

**STEVEN B. SMITH, PRESIDENT AND CEO**

Steven Smith is Chairman, President and CEO of In2M Corporation, a leading Internet and mobile software services company, which he co-founded. Understanding that family finances are actually very similar to running a small business, Steve has used his corporate leadership and financial experience to assist and educate people in personal and small business financial management. Steve recognized that one of the principle reasons most people fail in their personal finances, and fall into debt, is a lack of fundamental tools for effective cash flow management. As a result, Steve co-founded In2M Corporation, which then developed Mvelopes® Personal, the world's leading online spending management system.

In an effort to further educate people, Steve has written Money for Life, which focuses on the principles behind personal cash flow and spending management, and a companion workbook that follows a 12-week step-by-step course, the Money for Life Success Planner.

Prior to In2M, Steve held executive leadership positions with DeltaValve, an industrial engineering and manufacturing firm with offices in Canada, Europe and the United States, and Megahertz Corporation, the world's leading supplier of data communication products for mobile computers.

Steve was recently named one of Utah Business's "Forty under 40: Utah's Rising Stars" for his leadership and vision in guiding In2M. Steve holds a Bachelor of Science degree in Finance from the University of Utah. He lives in Salt Lake City with his wife and four children.