidance, and employer objectives reinforce one another.

By making goals, progress, performance, and return on investment visible across all participants, NestSTEPS® becomes more than a benefit. It becomes a measurable, managed program that allows employers to understand how financial wellbeing initiatives drive outcomes and deliver tangible business value.

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RETENTION BEGINS AT HOME

A Clear Point of Difference in Platform Design

	NestSTEPS	WEALTH-FRONT	CURRENCE	QUICKEN SIMPLIFI	ORIGIN	EMPOWER	ACORN	ROCKET MONEY
INDIVIDUALS								
1:1 Guidance from Licensed Professionals								
Financial management and planning	☑	☐	☑	☐	☐	☐	☐	☐
Home ownership planning	☑	☐	☐	☐	☐	☐	☐	☐
Financial wellness through real estate planning	☑	☐	☐	☐	☐	☐	☐	☐
Debt negotiation	☐	☐	☐	☐	☐	☐	☐	☑
Tracking								
Performance tracking	☑	☑	☑	☑	☐	☐	☐	☐
Assets/liabilities	☑	☐	☐	☑	☐	☐	☐	☐
Net worth	☑	☐	☐	☑	☐	☐	☐	☑
View of credit score	☑	☐	☐	☑	☑	☐	☐	☐
DTI Ratio	☑	☐	☐	☐	☐	☐	☐	☐
Savings Rate	☑	☐	☑	☐	☐	☐	☐	☐
Milestones for achieving savings goals	☑	☐	☐	☐	☐	☐	☐	☐
Planning and Management								
Budgeting Goals	☑	☑	☑	☐	☑	☐	☑	☑
Automated Cash Flow Structure	☑	☐	☑	☐	☐	☐	☐	☐
Domestic Wires	☑	☑	☑	☐	☐	☐	☐	☐
Withdrawals to external accounts	☑	☑	☑	☑	☑	☑	☑	☑
Retirement planner (Comprehensive budgeting tool/ledger)	☑	☐	☑	☑	☐	☑	☑	☐
Savings Plan/Roadmap (automatically generated w/milestones)	☑	☐	☐	☐	☐	☐	☐	☐
Auto-generated To-Do lists	☑	☐	☐	☐	☐	☐	☐	☐
Subscription management	☐	☐	☐	☐	☐	☐	☐	☑
Social Influence and Gamification								
Peer-to-peer comparitive performance	☑	☐	☐	☐	☐	☐	☐	☐
Milestones and goal achievement recognitions	☑	☐	☐	☐	☐	☐	☐	☐
Integrated Collaboration								
Home Advisor	☑	☐	☐	☐	☐	☐	☐	☐
Equity Architect	☑	☐	☐	☐	☐	☐	☐	☐
Employer contact	☑	☐	☐	☐	☐	☐	☐	☐
NestSTEPS support	☑	☐	☐	☐	☐	☐	☐	☐
Other support professionals	☑	☐	☐	☐	☐	☐	☐	☐
Account								
New primary deposit account (separate from checking)	☑	☐	☑	☐	☐	☐	☑	☐
FDIC Insured	☑	☑	☑	☐	☐	☐	☐	☐
High Yield	☐	☑	☑	☐	☐	☐	☑	☐
Linking with other personal spending accounts	☑	☑	☑	☑	☑	☑	☑	☑
Security								
Bank sync and alerts	☑	☑	☑	☑	☑	☑	☑	☑
Secure access	☑	☑	☑	☑	☑	☑	☑	☑
Secure sharing	☑	☐	☐	☑	☐	☐	☐	☐
INSTITUTIONS								
Employer Portal								
Performance tracking across cohorts, groups and entire organzat	☑	☐	☐	☐	☐	☐	☐	☐
Milestone tracking	☑	☐	☐	☐	☐	☐	☐	☐
Employer contribution planning	☑	☐	☐	☐	☐	☐	☐	☐
Goal setting	☑	☐	☐	☐	☐	☐	☐	☐
Enrollment management	☑	☐	☐	☐	☐	☐	☐	☐
Employer group peer-to-peer comparitive performance	☑	☐	☐	☐	☐	☐	☐	☐
Automated ROI analysis and robust reporting	☑	☐	☐	☐	☐	☐	☐	☐
Integrated communication	☑	☐	☐	☐	☐	☐	☐	☐
Individual	☑	☐	☐	☐	☐	☐	☐	☐
Home Advisor team members	☑	☐	☐	☐	☐	☐	☐	☐
Equity Architect	☑	☐	☐	☐	☐	☐	☐	☐
NestSTEPS support	☑	☐	☐	☐	☐	☐	☐	☐
Secure access	☑	☐	☐	☐	☐	☐	☐	☐

WEBSITE

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