



centSci

Learning Finance Through Storytelling

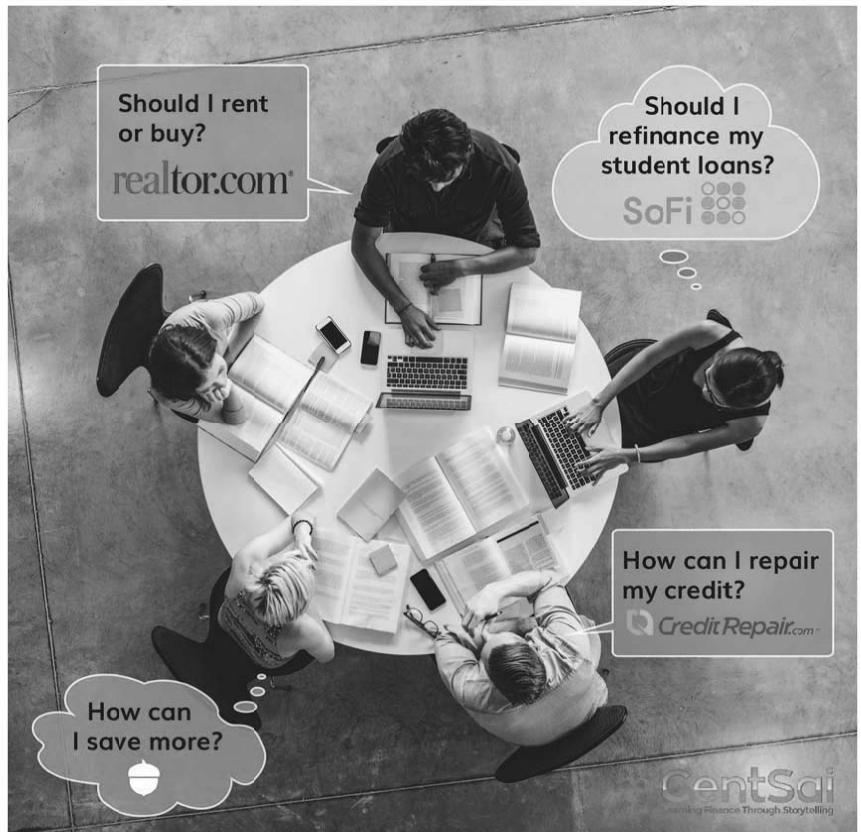
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OPPORTUNITY

- Approximately 60 million US Millennials lack basic financial knowledge
- US Financial Services advertisers are estimated to have spent \$8.8 billion on digital advertising in 2016*

Millennials are an attractive growth segment for Financial and Related Brands, but effective reach, engagement, and conversion is limited. Moreover, relationships with next-gen recipients of wealth-transfer are weak.

* Source: eMarketer, December 21, 2016



OPPORTUNITY

Leadership in a Fragmented Industry

CentSai fills a market gap as a scaling social community for trusted financial information and interaction.

The power of storytelling has propelled CentSai into top engagement ranks.

We are uniquely positioned at the intersection of publishing, fintech, and edtech, and artificial intelligence.

Audience targeting via image recognition will magnify the relevance of CentSai's audiences to its clients.

These statements represent management opinions. They do not represent guarantees of future results, levels of activity, performance, or achievements.



WHAT IS CENTSAI?

CentSai delivers content via the platforms millennials live by...



...and in the engaging formats they love.



BLOGS



VIDEOS



QUIZZES



PODCASTS



EXPERTS

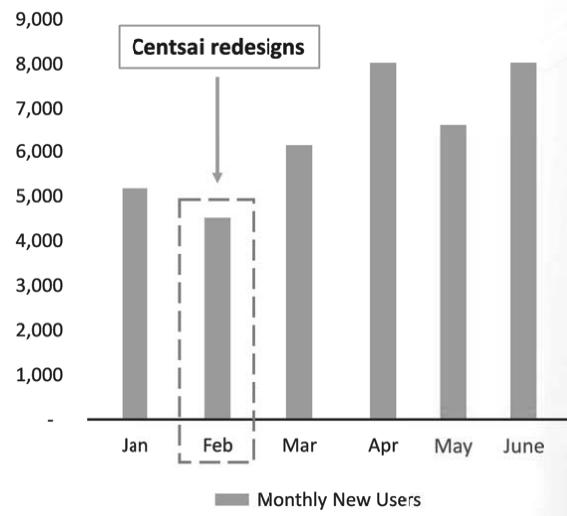


FORUMS

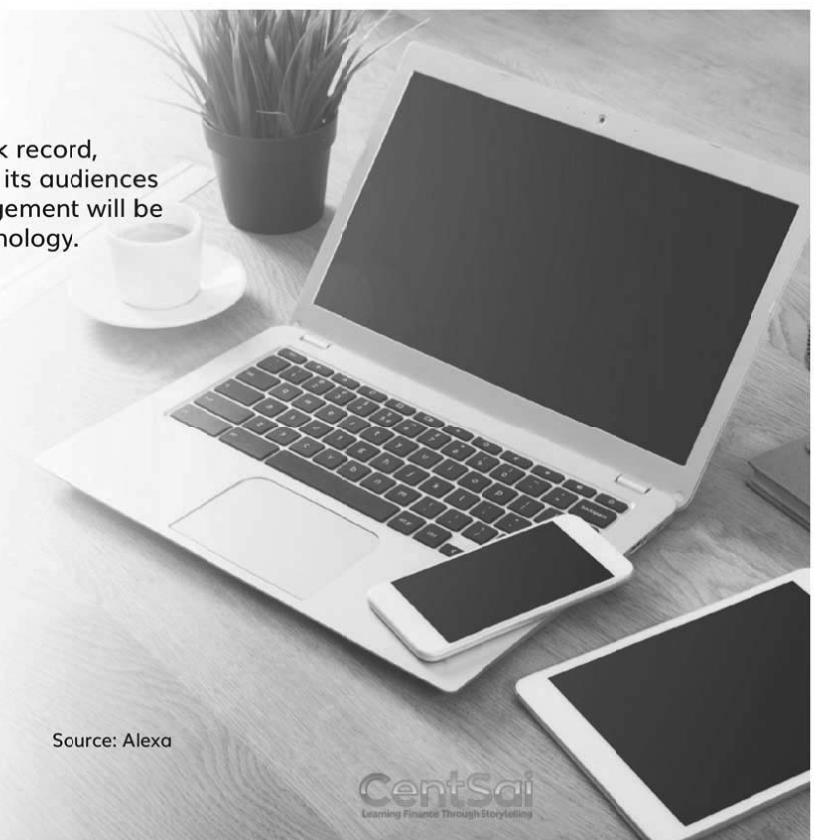


ENGAGEMENT METRICS

Brands value CentSai's superior engagement track record, noting that CentSai has captured the attention of its audiences for longer durations, consistently over time. Engagement will be magnified even further by image recognition technology.



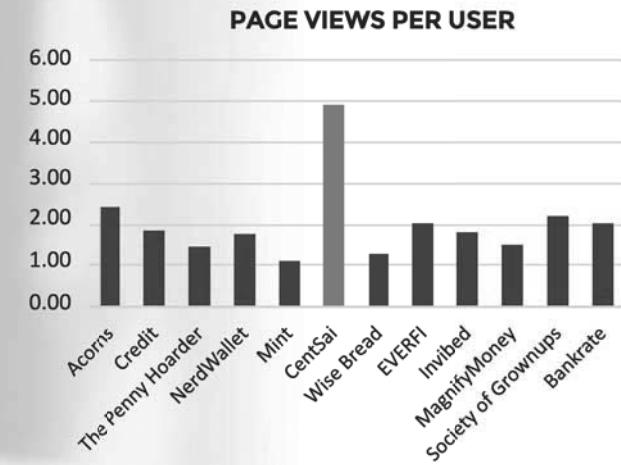
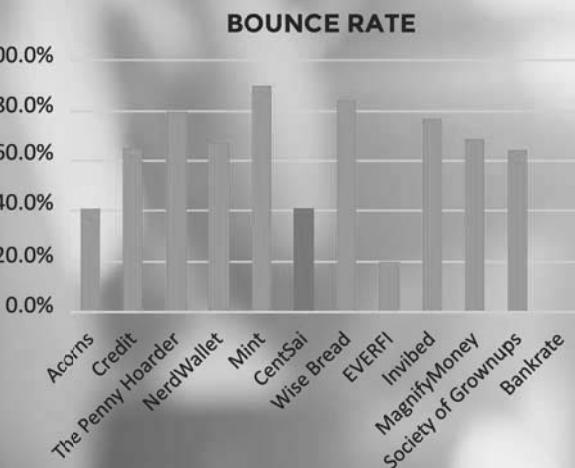
Source: Alexa



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ENGAGEMENT METRICS

Source: Alexa



SOLUTION: COMMUNITY



CentSai provides an authentic social community for brand, millennial and expert interaction.

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OUR BRAND PROPOSITION

User engagement

Authenticity through
our storytelling format

Exposure to relevant audiences

Custom designs created for brands to
generate an integrated user experience

CentSai
100% finance. Through Storytelling

DIVERSIFIED MODEL

CentSai's business model is a blend of partner offerings:

- Lead-generation fees (affiliate marketing)
- Sponsored content fees
- White-label publishing
- Advertising fees
- Financial expert subscriptions
- Content licensing, archive renting

...and, ultimately, AI technology licensing



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ACCOMPLISHMENTS

2015 - 2016

- Launched and tested beta among hundreds of millennials
- Continued to develop writer team and the CentSai voice
- Targeted marketing in select trade shows
- Early branded content discussion and deals
- Finalist at prestigious Plutus Awards
- Named a national content partner for Jump\$tart
- Reached 145,000 users
- Topped engagement metrics among peers

2017 TO DATE

- Business development team in place
- Affiliate marketing/lead generation infrastructure set-up started
- Pipeline in place of both white-label and branded content
- Fundraising discussions in full motion
- Maximizing search engine optimization

2017 TO COME

- Cognitive Intelligence to be integrated
- Finalize financial advisor platform
- Fully develop CentSai for teens
- Launch subscription service for financial advisors
- Invest in marketing and sales
- Achieve revenue target of \$60-70k/month by EOY

2018

- Further scale up
- Spanish language translation
- Further rollout into Generation X segment
- Integration of machine learning
- Targeting \$250k/month revenue run rate
- 5 million monthly active user base

This figure reflects management's current views with respect to future events based on information currently available and is subject to risks and uncertainties. This figure is meant for illustrative purposes and does not represent guarantees of future results, levels of activity, performance, or achievements.

EXPERIENCED, BALANCED LEADERSHIP TEAM



Arindam Nag
Co-Founder & CEO

- 20+ years
- Deputy Managing Editor, Dow Jones
- Global team leader - building profitably
- Senior roles, Reuters
- MBA NYU; Chartered Alt. Inv. Analyst



Doria Lavagnino
Co-Founder & President

- 15+ years
- Millennial-focused publications
- Editor & Head of Research, Glamour Magazine
- MA Journalism, NYU; Phi Beta Kappa, Scripps College



Mark Rosen
CTO

- 30+ years
- Senior mgmt. roles Deloitte, Dow Jones
- BS, Computer Science, Binghamton Univ.



Robin Weiss
Senior Advisor

- 30+ years
- Financial Technology and Investment Banking
- SVP & Board Member, LOYAL3 Sec.
- Managing Director, JPMorgan
- Head Inv. Banking NYSE
- MBA, Wharton; BA (Econ), Magna Cum Laude, Brandeis



Allison Martin
Director, Financial Literacy Curriculum

- Financial Literacy Dimension Expert/ Instructor, AFP Foundation
- Syndicated Personal Finance Journalist and Digital Content Strategist
- Multiple Accounting Roles, E&Y
- University of S. FL, Rch. Admin
- Masters Acctng, & Bus. Admin., Cum Laude, Univ. S. FL



Peter Neeves
Senior Advisor

- 30+ years
- Financial literacy consultant
- Financial Advisor, Ameriprise
- PhD Mgmt. In Finance
- Masters, Iona; BSc Clarkson Univ.



Jon Hood
General Counsel

- Principal, Law Offices Jonathan L. Hood
- General Counsel, TestingMom
- Legal Affairs Correspondent, ConsumerAffairs.com
- JD, Pace Univ.



Nick Bradfield
Business Development

- 15+ years
- Entrepreneur with experience of launching own investment firm
- Held senior roles at Grant Thornton, Edward Jones and Verizon
- Four years as a U.S. Marine
- MS from Northwestern University