



Change the way you  
invest

We solve the **overwhelming complexity** in **wealth management** by providing an **automated app** to help people manage their money as well (or even better) than the super rich do.

We make money by charging 0.25% of assets as fees & another ~0.25% from brokering & custody.

# The Problem

3

Wealth management is **too complex**

Complexity comes from **excessive choice** of products & features

Excessive choice drives up **confusion** & takes up **time**

Confusion leads to **inaction & low returns\***

\*We personally have **suffered** through this cycle



A **mobile & web app** that enables customers to:

## Simplify

Decision making  
automated => lesser  
choice + time

## Keep more

Fee is  $1/8^{\text{th}}$  of mutual  
fund => better returns

## Act on time

Automated reminders  
=> timely + rational  
action

Replaces funds, financial advisors, fund distributors, research firms & brokers.

# Why now?

5

Two

Well funded online mutual fund distributors in India

Zero

Fully automated low cost fee only robo advisors

30

Average age of the Indian mobile banking customer – lowest in the world

5<sup>th</sup>

India's rank in mobile banking – ahead of G7. Behind China, South Africa, South Korea & Singapore

## Ripe for low cost fee only robo advisors

# Customer need

6

## 5 Trillion USD

Expected assets of US Robo advisors  
in 2020 growing at 166% CAGR

## 7% vs 37%

India's mutual fund AUM as % of  
GDP at 7% vs 37% world average  
and over 100% in the US

## 150~200 mil USD

Approximate acquisition value of  
FutureAdvisor by BlackRock

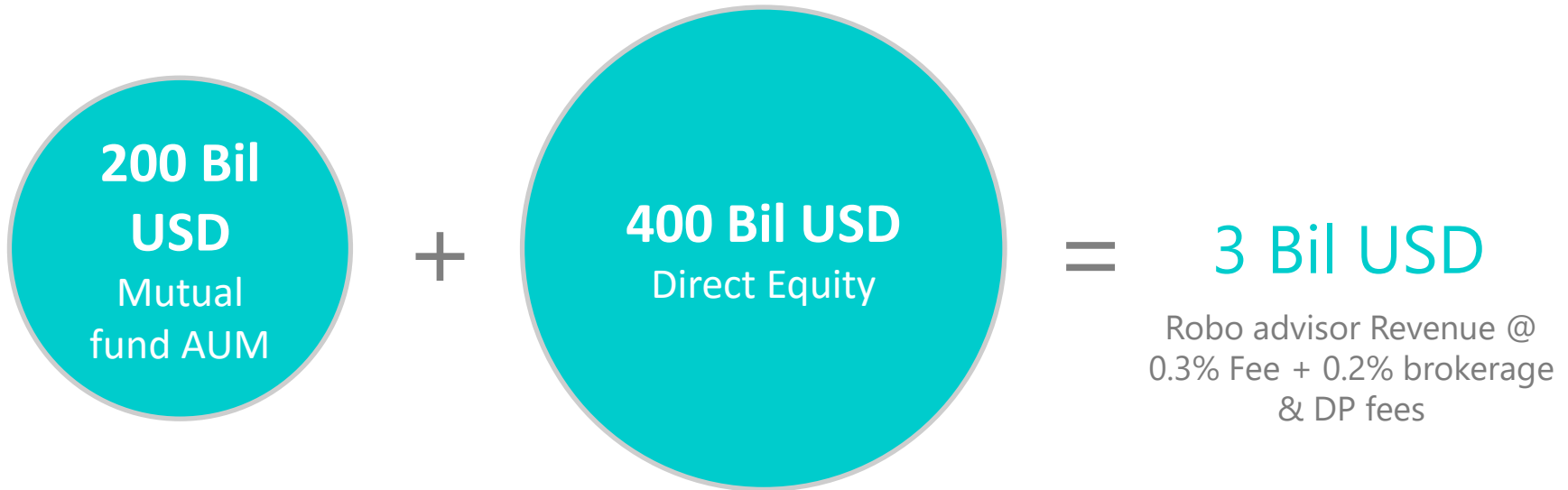
## > 375 mil USD

Capital raised by the top 6 robo  
advisors overseas

# Market size

7

Today



2020

8.5 Bil USD

Robo advisor market size  
in 2020 @ 23% growth

# The Product

8

## MVP Feature

Tell us about your  
finances & goals



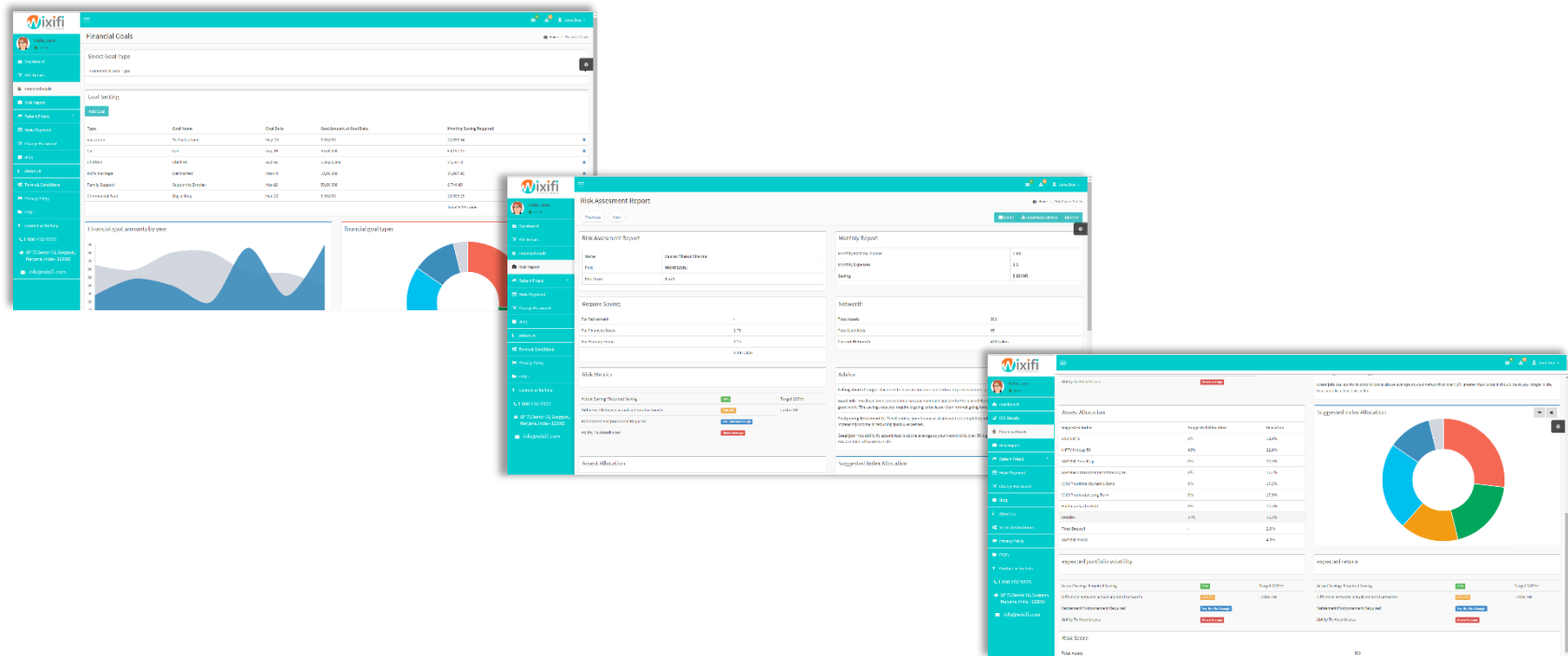
## MVP Feature

Review risk profile  
& investment plan



## To be built

Invest it!



# Product architecture

9

## 3 tier + secure

3 tier + secure architecture hosted  
on AWS

## Direct stocks

Instead of index ETFs to avoid ETF  
fees

## IP

Risk profiler, recommendation  
engine, tax optimizer, basket  
execution & sign up process

## All in one

Replaces funds, distributors, brokers  
& research analysts

# Business model

10

We make **0.5% per year** on the capital managed through our system



**LTV: 350 USD\***

0.5%/year \* 2 years = 1% of 35K USD  
is life time value (LTV)



**CAC: 175 USD\***

HDFC: 0.19% on promotions + incentives. Wixifi: 0.5% with zero broker incentives as 100% online

\* Estimate based on assumptions

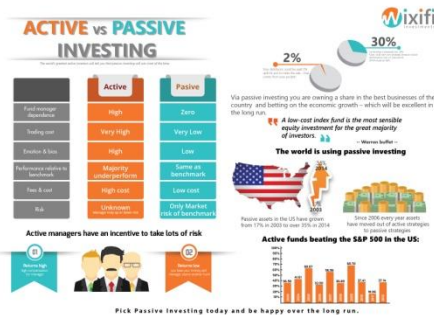
# Sales model

11

## INFORM

Spread passive investing

PR via Infographics



Videos



## MARKET

Build trust & traffic

Driving traffic

Google ads  
Social media

Brand & trust

TV, newspaper,  
magazine Roadside,  
ads

Focussed targeting

Example: Specific real  
estate project buyers  
who lost money

## FREE FEATURES

Competitor traffic → Wixifi

Fundamental tools

Stock screeners, P/E graphs  
Unbiased visual news

MFs, Prop & FD investors

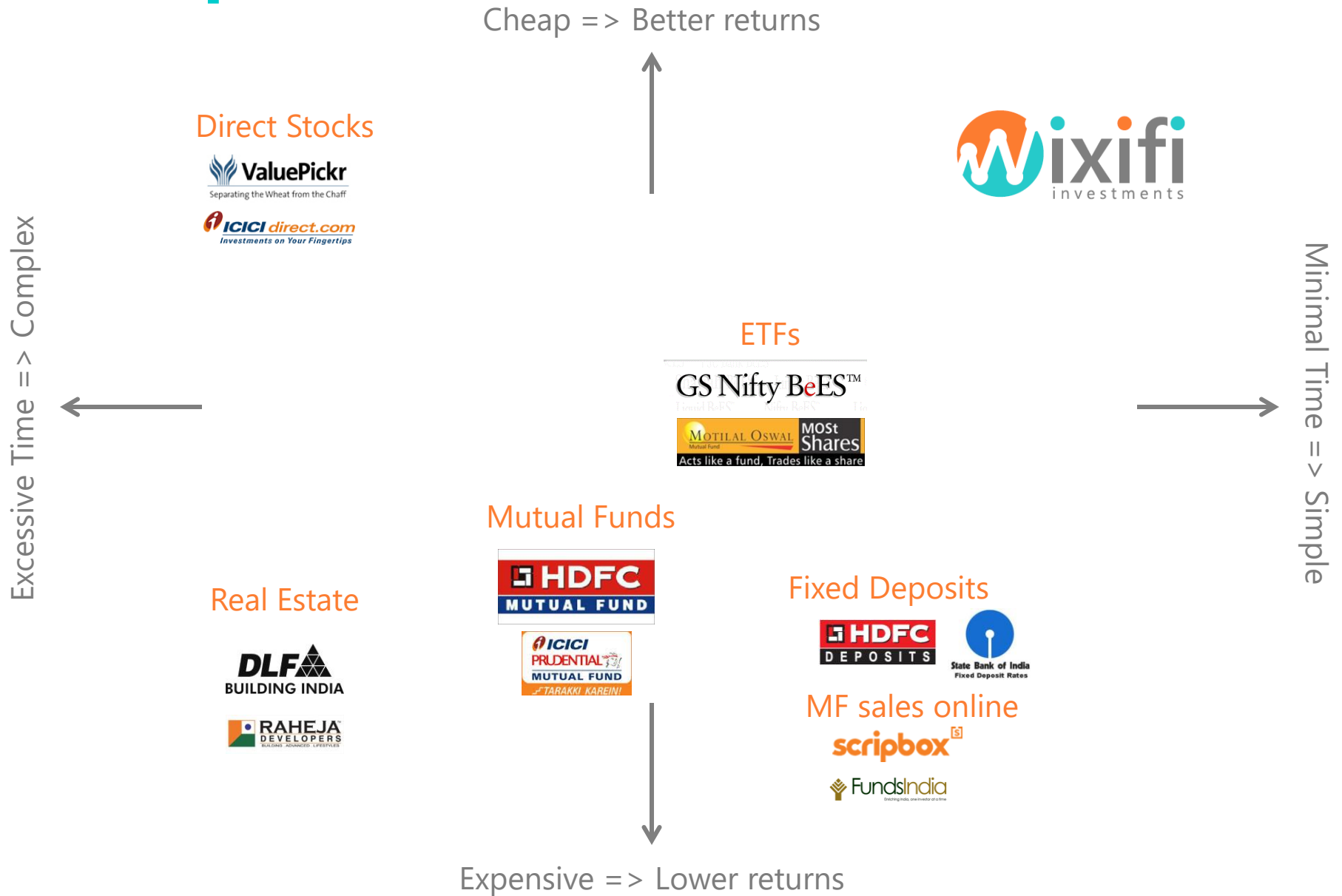
Real estate news, Price charts,  
Fixed deposit screeners, Fund  
screeners

Goal

Get traffic from competition  
Convert to passive investing  
Sell Wixifi as best passive option

# Competition

12



# Competitive Advantage

13

## 1<sup>st</sup> to Market

More time to establish brand – once established will have a moat

## Simple

Transfer money and click invest.  
5 minutes per month.  
No long reports or stock analysis.

## Lower Fees

0.3% fee vs  
2% for mutual funds  
2%+20% for hedge funds

## Technology

Fully automated.  
User does not have to think about the details.  
Tax optimized.  
Timely rebalancing.

## Service

24x7 chat + phone service – No one has time to invest during market hours

## Regulations

Lots of regulations that need to be complied with – We are ahead on this curve

# 2.5x over 20 years

4.4% / year compounded

Lower fees + Tax + Timely & rational action

## Ishaan Gupta

ECE ILLINOIS 

Founder, took the idea to MVP in 2 months, Masters in ECE

## Wall Street + Technology + Management



# Capital raise

15

- For 1.25 years expenses need to raise 7.8 Crores or 1.2mil USD

