



We are building the world's first
A.I. Financial Advisor

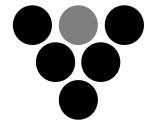
So that everyone can be free
to pursue their dreams

M E D I C I

BE FREE TO BE

medici.ai

PERSONAL FINANCE: 2021

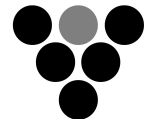


- **Finance** is complex: most people lack the professional skills needed to plan
- **Time** is precious: users don't want to spend time on their finances
- **FinTechs** today require heavy user input & promote short-term thinking

Checking | Equity | Savings Account
Brokerage Account | Operating Income
Credit Cards | ? | ? | Trust Account
Mortgage | Fee Based | Junk Bond | Yen
IRA Trad. | ? | ? | Checking
401k | Index Fund | Mandatory Minimums
Forex | Robo Advisor | ACH | Budget

50% of Americans have not been exposed to basic financial education

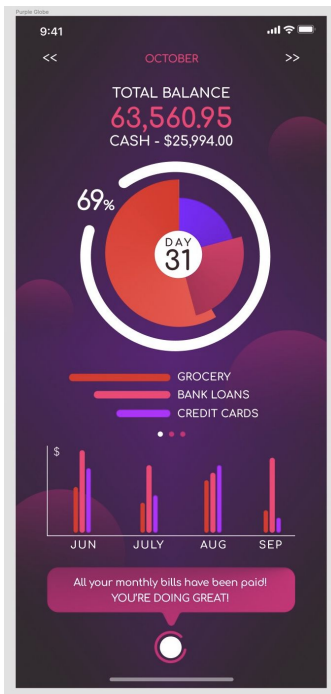
WHAT IS MEDICI?



FOR THE USER

An A.I. powered Financial Advisor that will build & manage a personal plan tailored to their needs.

Freedom from the hassle of financial management.



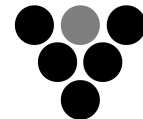
FOR OUR BUSINESS

An aggregator of financial insights that can create focused financial products tailored to users' needs & goals.

Unparalleled understanding of the consumer financial market.

MEDICI is a digital native's response to a financial system that wasn't built for our needs.

MARKET TIMING

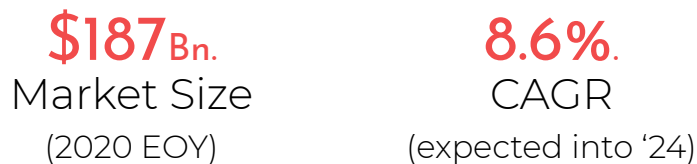


US Fintech Adoption Rate



US fintech adoption (of at least 1 app) is behind other nations, but growing

US Fintech Market

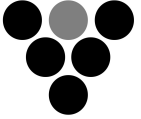


US Fintech growth is expected to stay at 4X national avg. GDP for the foreseeable future

Fintech is now trusted at the same rate as traditional financial firms

But $\frac{1}{2}$ of Americans still can't decide their feelings on current fintech players

MEDICI'S POTENTIAL MARKET



\$12 Trillion | 68M Users

Total Addressable Market: net worth of target customers in the USA



\$6.3 Trillion | 35M Users

Total net worth of Fintech adopters (52% adoption rate among target)



\$8.9 Billion | 50K Users

Net worth of Yr 1 user base (0.14% of serviceable market)

Target Customer



Young Professional: 22-35

College debt: \$30K +

Income: \$60-200K / year

Assets: \$35-\$320K

Work: 40+ hours a week

Social: food, travel, sports

Goals: buy home, pay debt, kids

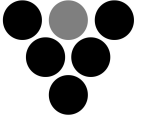
Needs: optimize finances

Between Gen Z & Millennials, only **13%** have more than one fintech account, leaving the door open to growth.

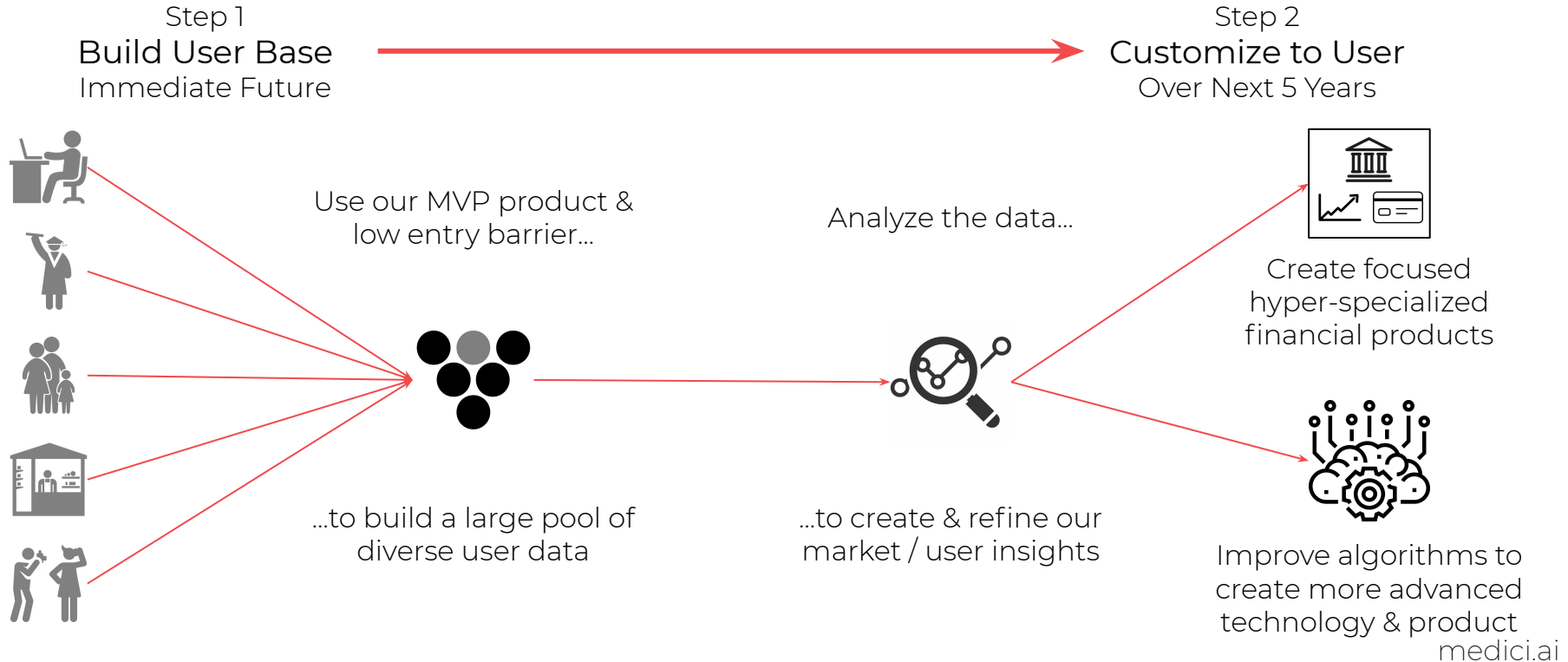
\$30 Trillion

Will transfer to Millennials by the 2040's.

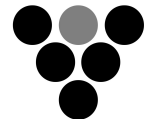
MEDICI'S STRATEGY



OUR MOAT: The algorithms and unique insights derived from our user base



HOW MEDICI WORKS



MEDICI - No additional accounts, no financial stress, no more busy work

| | |
|---|--|
| 1 | Users securely connect their existing accounts |
|---|--|

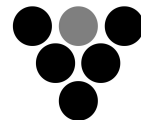
| | |
|---|---|
| 2 | Medici co-creates a customized plan with the user |
|---|---|

| | |
|---|---|
| 3 | Medici manages their financial plan, freeing their time |
|---|---|

| | |
|---|---|
| 4 | Medici collects insights to create financial products |
|---|---|






| | |
|---|---|
| 5 | Medici delivers useful financial products to the user |
|---|---|

| | |
|---|--|
| 6 | Medici fits the product seamlessly into their plan |
|---|--|

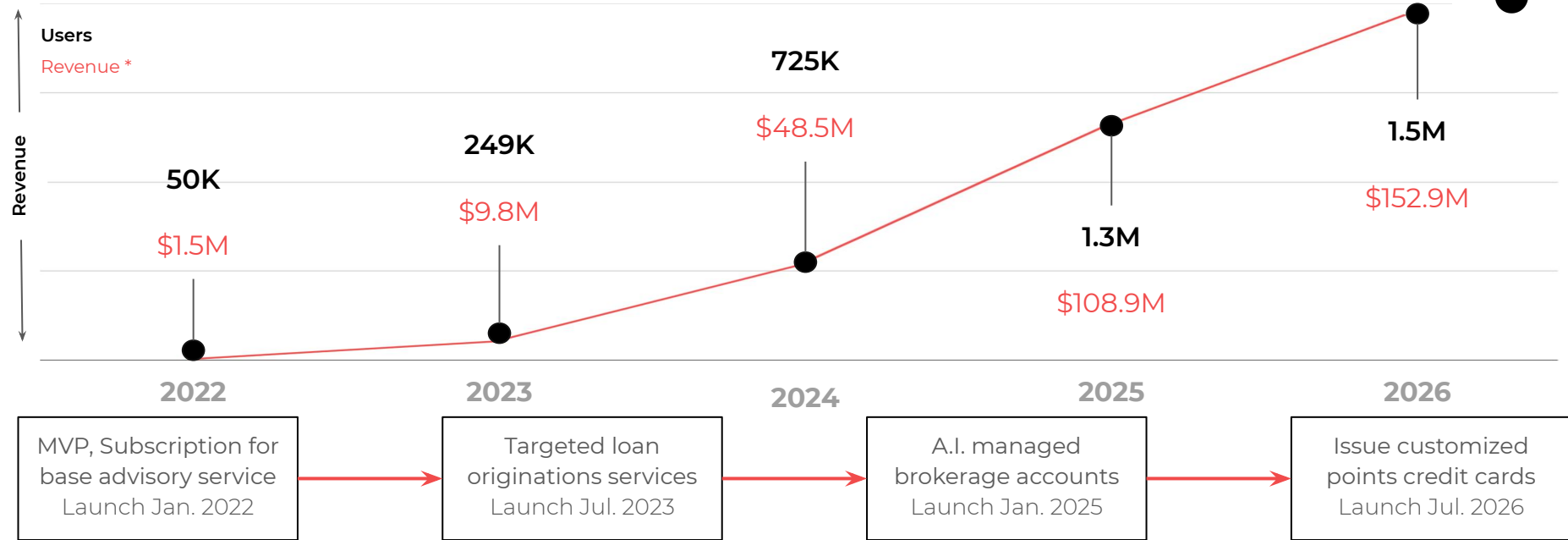


MEDICI vs THE MARKETPLACE

MEDICI is fundamentally changing how you interact with your money

| Competitor | Their Model | Our Model |
|--|--|--|
|  | Uses an interactive A.I. Assistant to answer questions about money | Medici's interactive capabilities don't just give information, they take action |
|  | System only moves excess funds to a Digit savings account (0%APY) | No additional accounts. Medici will use existing accounts to manage money |
|  | Concentrates savings efforts only by reducing customer costs | Uses peer & lifestyle insights to make intelligent decisions to build savings |
|  | Uses rule-of-thumb logic to dictate financial planning advice | Uses demographic & psychological factors to give hyper-personal advice |
|  | Targets customers of certain backgrounds to build user base | Provides customer-centric fintech products to build customer base |

OUR REVENUE & USER GROWTH



| FINTECH INDUSTRY BENCHMARKS (Averages) | | | | |
|--|-----------------|------------------|------------------|--------------------|
| Nº in MM | Series A | Series B | Series C | Series D |
| | Raise \$7.69 | Raise \$26.91 | Raise \$50.46 | Raise \$143.17 |
| | Value \$33.79 | Value \$124.63 | Value \$231.03 | Value \$838.71 |
| | | | | Series E |
| | | | | Raise \$308.56 |
| | | | | Value \$2,467.31 |

* Each Product revenue stream starts with 5% user base utilization, and grows at between 2-5% of user base annually

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HOW WE GROW OUR USER BASE

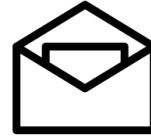
Digital native marketing for a digital native generation

2021 | Pre-Launch | \$0 rev. / user

Marketing Budget: \$53K

Expected Users at Day 1: 9,000 | COA: \$12 / user

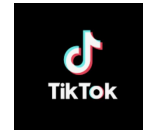
Restricted Invite / influencer marketing / social media



Restricted
Invites



Influencer
Marketing



2022 | Launch of MVP Service | \$30 rev. / user

Marketing Budget: \$440K

Expected Users EOY: 50K | COA: \$18 / user

User generated content / influencer advisory council / analytics



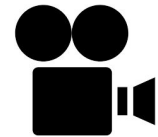
Google Ads

2023 | Launch of Loan Service | \$39 rev. / user

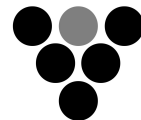
Marketing Budget: \$1.4M

Expected Users EOY: 249K | COA: \$13 / user

Keep up with the US trends / Maintain brand in public eye



Brand
Commercial



THE POTENTIAL FIVE YEAR SCENARIOS

Best Case

Become “the” fintech of choice in US and create unprecedented pool of market & user level insights.

Users: 3 M +

Revenue: \$300 M +

Next: IPO

Mid Case

Become a contender in fintech with a large set of unique insights for users and market subsegments.

Users: 1.5 M +

Revenue: \$150 M +

Next: Partnership / Acquired

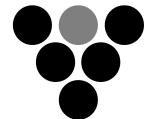
Worst Case

Become a niche personal finance provider producing a set of user-level and market trend insights

Users: 200 K +

Revenue: \$20 M +

Next: Acquired



WHERE WE ARE TODAY

Progress to date

- Pre-Alpha product live
- SEC Registered Investment Advisor (RIA) application in progress (ETA Sep '21)
- CFPB Contact Established
- Partner financial firm discussions in progress
- Advisors & initial team assembled
 - [See Bios >](#)
- Seed round raise begun

Next Steps

- Complete \$2 Million Seed raise
- Hire on team full time
- Launch Timeline
 - Alpha (Q4, '21)
 - Beta (Q1, '22)
 - Public Live (Q2, '22)

MEDICI

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For information, please email
info@medici.ai