



Wealth Steps®

Common sense. Uncommon perspective.



Wealth Steps® is a financial wellness program that introduces essential personal finance concepts from a unique balance sheet perspective. It's a learning experience that can have a powerful effect on financial decision-making to help achieve a higher degree of control over your lifetime earnings and overall financial picture. **It's all common sense, with an uncommon perspective.**

It's possible to minimize financial ups and downs and start creating a greater sense of balance. Wealth Steps® teaches a fundamental approach to organizing financial priorities and understanding which decisions need to come first.

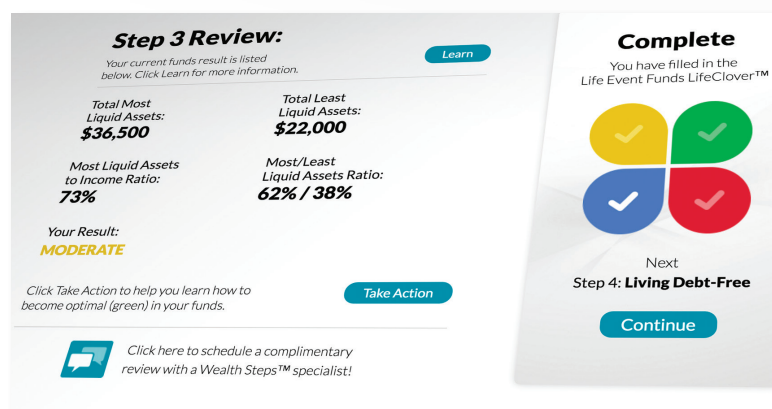


People work hard to make the most of their income and create momentum with their money — amidst a lot of financial clutter, and often without the benefit of a clear-cut financial strategy.

So, what if life doesn't go as planned? What if you don't save as much as you thought you would? Or your investments don't produce as you had hoped? Or unexpected losses or expenses pop up (career, education, health, home, car), as they often do? With Wealth Steps, these questions have much clearer answers.

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

Through a series of workshops, Wealth Steps provides you with three key elements; Knowledge of how to make the most of lifetime earning potential, access to a secure, private, personalized website to analyze your individual financial situation and the option for a one-on-one consultation with a Wealth Steps professional.



The Wealth Steps website: Practice makes perfect sense.

You get access to a confidential, powerfully encrypted Wealth Steps website that provides a personalized, secure way to learn by doing. Interactive tools, videos, articles, and other valuable resources make it fun to learn about the impact of earnings, savings, liquidity, and debt.

Wealth Steps is all about taking action.

Get a handle on your long-term net worth. Most people heavily emphasize asset accumulation (their nest egg) but understand little about the role expenses and liabilities (unexpected life events and financial threats) play in their overall financial achievement. Wealth Steps® shows you how financial priorities can be aligned to create a potential net worth advantage.

Your work.
Your life.
Your money.
Balanced.



Many people, even those who seem financially well off, can make poor choices, or in some cases, no choice at all. Wealth Steps shows in dollars and cents how

certain decisions can affect anyone's financial journey, and outlines the four steps that can help lead to better outcomes when put into practice.

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, and coordinate the complex architecture of people's financial lives. It is used by over 2,800 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 help improve their financial well-being. But you don't have to be working within LBS to use this underlying strategy for for an impact on your financial life — it's just step-by-step decision-making, executed in a distinct 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 productive method for building net worth.

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

And if it is the right fit, then you too can join the network of thousands of LBS clients.

POWERED BY



The best things about Wealth Steps:

It's effective — attend live or virtual workshops hosted by a Wealth Steps professional on a variety of topics.

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

It's progressive — you can chart your progress and update your scorecard as you improve your personal financial approach.

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

It's a valuable step — toward a solid, strategic approach for growth and lifelong personal Financial Balance®.

Contact a Wealth Steps professional to learn more!

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