

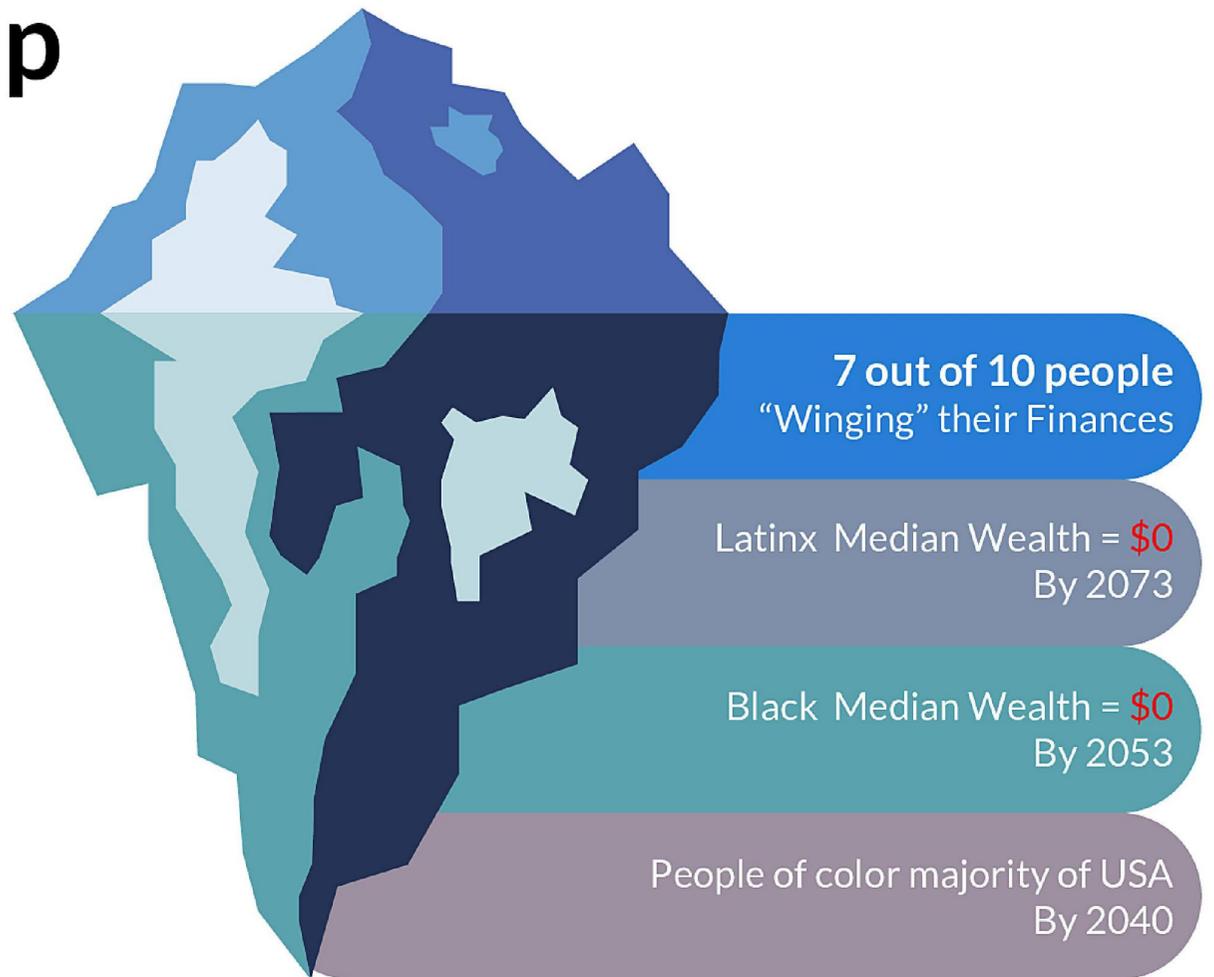
Freeman Capital

Wealth Starts Here

Wealth management as a service: Providing on-demand and long-term wealth-building actions to the masses to close the wealth gap.

The Wealth Gap

174 million Americans are currently middle class but within 50 years, won't be unless they can take immediate and holistic actions to build wealth, now.



We conducted over 4,000 surveys,
wealth building appears too painful and hard.

Too hard to get
started 

Too many different
apps & services 

89.5% do not use any
financial app at all 

Wealth Building **WAS** Too Hard

Personal finance is rooted in behavior and habits.

64% have never
invested before 

Don't have time to
look for help 

87.2% rate wealth
building as a top priority 

“When we can make the right thing
the easy thing, we will all do the
right thing.”

Chief Behavioral Officer, Matt Wallaert

Clover



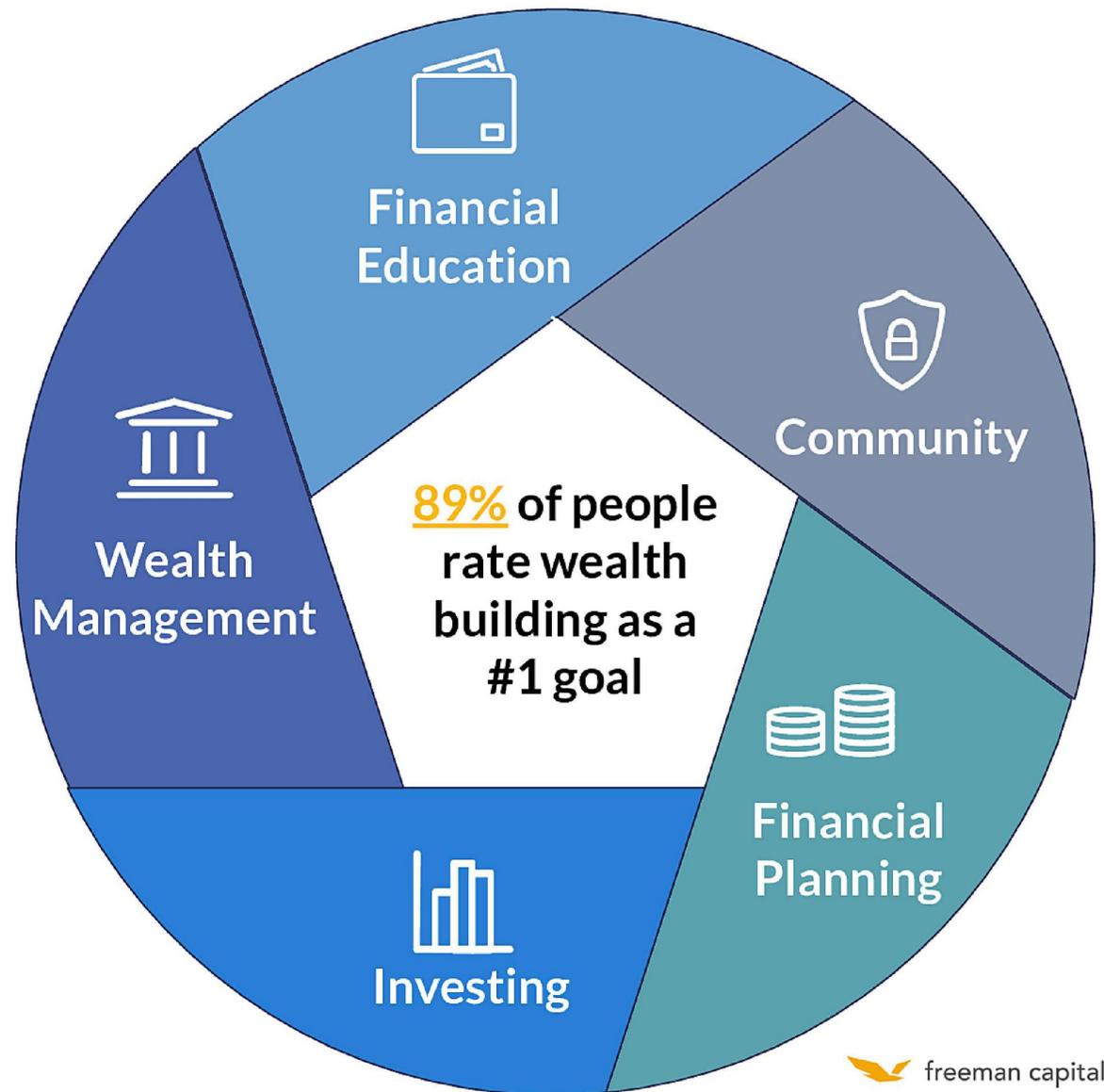
Microsoft

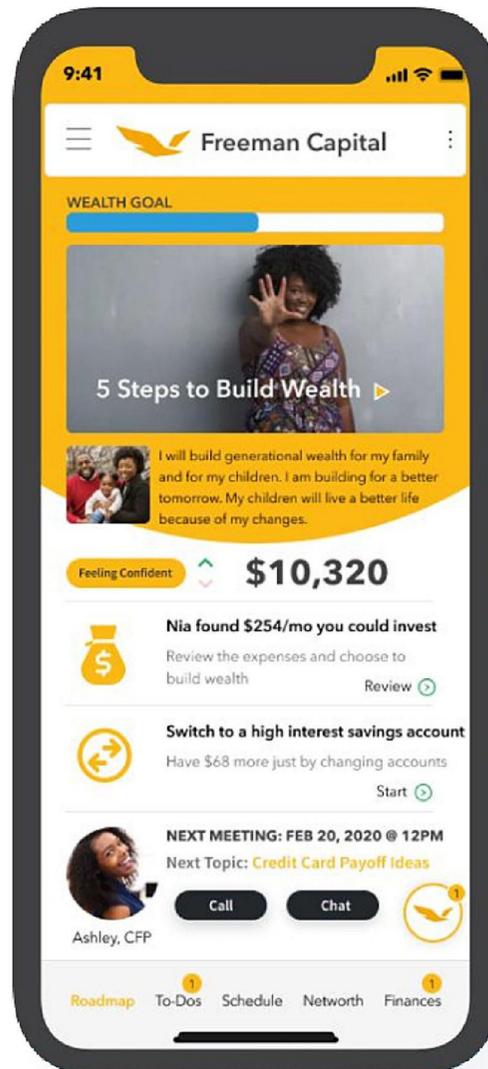
lendingtree®

WHAT IS THE RIGHT THING?

Offer a platform that uses behavioral science to nudge users to want to change behavior for their own good, by providing them with holistic financial services, user-specific wealth roadmaps all within an intuitive (*patent pending*) accountability method.

By making wealth building easy for all
Freeman Capital makes it easy and free to start
Freeman Capital make it comprehensive
Freeman Capital make it personal





Product Comparison

		Betterment	personal CAPITAL	Financial Coach	Human RIA
Targeting People of Color	●				
Financial Education & Social Community	●			●	
“Nia” the A.I. Daily Money Manager Assistant	●				
High Touch Financial Planning for All Customers	●			●	●
Managed Low-Cost Investing	●	●	●		●
Wealth Concierge Network	●				●

Our Unique Factors

“Nia” the AI Daily Money Manager Assistant

We help users organize their money, goals and build a user-specific wealth roadmap

HI-Touch Financial Planning for All

No \$100k minimums here.
Those who need it the most, get help!

Behavior Suggestions

Platform is built to help users want to change their own behaviors to build wealth



Social Community

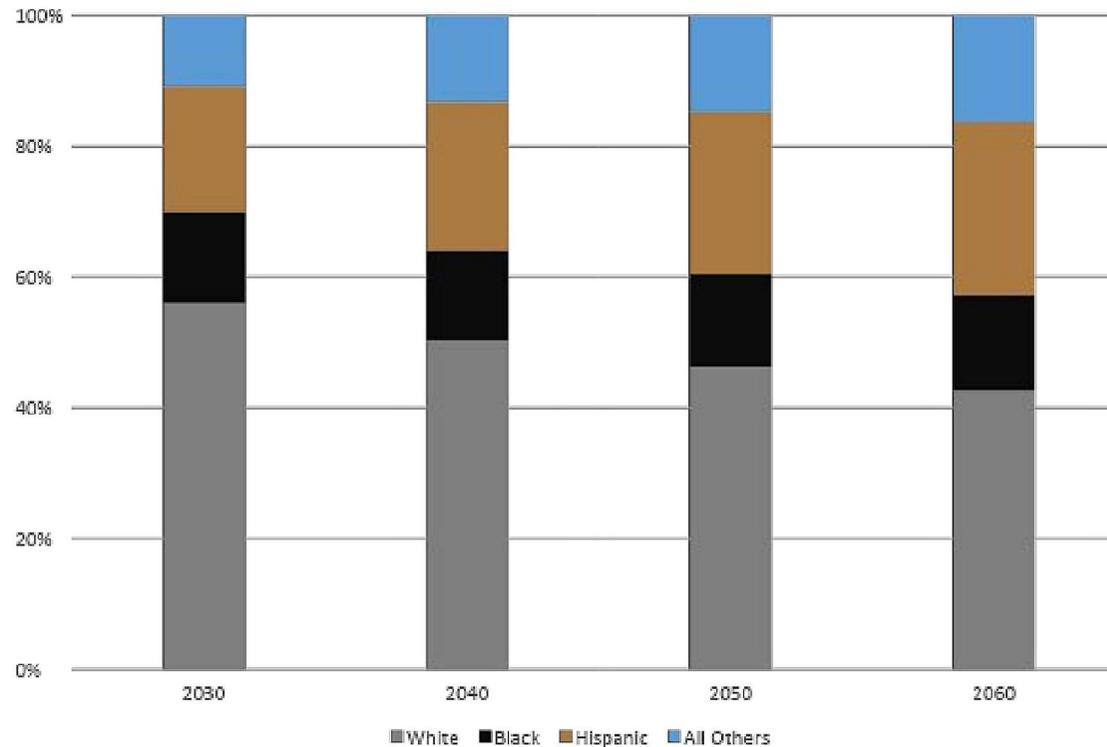
Leveraging herd mentality to make 1st time & 1st generation investors feel empowered

Wealth Concierge Network

Highly trusted advisor at scale - a marketplace of service providers to manage, protect and build wealth

Our opportunity is in diversity

- By 2040, majority of USA is non-white
- No market leader focused on the growing niche of people of color
- Majority of these new middle class prospects have no allegiance to existing firms



Represents a total SOM of 48 million people and \$2.8 trillion in assets

What Customers Are **ALREADY** Saying



"For the price of Netflix and Hulu,
I get my financial life together"



"Freeman Capital made it super
easy to understand & get started"



"I'm happy & excited about my
choice to invest with Freeman"

TRACTION SO FAR

We are closing the wealth gap by making it easy for people to get started, get educated and get specific wealth-building actions to start increasing their wealth within the first 30 days.



98%
2019 Monthly Paid
User Retention

\$3,330
2019 10 Year Customer
Lifetime Value

startupgrind
IN PARTNERSHIP WITH Google for Startups

Google for Startups

BLACK
ENTERPRISE

USA TODAY

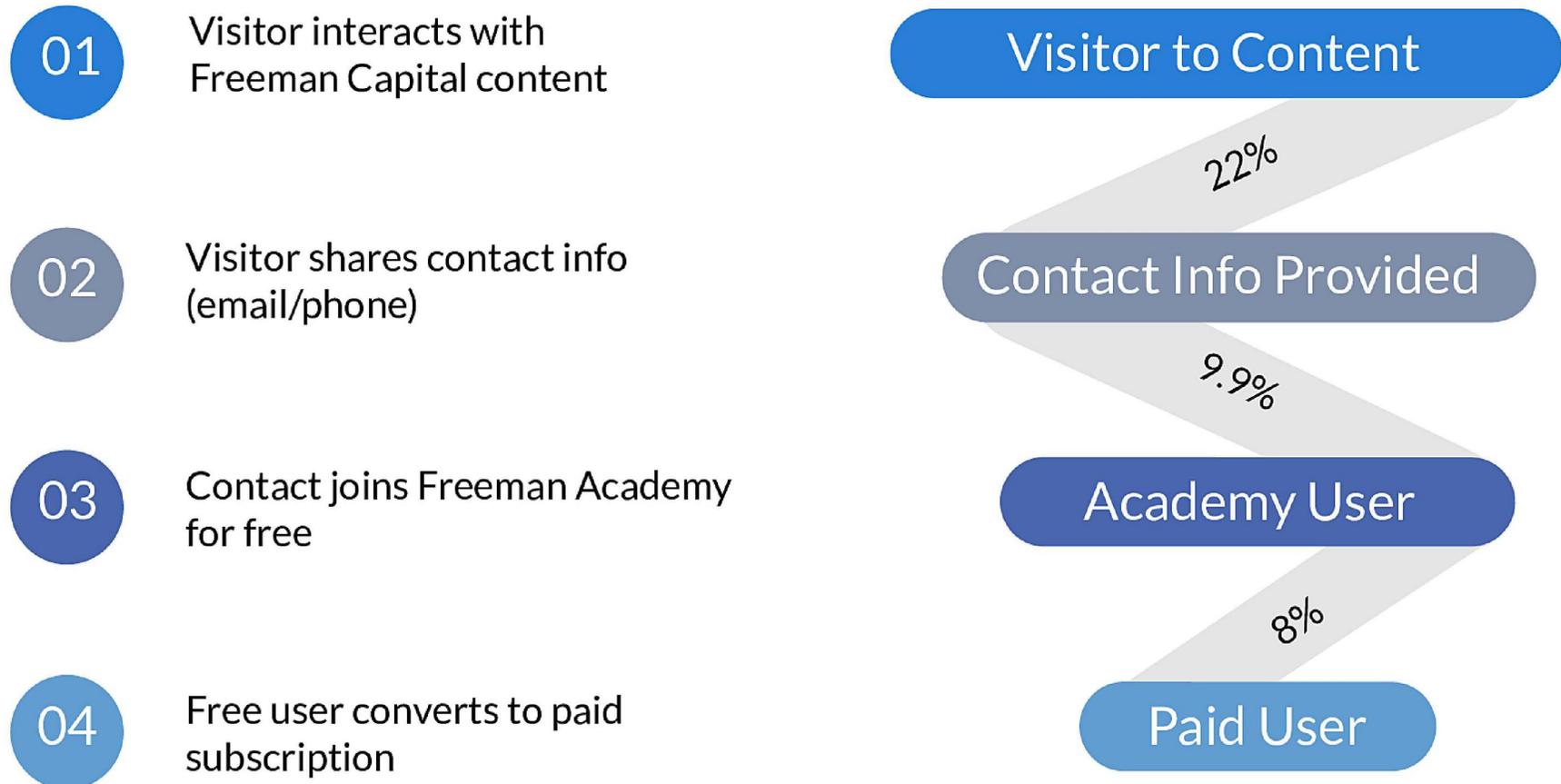
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Go To Market Strategy



Data based on Jan 2019 - Feb 2020 historical numbers

Marketing Funnel



Percentages are based on 2019 beta historical numbers

Product Roadmap



Above is the full customer life journey
Customers can join at any stage of the journey at any time
* Are projected conversion rates

How We Make Money

Academy

Financial literacy, social community and initial wealth actions

FREE

Financial Planning

One-on-One planning via AI, CFPs, and Financial Therapists

\$27 - \$97 / MO

Investment Management

Managed investments, and all major asset classes

0% - 1% AUM

Wealth Concierge

Wealth Team to surround, build, protect users wealth

CUSTOM

AI = Artificial Intelligence; CFP = Certified Financial Planners

Who We Are



Calvin W.
CEO

40 Under 40 Winner
Multiple Previous Start Ups

**NORTH CAROLINA AGRICULTURAL
AND TECHNICAL STATE UNIVERSITY**



Bruce M.
CFO

Raised over \$78M
Founder of \$40m Tech Firm

Stanford
University



Daryl S.
CMO

Over 15 Years in Marketing
Fortune 500, Startups

 **WAKE FOREST**
UNIVERSITY

➔ Advisors



Barbara Bickham

Raised over \$50m, 8 Successful Exits,
Expertise in AI, Blockchain, Fundraising,
Monetization, Sustainability



Mark Purnell

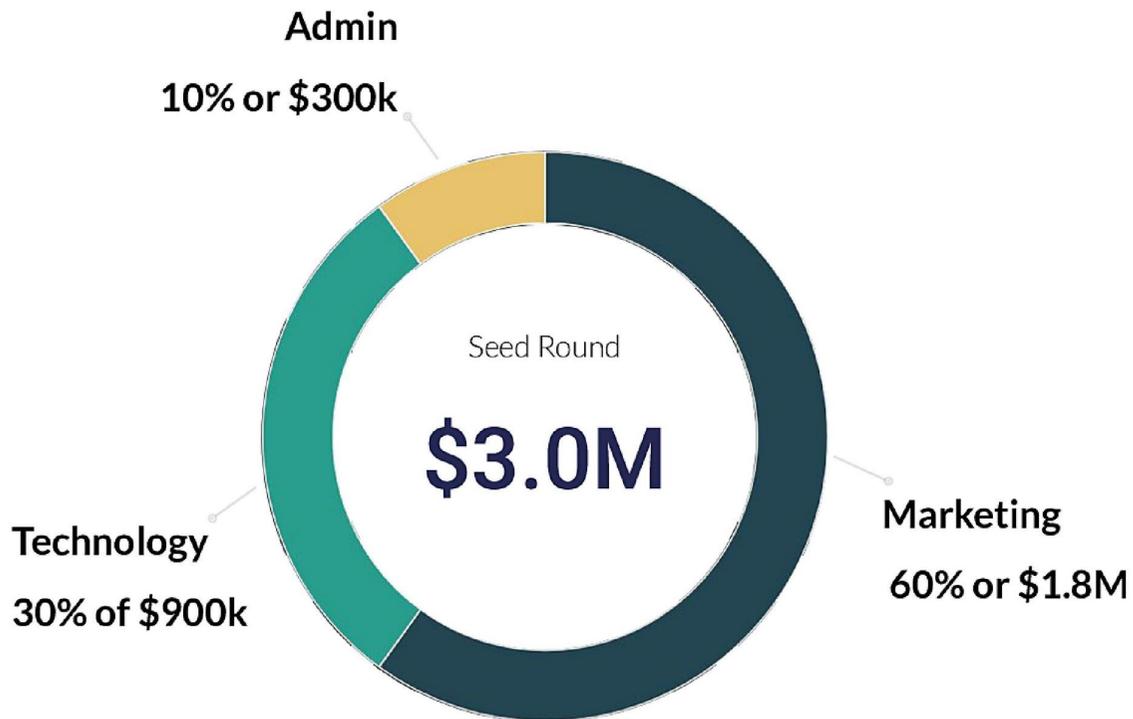
Top financial advisor with over 35-years of
experience. Made over \$50 million for
clients. Successfully built/exited 3 financial
service businesses.



Matt Wallaert

Chief Behavioral Officer at Clover Health,
Behavioral Scientist at Microsoft,
Lending Tree, Thrive

The Ask



\$1.8 in Marketing Spend results in
\$984k in Monthly Recurring Revenue
or
\$11,800,000 in Annual Recurring Revenue

THANK YOU

Let's Chat

Calvin Williams, Jr., CEO
contact@freemancapital.co
www.freemancapital.co

Key Take-Aways

We are closing the wealth gap by making it easy for people to get started, get educated and get specific wealth-building actions to start increasing their wealth within the first 30 days.



Based in North Carolina

2018 & 2019

Founded Launched



Minority Led, Gender
Diverse & Inclusive



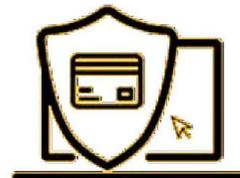
Leadership Team of 4



Raised \$200k



10%+ MoM
MRR Growth



1st Black-Owned
Robo in USA

Google for Startups

 freeman capital

Key Unit Economics Comparison

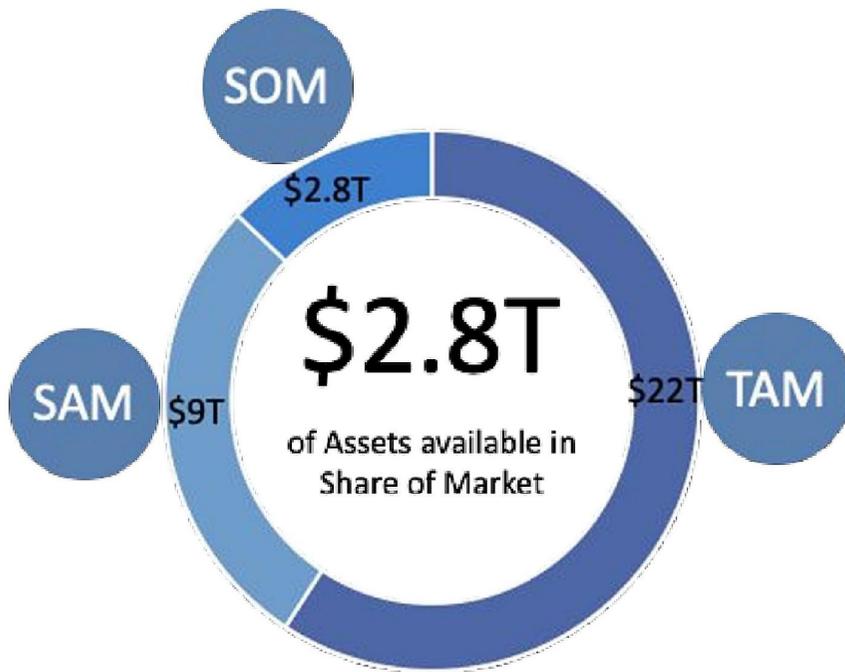
	Business Model	Customer w/ <\$20,000 AUM		Customer w/ <\$50,000 AUM		Customer w/ <\$100,000 AUM		Customer w/ <\$250,000 AUM		Paid User Churn
		LTV	CAC	LTV	CAC	LTV	CAC	LTV	CAC	
Betterment	AUM Fees	\$500	\$1,000	\$1,250	\$1,000	\$2,500	\$1,000	\$6,250	\$1,000	~2%
Wealthfront	AUM Fees	\$500	\$300	\$1,250	\$300	\$2,500	\$300	\$6,250	\$300	~2%
Freeman Capital	SaaS + AUM Fees	\$5,330	\$75	\$8,240	\$100	\$13,240	\$175	\$28,240	\$300	~2%

The competition's AUM fees model focuses on the \$100,000+ AUM customer. Our SaaS model serves the <\$100,000 AUM customer and makes it profitable.

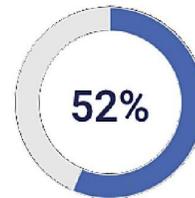
AUM: Assets Under Management; 10 Year LTV: Customer Lifetime Value; CAC: Average Customer Acquisition Cost; Paid User Churn is per month

Total US Market

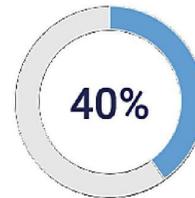
In Assets



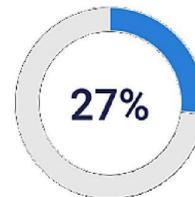
In Population



TAM 174 Million Americans
With net worth under \$250,000



SAM 69.9 Million Black & Brown Americans
With net worth under \$250,000



SOM 48.3 Million Black & Brown Americans
With net worth under \$250,000 & aged 22-53

TAM = Total Addressable Market; SAM = Served Available Market; SOM = Targeted Share of Market

