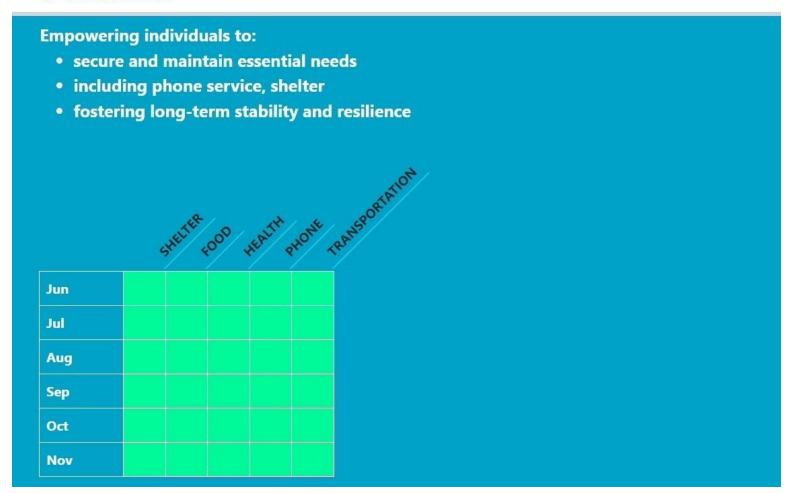
Transforming Financial Risk Management for a Resilient Tomorrow

Product

Financial risk management platform that helps people:

- Secure and maintain essential needs
- Including phone service, shelter, transportation
- Using prepaid services

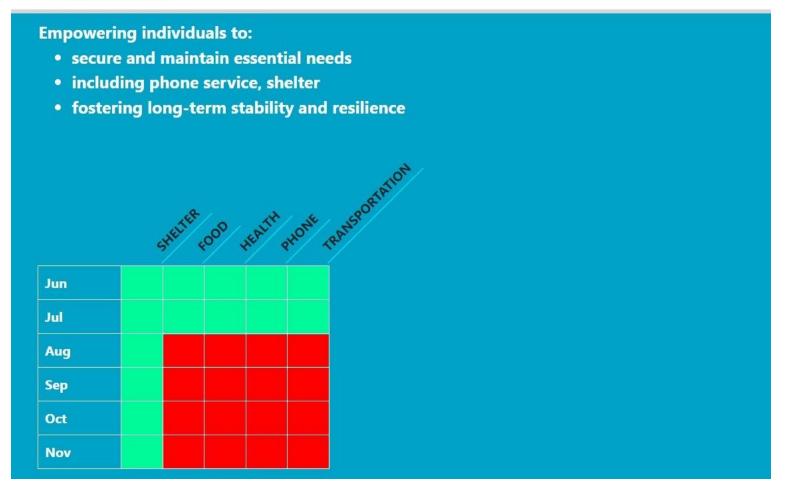
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T Mobile



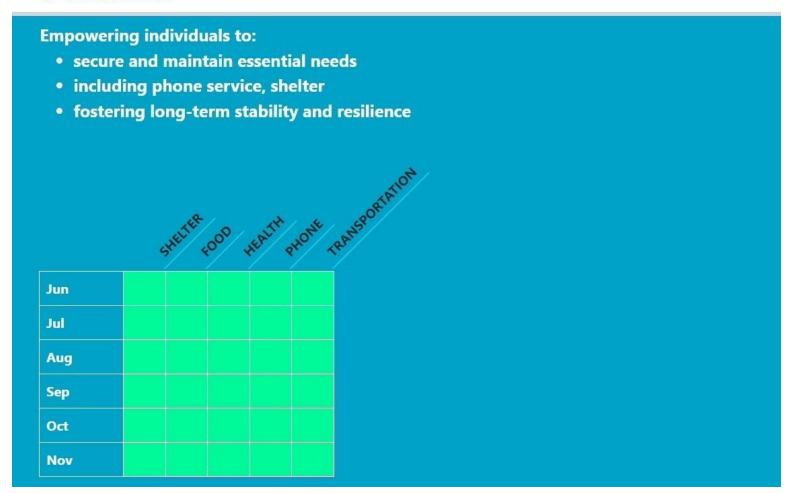




TRADER JOE'S



TUMBRELLA



Research

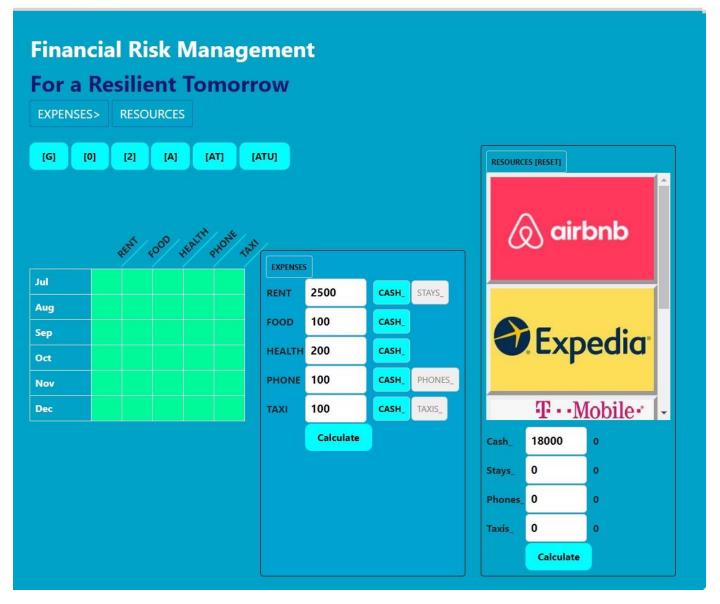


Benioff Homelessness and Housing Initiative

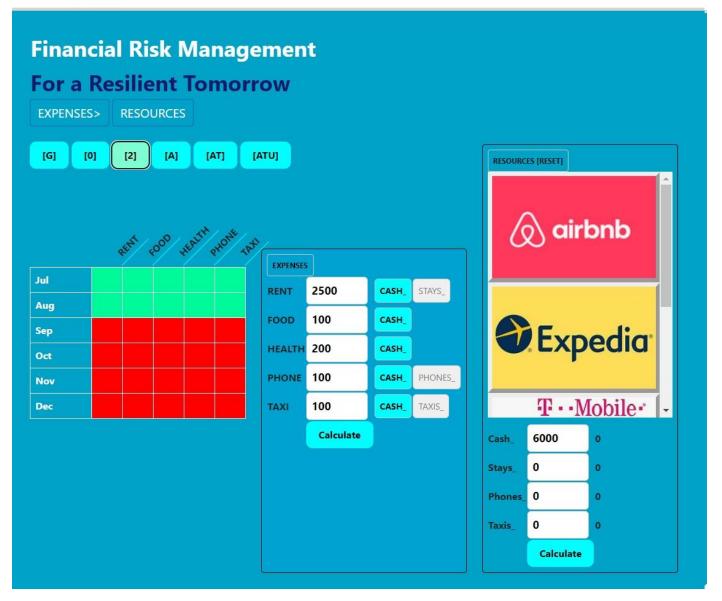
BHHI Releases New Report

The California Statewide Study of People Experiencing Homelessness

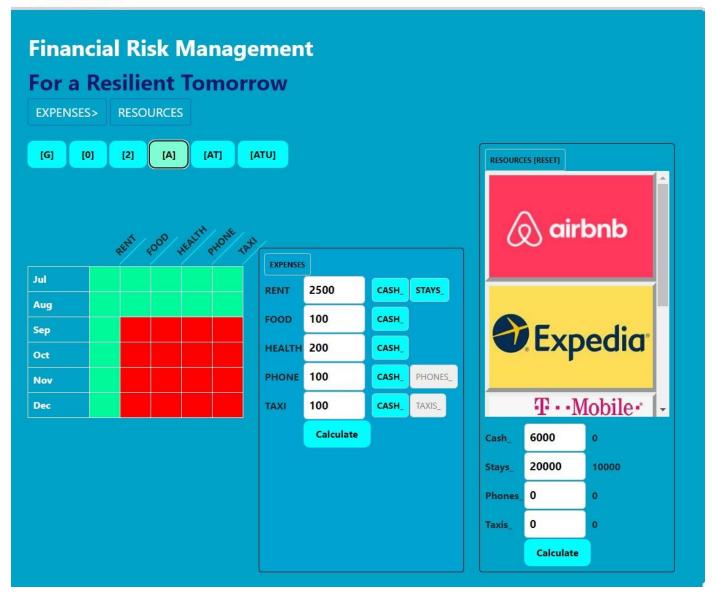




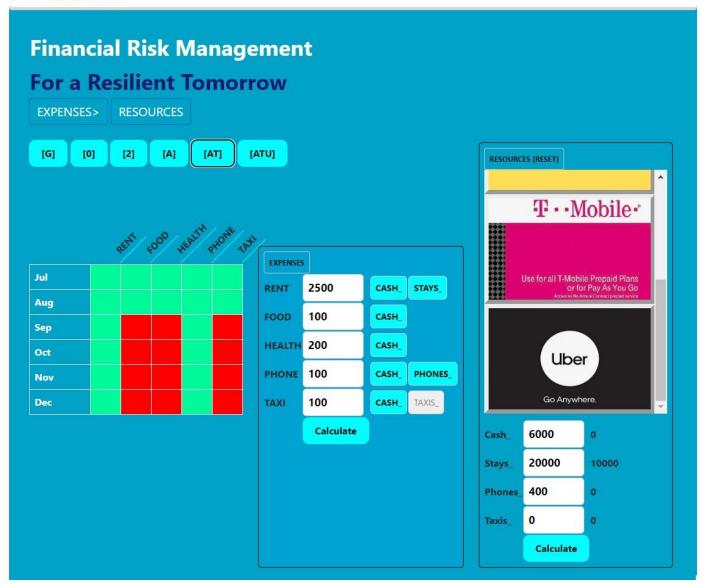




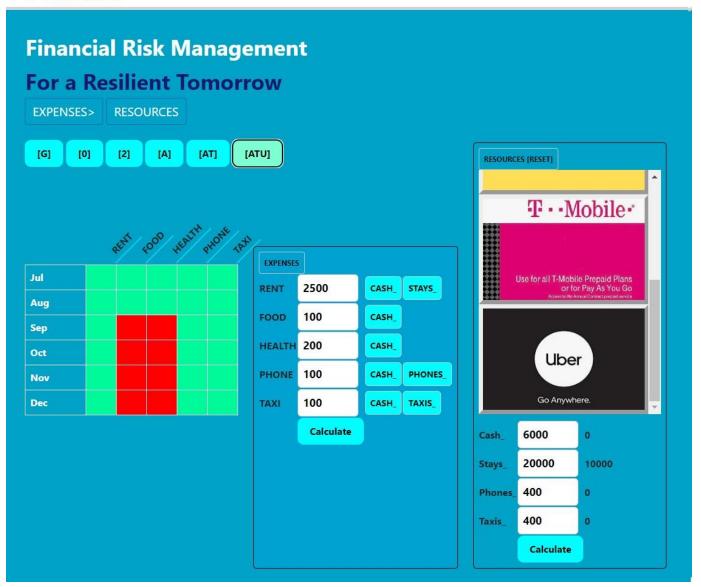




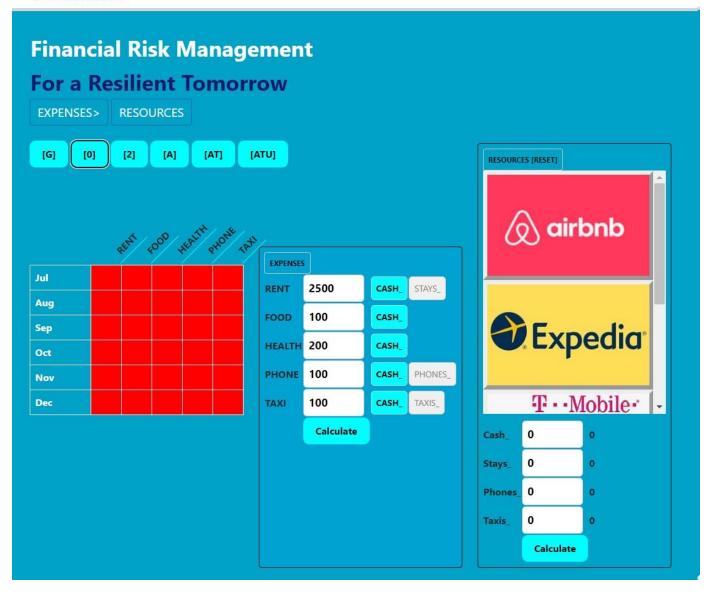












Market Size

- 125 Million Users (64% of Americans)
- 48% of those making in excess of \$100,000 a year

Source: U.S.News/LendingClub.

Business Model

- Free Subscription
 - Risk Monitoring
 - Personalized Recommendations
 - Advertising and Partner Offers
- Sources of revenue: Affiliate Marketing, Advertising, Sponsored Content, Financial Product Referrals, Market Research.
- Insurance. Severance Packages.

Team



James West. Founder, CTO.

Built software and teams across diverse industries:



Hedge Fund, Legal



ECommerce/Retail, Data Analytics



Legal, Document Management



MSCI. Finance, Risk Analysis



FoxPro, Databases

Founder's Achievements

Built diverse teams	All Companies
Instrumental: Launch, Sales	FoxPro, Europe
Doubled Rev. (\$100M+)	Summation, Wine.com
Co. merged w/ MSCI	Mngr. Engineering. BARRA
Published Finance Book	"Lunchtime Millionaire"
Trained 1000+ Engineers	Ex-Professo Consulting

Founder's Story

1st DB-Driven Graphics API	Clipper
Evangelist+CTO	FoxPro
1st Risk Mngt. Software	BARRA/MSCI
#1 Lit./Doc. Mngt. Software	Summation
CC Paymts+Bank+Logistics	Wine.com
Trade Life Cycle Engineering	Hedge Fund

Thank you

Thank you for your time and interest,

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