Freeman Capital

1st Automated Wealth-Building Platform for People of Color

Like millions of Americans, my experience with the wealth management industry was a disappointment. The home I bought in my 30's is the start up success I both didn't reach the depository minimum required by some wealth advisors. The disparity between classes in America paired with the injustice I experienced led to the creation of Freeman Capital.

Calvin Williams Chief Executive Officer @ Freeman Capital

ABOUT | UPDATES | CRAFTY ME | ASK A QUESTION

Why you may want to support us...

1. 1st Black-Owned SEC-registered hybrid (human & robo) advisor in the nation.
2. 1st investment platform providing high touch financial planning to every user, not just the wealthy ones, while focusing on people of color.
3. 1st automated platform to focus on and build a business model around closing the racial wealth gap with human Certified Financial Planners.
4. Over 2,000+ people on email waitlist with a combined 100k+ organic social media following.
5. 2019 Beta Launch Stats: $3,530 10 YR Lifetime Value and 96% monthly paid user retention.
6. Ready to scale and grow with a goal of $22.5 Million in Annual Revenue in 2 years (not guaranteed).

Our Team

Calvin Williams
Chief Executive Officer
Founded Department of Defense to build Top Secret programs at 21, bought my first house at 22, and ruined my final standup at 28

Shane M.
Chief Financial Officer
Passed over $10m, Founder of $20m Tech Firm, Experienced Investor, CPO and has helped hundreds of companies grow and scale.

Cheryl S.
Chief Marketing Officer
Over 15 yr marketing working with Fortune 500 companies, global brands and small start-ups. Experienced working with major brands like Revlon, Nars, Billy Boseland, Tarek, Shanes Brands and more.

Mark Purnell
Board of Advisor Member
Over 30 yrs Financial Services with over 15 years of experience. Made over $50 million for clients. Successfully bulletproof 3 financial service businesses.

Matt Wallaert
Board of Advisor Member
Chief Behavioral Officer at Clover Health, Behavioral Scientist at Microsoft, Credit.ai, Uber, Thrive

Barbara Bickham
Board of Advisor Member
Passed over $50m, 3 Successful Exits, Expertise in AI, Blockchain, Fundraising, Investorships, Sustainability

In the news

Downloads

Freeman Cap Inc Pitch Deck - Full Read 2.pdf

The Story of Freeman Capital

The First Black-Owned Hybrid (Robo & Human) Advisor & Wealth Building Platform in the Country

Freeman Capital makes wealth building easier while focusing on the 58+ million people of color who are ignored by the traditional wealth management industry. While other companies focus on those who are already wealthy, we focus on helping everyday people build wealth.

> *"The tipping point is that magic moment when an idea, trend, or social behavior crosses a threshold, tips, and spreads like wildfire." — Malcolm Gladwell, The Tipping Point: How Little Things Can Make a Big Difference.*

The Problem

Our Idea

Through our technology platforms, we not only educate, but provide automated and human financial advice with user-specific wealth roadmaps with accountability.

We focus on helping people develop wealth-building habits with engineered behavioral science logic that taps into a user's needs and helps them reach their goals.

The Trend

BIG FINANCE is ignoring most Americans.

The wealth gap is growing and especially alarming women & people of color. People that don't fit inside neat little boxes are often cast aside.

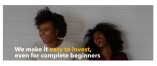
In order to make a real impact, we have to work with people one-on-one to grow and build their wealth.

According to research from the Haas School of Business at Berkley, 90 percent of millennials say they would switch brand allegiance to support an issue they care about. Moreover, a work.ok from the publicity firm, Edelman, showed that two-thirds of consumers make purchases that align with their values.

Source: Forbes / Nielsen

> **Freeman Capital** *is not jumping on a trend. We are the vehicle that will drive disruption. The change it will cause will be an inconvenience to the competition and an opportunity for millions of Americans.*

Our Target Market & Avoiding Zero



Market Research

By 2050, the Black net worth number is projected to reach zero and for Latinos, zero by 2070. We are doing this not only to stop 90 Cents of black and brown Americans from falling out of the middle class, but also because people of color will become the majority of the US population. What will happen if the majority of US citizens have a number net worth of zero?

Freeman Capital is here to stop our net worth from reaching ZERO.

To find the right customer base, we conducted a nationwide research study of consumers to understand gaps in the market.

Over 3,600+ phone calls, emails, and focus groups were conducted to understand the demographics.

The Results

As a result of this work, we now have a sweet spot of people that truly resonate with the services we are offering:

- American underserved by financial institutions.
- Individuals between the ages of 25-54.
- Whatever household revenue* of $35k+ (Market dependencies are taken into consideration).

Our Investing Technology Platform

The customer experience is our number one priority for us, it's not just about automating investment strategies. Every customer touchpoint from account opening to providing convincing education is carefully engineered. As soon as someone signs up, they embark on a journey of wealth building by way of guidance through their financial planner.

Freeman Cap Dashboard / Freeman Platform

Your Investment

Your contribution will enable our growth to continue on the upward trend and increase the rate of adoption, driving our product positioning and differentiation strategy to new levels.

How We Are Different - A Hybrid Model (Man & Machine)

"Nia" (nee-AH) Origin: [Swahili] -

A.I. Money Management Assistant

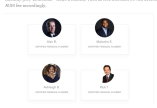
It is not enough to help people manage their money after the fact. Nia is our predictive money management assistant designed to guide our customers as they spend in their daily life. Our users will set a goal and Nia will monitor and suggest spending habits to help guide our customers in making better financial decisions.

With your help, we can invest in Nia faster and help our users build their wealth with smart decisions based off of machine learning and predictive spending.

Free Hybrid Investing up to $10,000

- There are two assets under management (AUM) fees for accounts under $10,000.

What assets under management reach over $10,000, the fee is re-actually changed carefully (3.% / 11 months - .060% a month). Then as fees increase, we will decrease the AUM fee accordingly.



Members of our Board Of Certified Financial Planners and Financial Planners

Certified Financial Planners - for All

- Most financial lions only work with those who have achieved a certain level of wealth. Why? Because most financial planners and advisors earn between 30 to 50 high paying clients to make a living. Freeman Capital, on the other hand, has the ability to help users with less. Our advisors can currently serve 800 clients each. We free planners from on the human and let the platform take care of the automated and routine parts of the service. It is our goal to achieve a 1:1 advisor to user customer ratio.

- Freeman Capital focuses on empowering everyday people by giving them the knowledge and human support they need to build and grow their wealth.

No Minimums - Start investing with $1

- The traditional, large scale wealth management market typically charges client minimums ranging from $250,000 to over $1 mil fees to provide holistic wealth management, including investments, financial planning and more.
- Online Robo advisors offer low or low cost investing but most offer ETFs. Here at Freeman, we offer managed investments that include stocks, bonds, mutual funds, and ETFs with a minimum investment of just $1.00.

- We believe that more people should have access to the investments that they want. Freeman is able to enable this through fractions shares.
- Freeman Capital is a wealth management firm that seeks to make investing accessible for everyone.

Freeman Academy - Financial Education

- According to Investopedia, fewer than 1/3, works only slightly higher than Botswana in adult financial literacy.
- We will provide active financial literacy courses for continuing education of our customers, shifting fees and biases into excellence and financial enlightenment.

Freeman Capital v. The Competition

While other companies ignore our target audience, we aim to attract them.

A continuation of our efforts to differentiate our offering is projected to retrieve 11,000 paying customers by the end of 2022.

Pricing: A Subscription Based Model

Our company reduces the barriers to entry and lowers investing costs through artificial intelligence supplemented by human expertise of Certified Financial Planners.

> **90 percent** of respondents receiving financial advice from a professional reported paying **< $2,000 per year.**

According to an SEC research study, 90 percent of respondents receiving financial advice from a professional reported paying < $2,000 per year. With Freeman, we have plans to make financial planning available for virtually anyone.

Transparency - NO HIDDEN FEES

Our fees are clear and available. This helps our customers learn exactly where and how much they are paying and they always stay in control.

Our company reduces the barriers to entry and lowers investing costs through artificial intelligence and supplemented by human expertise, which in turn allows everyday people to invest as little as $1 to jumpstart their portfolio.

Market Opportunity - 4 Year Outlook

Striking while the iron is hot

Asset growth is projected to raise 20% in 2020 for robo-advisor technology platforms like Freeman Capital.

Source: https://www.statista.com/outlook/dmo/fintech/digital-advisors/united-states

People of color missing out on the investment trend

According to Deloitte, the assets under management trend is projected to skyrocket by 2025. With a projected $20 trillion dollars in assets under management by AI led platforms.

> *FinancialPlanning.com* reports that 60% of Americans expect to use a robo advisor by 2020.

The disparity was broad within our cohorts of people of color. The majority of those who were surveyed had not been exposed to or using wealth-building tools.

- Youth do not use any financial apps to manage their money.
- Kids have never invested before.
- 95.6% rate wealth building as a top priority.

This means that although the investing and robo-advisory market is poised to take off, currently it is projected to do so without people of color. Freeman Capital aims to solve this problem and make wealth building more inclusive for all.

Our goal is to capitalize on the tremendous growth potential with the help of our industry-led expert marketing team.

Marketing Growth Engine

Data & Analytics Drive Us

We are using all what it means to marketing speed. Building our brand and tailoring our messaging involves investing time in Google Analytics visitor data, behaviors and the passion that drives User Lifestyle.

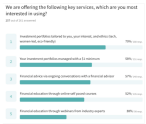
The audience metrics gives us a story of their passions and aspirations. These two insights helps us effectively communicate with our audience and efficiently spend on new customer acquisitions costs.

Behavioral Science

The layer on our cake that creates success

We analyze human behavior and combine it with our investment technology platform to create powerful, customer experiences that guide them towards building wealth.

The image below is just one of our 4,000 person research cohorts that we used to build the company.



Our research not only helps us from a design perspective, but also informs the services we offer. As a core tenant for Freeman Capital, the evidence presented by our research also guides product offerings keeping costs down and demand high.

Social Media

An Engaged Audience

We are creating a community based on our assessment to close the wealth gap. Our social media channels already have a great number of followers. But most importantly, our followers are engaging with our content.

> According to a Hubspot report, 71% of consumers are more likely to make purchases based on social media referrals.

Go To Market Strategy

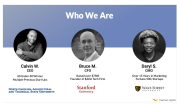
We have a multi-valve strategies, which are listed below as well as their effectiveness from Jan 2019 to February 2020. We have a list of over 30 additional strategies that we continue to test, and where proven reliable, will make up to achieve our growth goals.

Projected Marketing Contributed Growth

Please see Research Ranking Agency Fees Lorem Ipsu guaranteed.

Our Team

It's our passion to help others build a wealth by life, but in a faster, easier, and less stressful way.



Advisors

Disclosures:

This capital raised is for The Freeman Capital Management Holding, Inc. ("Freeman Capital". All items mentioned are licensed on the holding company Freeman Capital Advisors, LLC. is wholly owned by The Freeman Capital Management Holding, Inc. The Freeman Capital Management Holdings, Inc. also owns The Community by Freeman Capital and will own future products (Like Wa-Ha-Ki Money Managers Assistant).

The above-mentioned individuals are equity holders and advisors of The Freeman Capital Management Holding Inc. and are not affiliated with the investment advisory subsidiary "Freeman Capital Advisors, LLC." and as such, are not investment advisor representatives., employees, owners or officers of Freeman Capital Advisors, LLC.

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Investor Q&A

What does your company do? →

Freeman Capital exists wealth building easy by focusing on the over 48 million people of color who are ignored by the traditional wealth management industry. We focus on helping by educating users but providing automated and human financial advice. User-specific wealth challenges and accountability checkpoints help the users in a human way. Our focus on the "human" side of investing is driven by our proprietary, non-engineered behavioral science logic. Tapping into their needs and reach their goals.

Where will your company be in 5 years? →

Current 10 year Customer Lifetime value calculated at $12,500. Our retention rate is at an industry high of 38%. We wanted over $400,000.00. 5 years, we aim to be on our way to becoming the foremost leader in wealth management service to retail customers with investable assets between $1,000 and $100,000 and will have over 1.2 million with revenue projections of $393.9M. We aim to have over 1 million members on our platform. Helping to change the generation wealth patterns of families across the country.

Why did you choose this idea? →

Like millions of Americans, my experience with the wealth management industry was a disappointment. The home I bought in my 20's & The start up income I built didn't reach the minimum minimum required by some wealth advisors. The disparity between classes is driven to paired with the injustice, experienced led to the creation of Freeman Capital.

Why is this a good idea, right now? What changed in the world? Why wasn't this done a few years ago? →

Our industry is evolving, we see it now more than ever with no commission trades and the acquisition of online trading companies with zero commission trades and transparent fees.

The advancements in technology and shifting customer demands are shifting the power from the big banks to the hands of those, who like us, "didn't meet the minimum investment requirements".

However, it is more than just cheap trades that are needed. The wealth management industry is in need of a human touch and personalization. We are here to meet the unique needs of black and brown wealth builders, our company recognizes the cultural needs, patterns and challenges within our community.

How far along are you? What's your biggest obstacle? →

We have launched our MVP, we have paying customers and are improving our product and services This infusion of capital will allow us to develop our product faster and enable the full voices to stakeholder faster.

To meet the unique needs of black and brown wealth builders, our company recognizes the cultural needs, patterns and challenges within our community.

That is why we built our service with a free education platform, financial planning, and community. Because our community is tired of 1st- agers, we made it holistic and investing all within one service.

Now more than ever, a company like Freemen has the opportunity to leverage technology in a way that cuts out the customer's best interest first.

Who companies with you? What do you understand that they don't? →

1. Our competition is better funded than we are, could diverse their offerings to include end-to-end holistic wealth management and thus have a longer runway. Therefore, we are focused on "going deep" with our customers to turn them into evangelists with a deep connection to our brand.

2. Regulatory risk is something that we have to constantly manage as we are regulated under the U.S. Securities and Exchange Commission. Therefore, we focus on maintaining strong compliance advice.

3. Our current conversion metrics could change for the negative and we would need to continuously monitor and optimize to address this risk.

How will you make money?

By becoming the first wealth management technology company to provide people of color the opportunity to increase their wealth.

Our target market includes $14 Trillion in addressable assets held by over 48 million black and brown Americans.

Our 5 year goal represents acquiring only 10% of the available assets in our area of focus. The underserved black and brown Americans.

To put it simply, our revenue streams include:

1. Monthly subscription costs
2. Asset under management fees
3. Wealth Coverage services

What are the biggest risks? If you fail, what would be the reason? What has

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