Wealth Steps®

Common sense. Uncommon perspective.

Wealth Steps® is an association-sponsored financial wellness program that introduces members to essential personal finance concepts from a unique balance sheet perspective. It's a value-added association benefit that can have a powerful effect on financial decision-making so participants can achieve a higher degree of control over their lifetime earnings and overall financial picture. **It's all common sense, with an uncommon perspective.**

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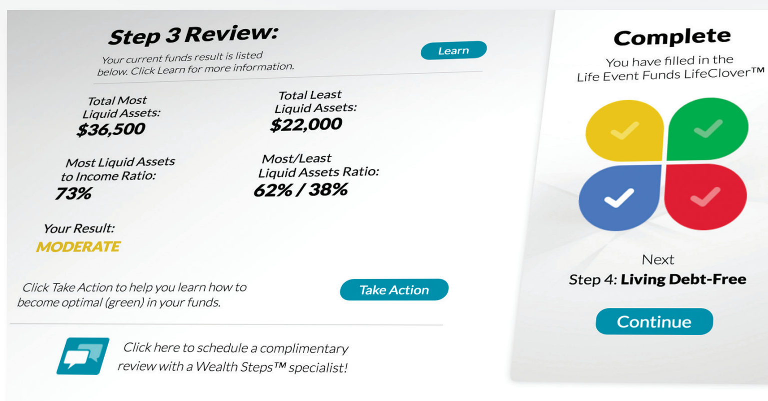
Your members work hard to create momentum with their money — amidst a lot of financial clutter, and often without a clear-cut financial strategy. Wealth Steps® teaches a fundamental approach to organizing financial priorities and understanding which decisions need to come first.

A small investment of your time — a profound impact on the financial well-being of your members.

With Wealth Steps, you give members an opportunity to understand the financial dynamics of their lives in a way very few ever get the chance to. This new outlook helps reduce financial stress, increasing members' engagement while demonstrating your association's concern for their well-being.

Customizable, turnkey program.

Wealth Steps content is completely customizable, so workshops can be tailored to benefit any group or segment of your association, including your administrative staff. From the member introduction email to follow-up Q&A, the entire program is designed and packaged for easy rollout.



The Wealth Steps website: Practice makes perfect sense.

With interactive tools, videos, articles, and other valuable resources, the Wealth Steps secure website gives participants a personalized, completely confidential way to learn by doing — and gain practical knowledge about the impact of earnings, savings, liquidity, and debt on long-term financial growth.

Wealth Steps is all about taking action.

Many people, even those who seem financially well off, make poor choices, or in some cases, no choice at all. Wealth Steps shows participants, in dollars and cents, how certain decisions can impact anyone's financial journey and specifically outlines the steps they can take to create dramatically better outcomes.

Wealth Steps® enhances your existing value-added programs. It serves as a window on a member's entire financial life, including qualified plans, insurances, income, expenses, mortgages, taxes, and more — bringing the benefit of your value-added programs to bear on their broader financial picture.

Your work.
Your life.
Your money.
Balanced.

The step-by-step approach of Wealth Steps shows the simple logic and the ideal order of financial decision-making that will guide members toward a solid financial future with clarity, confidence, and security.

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Where did the Wealth Steps® program come from?

To answer that, one must first acknowledge The Living Balance Sheet® (LBS). LBS is a state-of-the-art, web-based, personal finance tool that is designed to compile, organize, coordinate, and manage the complex architecture of people's financial lives. It is used by over 2,000 Financial Representatives and their clients to execute financial strategies on a highly coordinated level.

There's a very straightforward logic behind LBS that anyone can apply to improve their financial well-being. But you don't have to be working within LBS to use this underlying strategy for huge impact on your financial life — it's just step-by-step decision-making, executed in the right priority and sequence.

We recognized that the strategy itself can, and should, be available to anyone seeking a greater sense of financial balance and a more productive method for maximizing net worth.

In keeping with our highest corporate values, we are sharing it through Wealth Steps so it can positively impact the life of anyone who comes across it.

Welcome to Wealth Steps.

POWERED BY

The Living Balance Sheet®

The best things about Wealth Steps:

It's easy, it's turnkey — starting with a simple email invitation to members and a link to register for the on-site, live financial workshop.

It's interactive — participants can activate a private Wealth Steps website, complete the steps, and receive a personalized scorecard.

It's progressive — participants can chart their progress, updating their scorecard as they improve their personal financial approach.

It's a rare opportunity — participants will have access to a complimentary, one-on-one consultation with a professional Wealth Steps specialist.

It's a valuable step — toward a solid, strategic approach for growth and lifelong personal financial balance.

Contact a Wealth Steps specialist to learn more and begin the process of hosting a workshop at your association.

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