

pen¹sure

Since the financial crisis, pension savers have taken **incredible amounts of risk** – but they are not aware.

When risk goes up, so should the **quality** and **frequency** of personal financial advice.

But that has not been the case...

Because today, pension advice is *still* incredibly analogue and old school.

Ask yourselves: When did you last time receive pension advice and how was the experience?

Let's look at some data:

An average individual should revise his/her pension plan ~18 times through out a life.

But today, it only happens ~4 times...

So what is the consequence?
76% feel unsure about their
financial future.

And more than **20%** end up either financially distressed
or in poorness...

So how can we ensure **better** and
more **frequent** advice for all?



By making technology do the
heavy lifting.

(In a moment you'll see how we have done it.)





This is how we solve the problem.

We have developed a suite of financial SaaS products that are the go-to tools for financial advisors in DK – and will soon be world wide. The products help advisors:

- Give the right advice
- To the right customers
- At the right time

... And make the advisory journey a delightful experience for both the advisor and pension saver.

Our products consist of both end-user faced flows and an advisor faced platform.



End-user
faced

ZEUS

Enable advisors to move closer to their customers

...by creating flows that get the right data on the right time.



Advisor
faced

HOLI

The advisors' Ironman suit

...enable advisors to advice more customers in a day and be completely data driven.



ZEUS

Transaction based pricing
with (future) minimum fee

~3,5 EUR
per transaction



HOLI

Fixed price per
advisor per month


~370 EUR
per advisor per month

And financial companies love our products. We got our first customer in **2021** and have since gotten **11 more.**

NYEGAARD
PENSIONSRAADGIVNING


Danske Pensionsmæglere


Nordnet

 dreamplan.io

 **Gaia**

Honestus[✶]
& PARTNERS

PS

KLP : PENSION
NU OG I FREMTIDEN


Serén
DIN PENSION

wtw

ensure
International Pension Broker

PrivatPension

Our overall target is the global advisory market

Europe and USA alone employs

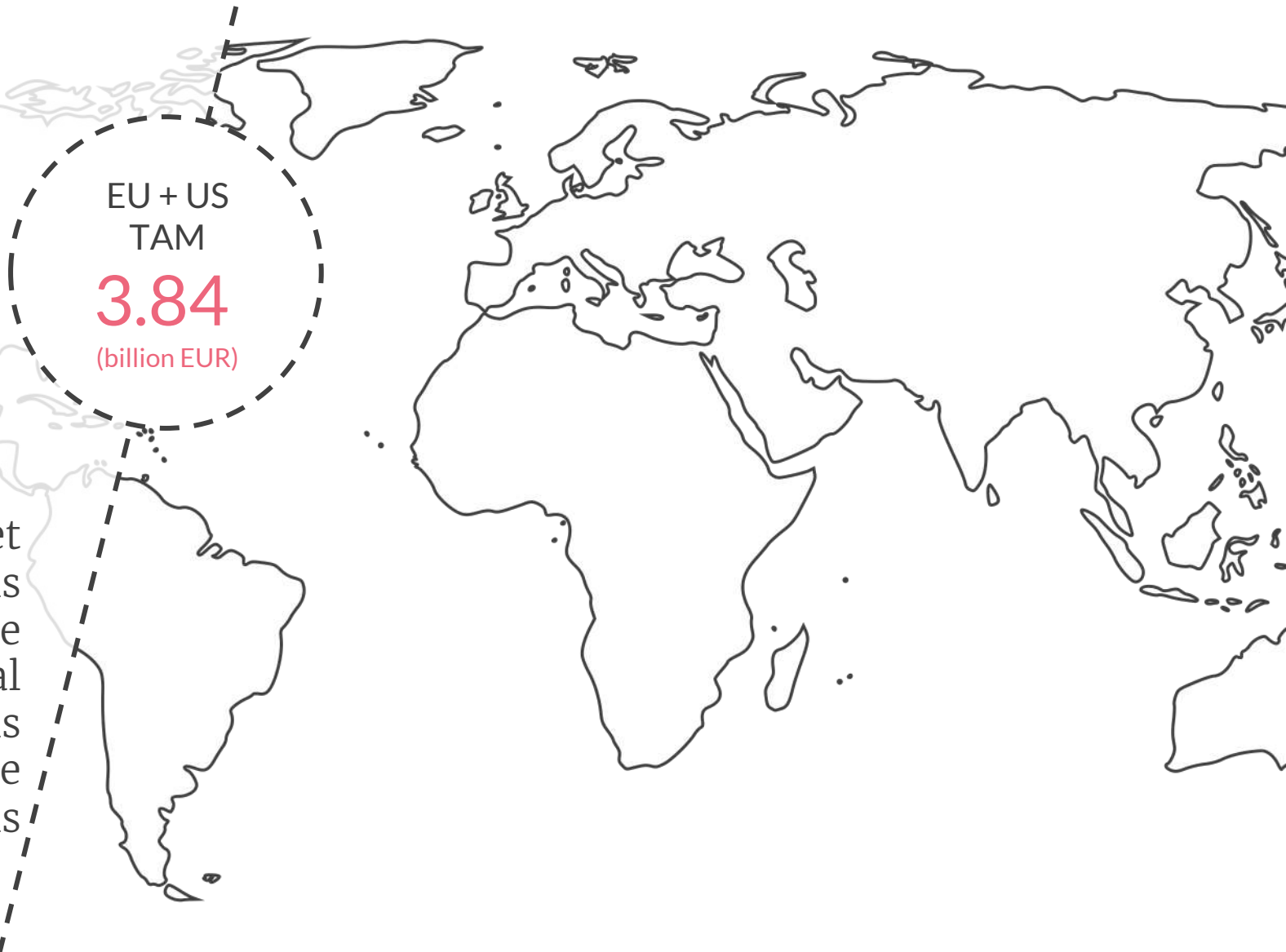
800.000+

personal financial advisors.

With an estimated MRR per advisor of 400 EUR, our TAM on these two key markets is

3.84 billion EUR.

Data from UK is showing that the market for personal financial advice is fragmented. Of 5.850 advisory firms the majority (85%) are "financial boutiques" with 1-5 employees. This is key for a product-led sales strategy. The global financial services industry is expected to grow at 9.6% CAGR until 2026.

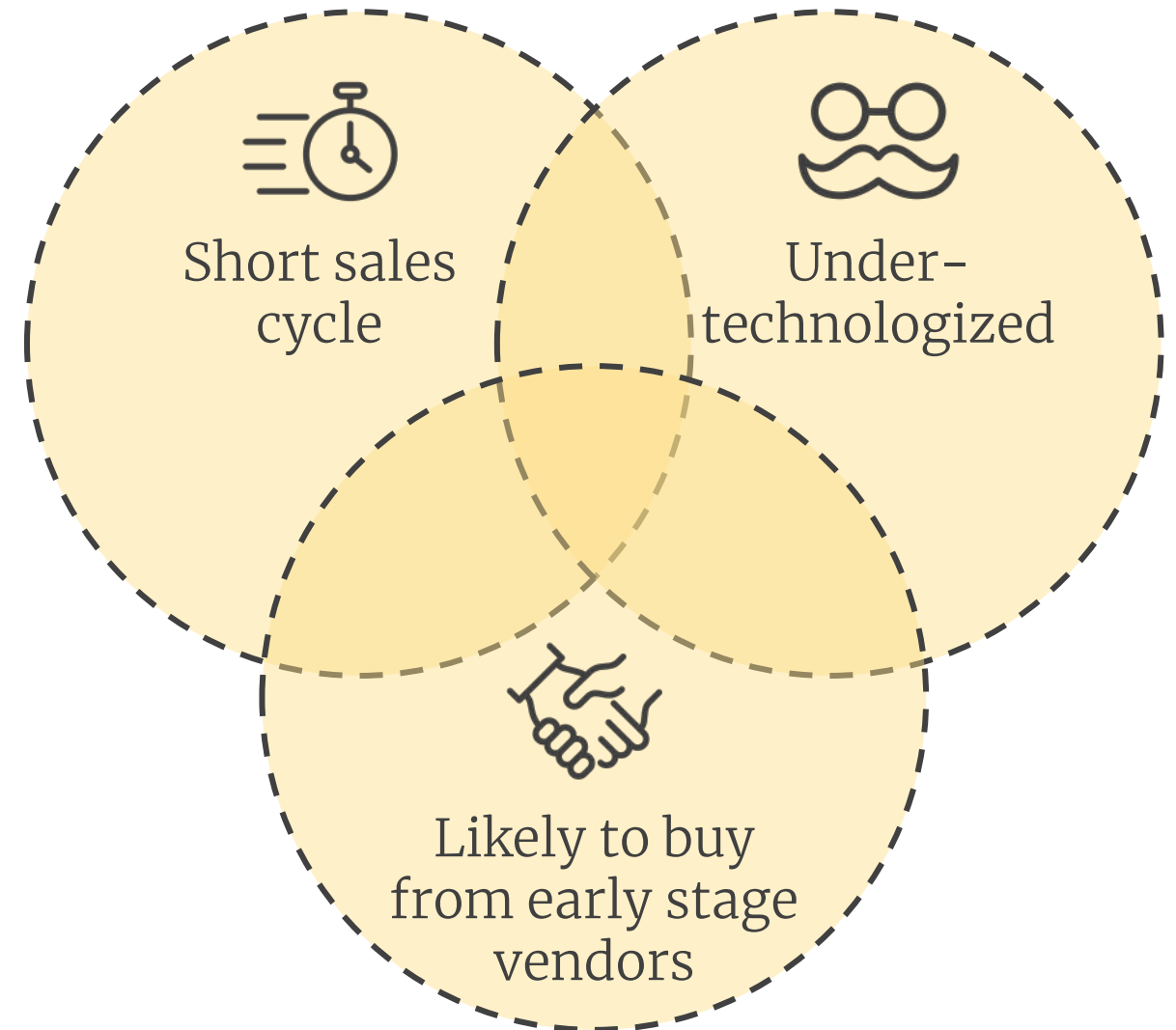


Target segment

We are targeting specifically the **Financial Boutiques (FB)**. I.e. independent personal advisory companies.

Financial boutiques have:

- Significantly shorter sales cycle than pension companies and banks.
- No internal tech developers and are under-technologized
- Lastly, they are more likely to buy from early stage vendors relative to banks and pension companies.





**Jon
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Founder & Co-CEO

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Founder & Co-CEO

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We are a team of eight highly skilled people (founders to the left <-->) with experience from several start-ups, wealth management, digital user engagement, and pension modeling.

On the tech side we have a total of more than 30 years of full-stack development expertise divided between our CTO Frank and the rest of our development team.

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Do we raise 1m EUR
in seed capital?

YES

Proof of scale
in UK

NO

Profitability and
break-even EoY

We're looking for:

- People with experience and network from UK. Preferably within financial services, IFA's and/or investor relations to UK funds and Business Angels
- Founders and expertise within B2B SaaS and Fintech
- People working with banking and pension

pensure

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