



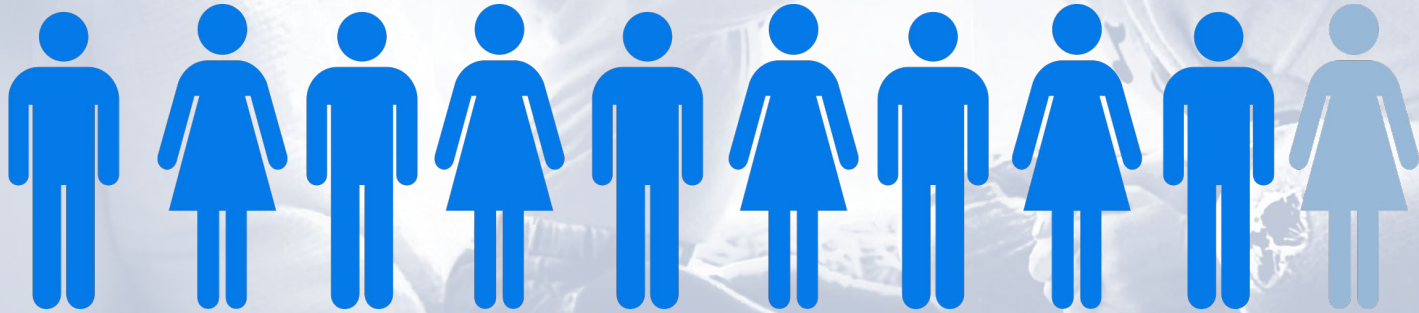
pocketnest™
Financial Wellness, in SaaS

Q1 2023

pocketnest.com

ashleigh@pocketnest.com

90% of people are missing at least one piece of a complete financial plan.

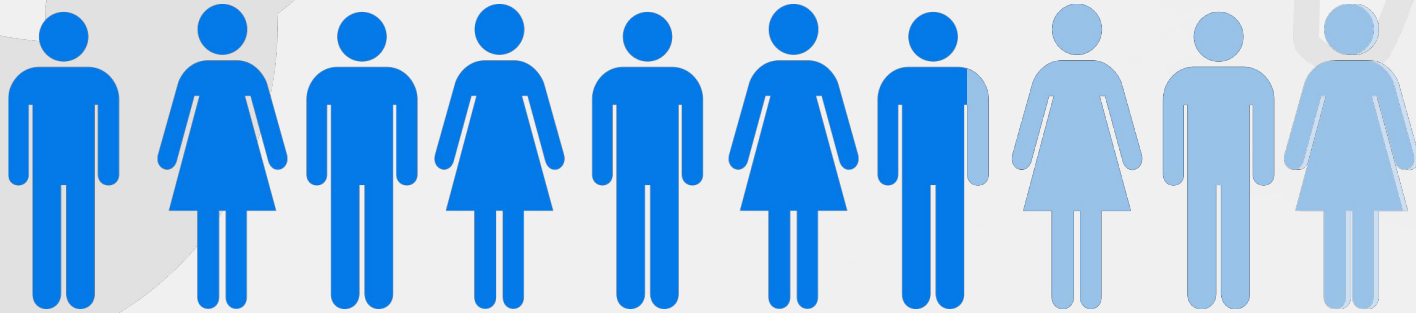


\$40

TRILLION

2020 Genx and millennial total assets

67% of millennials are getting all of their financial advice from facebook & twitter



The financial institutions have their own challenge when it comes to financial planning.

62%

of millennials want an institution to **be their financial partner**, versus providing one-time financial products



The Solution



Millennials: Mobile First

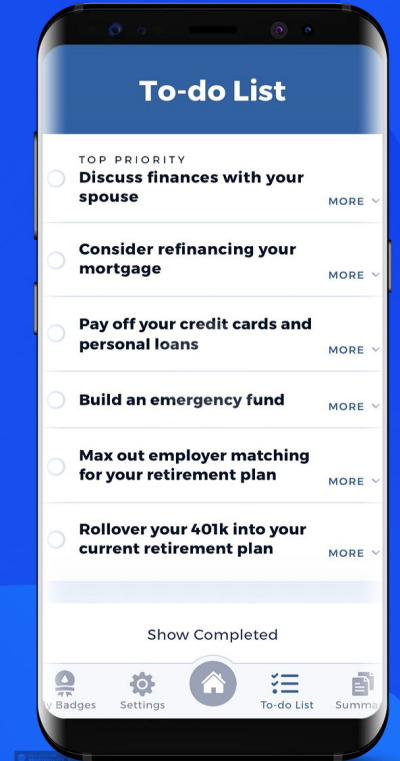
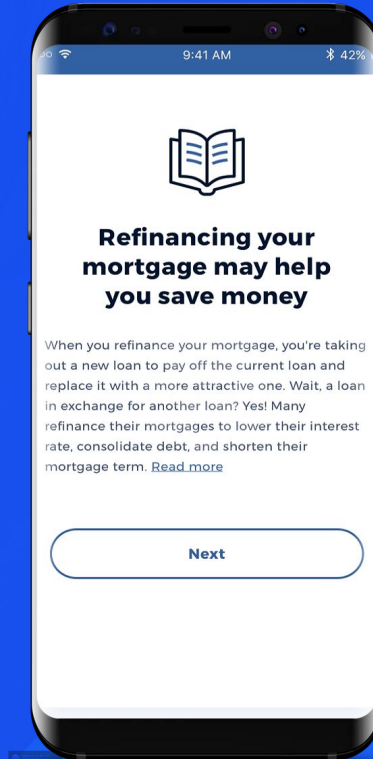
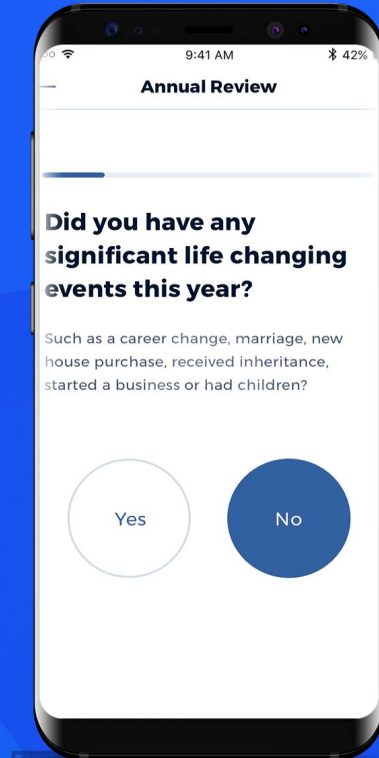
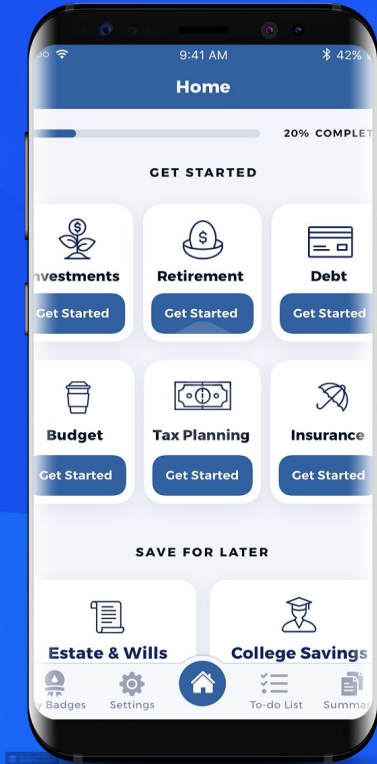
- ✓ True *Comprehensive* Financial Planning
- ✓ DIY
- ✓ Tech First



Financial Institution

- ✓ Engage next gen
- ✓ Serve more people
- ✓ Identify non-interest income and cross-sell opportunities
- ✓ Build Pipeline

Product: User Experience



Sample insights lead to direct sales

People need more from their financial institutions.

6%

of end users
need services like
**credit
counseling**

21%

of end users need to
reevaluate
**home & auto
insurance**

12%

of end users
need services like
**disability
coverage**

9%

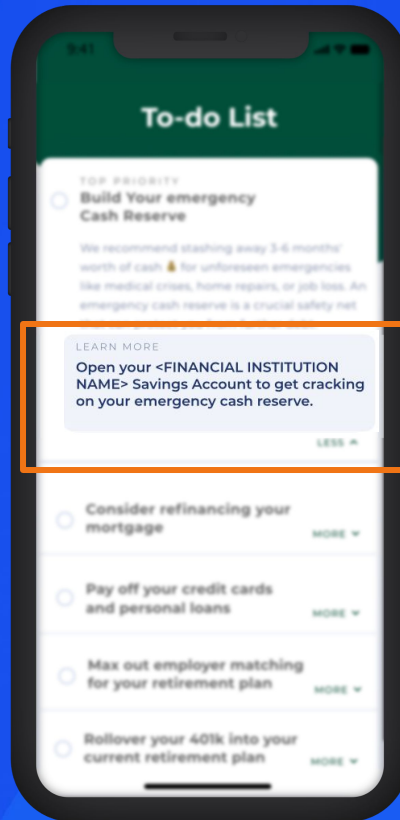
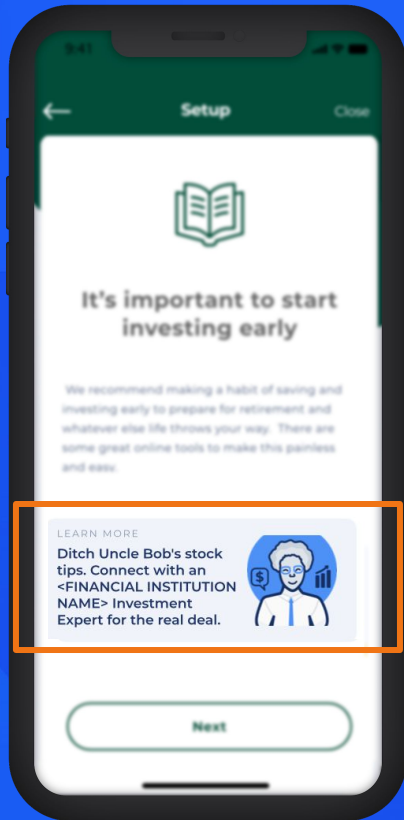
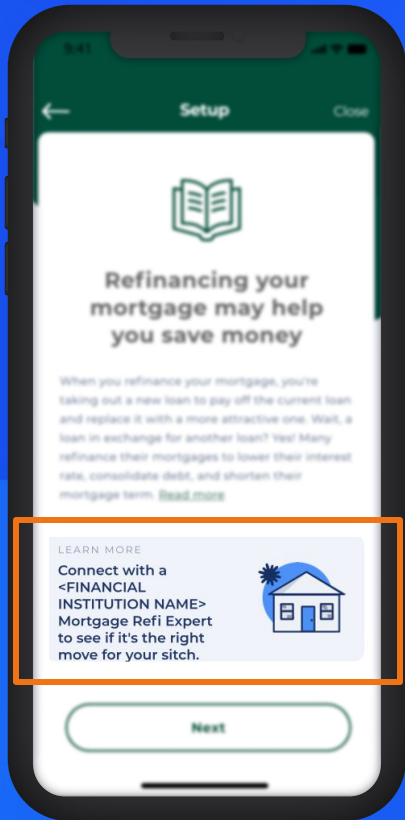
of end users need
traditional
**wealth
management
services**

* Results generated from an average Pocketnest enterprise customer

We know which ones.



Product placement, cross sell opportunities



Identify, qualify, and educate leads—Plus sell services in-app

- Wealth management
- Investment advisory
- Retirement accounts
- Auto loans
- Personal loans
- Student loans
- Mortgages and refi
- P&C insurance
- Life insurance
- Annuities
- Credit counseling
- College savings accounts

○ We identify millions of dollars in missed revenue ○

\$757

MILLION

in potential revenue opportunities we
can identify for each financial
institution in our target market

* Results estimated based on a release to 300,000 users



Other solutions fall short



Fintech

Wealth Tech

Broker Dealers

Traditional Advisors

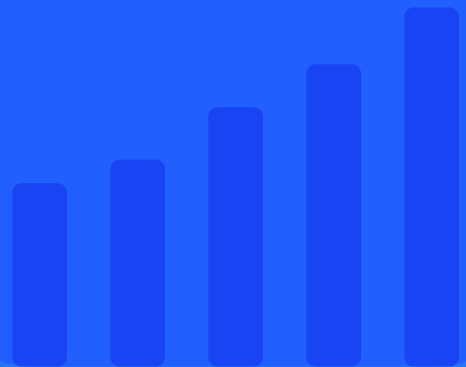
	Fintech	Wealth Tech	Broker Dealers	Traditional Advisors
ENTERPRISE SOLUTION	✓	◐	✓	
DATA GATHERING, MINING & CROSS SELL	✓		◐	
CONSUMER FACING	✓	✓		✓
MOBILE FIRST	✓	✓	◐	
COMPREHENSIVE PLANNING	✓		◐	✓



Why Pocketnest?

18%

**USER & CUSTOMER
GROWTH**
month over month



39

**ENTERPRISE
CUSTOMERS**

Including eleven of
the nation's most
innovative credit
unions

\$99M

PIPELINE ARR*

\$5M

Raised to date

Google for Startups



CUsolutions GROUP



Forbes

**WELLS
FARGO**

B|E|C|U



endeavor



Ask Questions

Appendix

Market

BEACHHEAD
150 Advisors
Banks, Credit Unions

SOM: 10% SAM
2.4M
genx, millennials

\$20B

INSTITUTIONAL
TAM**

SAM
40,000 US RIAs,
Banks, Credit Unions

SAM: Pocketnest Archetype
actively seeking financial advice
24M
genX, millennials

\$460B

END USER
TAM*

**TAM: ~\$200k ARR per institution

100,000+ Global
Financial Institutions

* TAM: RIA fee 1% of \$46T GenX, millennial assets

148M
genX, millennials

TAM: Total Addressable Market
SAM: Serviceable Addressable Market



Go to Market, Channel Partners

BANKS & CREDIT UNIONS

CORE PROCESSORS

Jack Henry, FIS, Fiserv

MOBILE BANKING, CU Community Groups

Q2, Banno, Alkami, BankJoy
CUSG, CUNA

Individual banks,
credit unions

INVESTMENT ADVISORS

BROKER DEALERS

Principal, LPL,
Northwestern Mutual

WEALTH TECH SOLUTIONS

Investnet, Orion,
Riskalyze

Mid-large advisors
with \$500m+ AUM

PLAN SPONSORS (401k, 403b)

RETIREMENT PLAN SPONSORS

401k/403b focused
RIAs with \$3B+ AUM

CORPORATE TECH

Payroll providers,
employee wellness tools

Mid-large corporations
with 1000+ employees

DISTRIBUTE
WITH SCALE

MARKET
ENTRY

Pocketnest Team



Jessica Willis

FOUNDER, CEO

~20 Years Experience
CFP | CPWA | \$1B Co-Manager
for 300 Families



Chris Wascha

CTO

~20 Years Experience
9 years GSTV CTO |
Startup → Scale → Exit



Ashleigh Craven

CMO

~15 Years Experience
Lead-Gen/Nurture | Marketing/Ads
Client Mngmt | User Experience



Jin Kim

BIZ DEV DIRECTOR



Dan Lopes

BIZ DEV DIRECTOR



Joel Powell

PRINCIPAL ENGINEER



Erwin Kim

PRODUCT DESIGNER



Erik Gratz

SENIOR ENGINEER



Tucker Steelman

SYSTEM DEVELOPER



Aurora Abolio

DESIGNER (PART-TIME)

\$2.9 MILLION



WE ARE FULLY FUNDED!

From this raise:

- \$1M in ARR by next raise
- 2 more engineers, new sales team
- product enhancements, deeper tech including Integration to SDK/CRM and Smarter backend via AI

\$5M raised to date
including pre-seed round



THE **IMPACT** SEAT



Sample Corporate Customers

THE VARIABLE
LAKE TRUSTSM
CREDIT UNION

 **msufcu**[®]  AlumniFi
MSU FEDERAL CREDIT UNION

SERVICE[®]
CREDIT UNION
★★★★★

 **TDC**
INVESTMENT ADVISORY

 FinancialMD

THE
ACCEL
GROUP

 Altruist

 First Independence Bank

 COMMUNITY
FINANCIAL
right here right for you

the
Henry Ford[®] 

 CISCO  DIAG

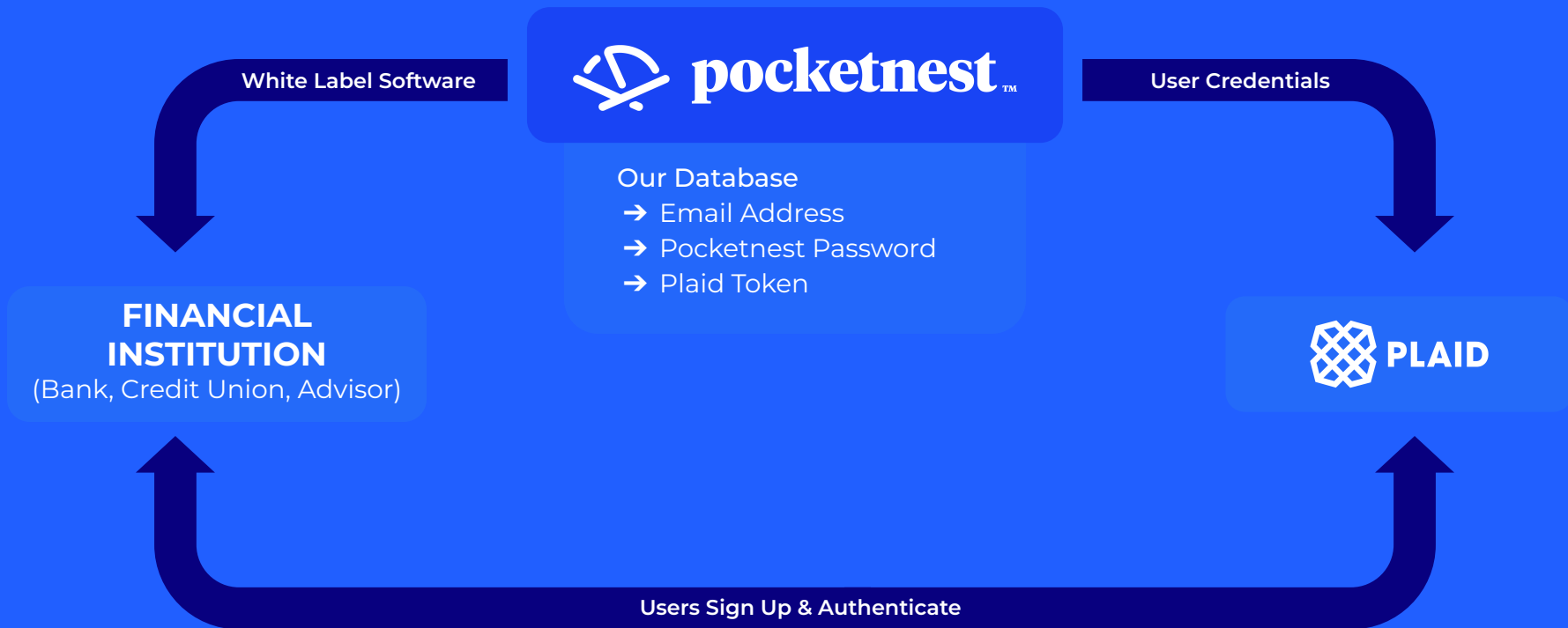
4front 
credit union

 **CU solutions** GROUP

Filene 

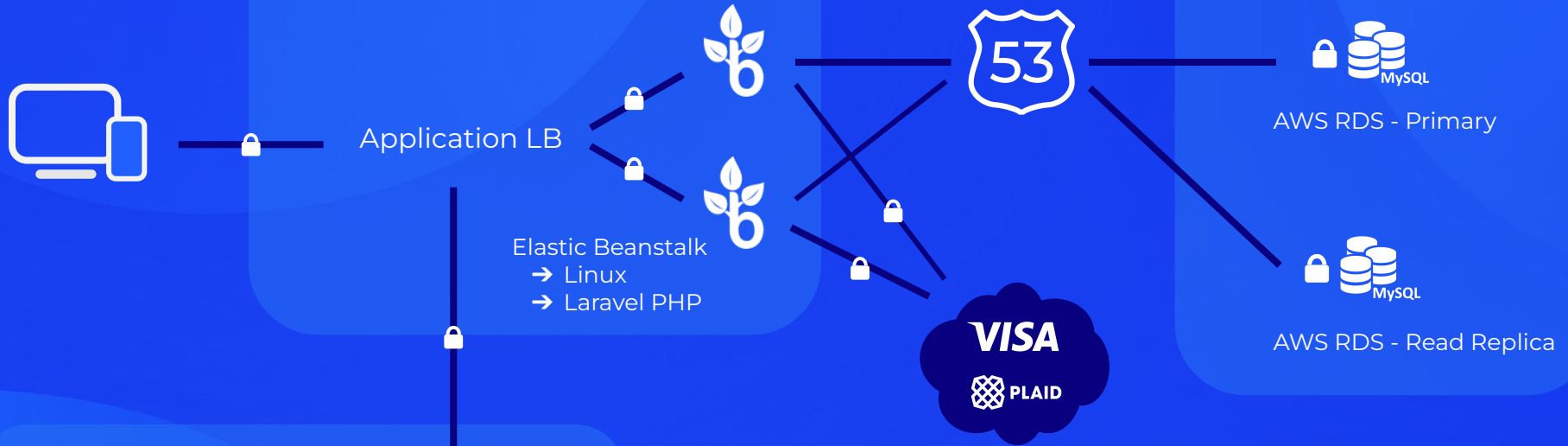
Venture
FOR AMERICA

We pull user's financial data instead of storing it.



React Native User Facing

AWS - Application: REST API



Elastic Beanstalk
→ Linux
→ Laravel PHP

Amplify
→ React

Financial Institution Link
→ Token exchange (No user credentials stored)
→ No user financial data stored
→ No transactions initiated

AWS - Application: Admin Dashboard

Comprehensive services



Fintech

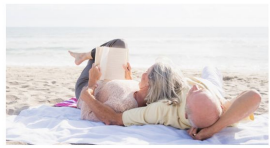
Wealth Tech

Broker Dealers

Traditional Advisors

	Fintech	Wealth Tech	Broker Dealers	Traditional Advisors
1 NET WORTH STATEMENT	✓	◐	◐	
2 CASH FLOW	✓	◐	◐	✓
3 DEBT	✓			
4 INSURANCE	✓		◐	◐
5 RETIREMENT	✓	✓	✓	✓
6 INVESTMENT	✓	✓	✓	✓
7 INCOME TAX PLANNING	✓			
8 ESTATE PLANNING	✓		◐	◐
9 COLLEGE SAVINGS	✓			✓
10 ANNUAL REVIEW	✓			

What makes us different



How to Plan the First 5 Years of Your Retirement

May 08, 2017 | 3 min read

Take a look at these scenarios so you have a



Your Nest Egg: How to Max it Out

Aug 16, 2017 | 5 min read

Take these steps to help finance a satisfying retirement.



Early Retirement Planning: 5 Steps to Consider

Oct 29, 2018 | 3 min read

You It's never too early to plan for retirement. Make sure you'll have all the resources you'll need with these

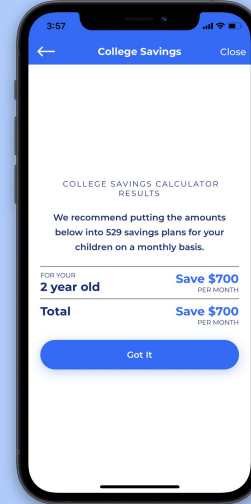
Choosing to work with a financial professional

Financial advisors and professionals² help develop financial strategies for a number of scenarios based on the unique needs of each client. This gives employees a good place to start with the session workbook. It's an ideal way to help them think about their financial future and what they may need to bring when they talk with a financial professional.

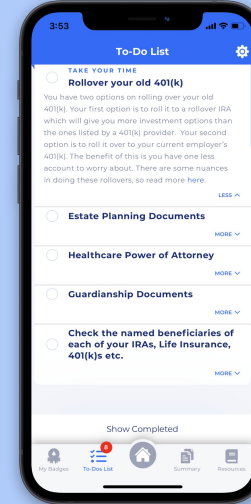
Each financial professional has a unique style and approach and generally focus on their client's unique needs. For example, some focus on specific areas or take a big-picture view of a client's finances, depending on an individual's needs and goals.

There are a variety of ways financial professionals typically work with clients including:

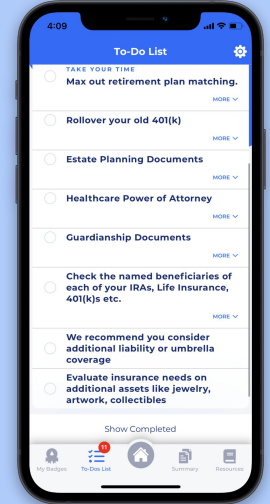
- **Financial planning** for a systematic, comprehensive approach
- **Retirement income strategies** to help clients save enough to live the kind of retirement they desire
- **Financial protection** to help clients establish and provide a safety net
- **Investing strategies** that focus on building a portfolio in line with a client's risk tolerance



New baby?
Save for a 529 plan!



New job?
Roll over your 401k!



New jewelry?
Update your insurance!

Content Overload!

Vs.

Actionable To-Dos!

Financial wellness is far more than traditional services



RETIREMENT

INSURANCE

DEBT

NET WORTH

ANNUAL
REVIEW

INCOME
TAX

COLLEGE
SAVINGS

ESTATE
PLANNING

INVESTMENTS

BRING your community
**COMPREHENSIVE FINANCIAL
WELLNESS**



..... ENHANCE YOUR CLIENT JOURNEY WITH **pocketnest**™



Easy access to client summary via admin panel

ENGAGE & ONBOARD PROSPECTS



Consistent engagement built into user experience



PREPARE FOR MEETING



pocketnest™

COLLECT CUSTOMER DATA



Quick lead identification



BUILD PIPELINE



Frequent data requests throughout user experience



MANAGE CLIENT RELATIONSHIPS



ANALYZE RISK MANAGEMENT



DESIGN FINANCIAL SOLUTIONS



MANAGE PORTFOLIO DATA



INTEGRATE WITH AND INFORM DATA MANAGEMENT PLATFORMS

ENTERPRISE SEGMENTATION

Robust platform serving a variety of financial institutions



Turn your **transactional** members into **loyal** members through **comprehensive financial planning**. Your members improve their **wellness**. Serve **more people** and increase **cross sale** opportunities, while we **educate and qualify** your leads.



Turn your **depositors** into **loyal** customers through **comprehensive financial planning**. Serve **more people** and increase **cross sell** opportunities, while we educate and qualify your leads.



Get to more **intimate client conversations** sooner through **mobile-first** comprehensive financial planning. Serve more people and increase **cross sell** opportunities, while your client **pipeline** builds itself.



Mobile-first, participant-driven comprehensive financial planning. Serve **more participants** and **stand out** from other benefit providers, with an opportunity to increase **cross sell opportunities**.

BOARD OF ADVISORS**Lauren Bigelow**

FUNDING &
CAPITAL ADVISOR

CEO Growth Capital
25 years in innovation,
startups & capital

**Patti Glaza**

HIGH GROWTH
STARTUP ADVISOR

MD, ID Ventures
25 years in tech,
capital & startups

**Charles McQueen**

INDUSTRY
ADVISOR

CEO McQueen Financial
25 years in bond mgmt,
for banks & credit unions

**Ian Sefferman**

TECHNICAL
ADVISOR

2 X CTO & Founder
HQ Mobile (exit) &
Assembler Labs

**Ellen Rachlin**

INDUSTRY
ADVISOR

Blue Leaf VC
20 years investment
management and finance