VISE AI

Empowering Financial Advisors to Make Better Investment Decisions

Problem

CNBC report 2018

71% of clients are disappointed by their financial advisors as a result of:

- Lack of customized investment advice
- Inability to explain investment decisions and rationale
- Untrustworthy advice

Problem

Cerulli Associates report 2016/2018

- Advisors spend more than 15 hours a week on Investment Management
- 87% of Advisors say lack of time is why they are unable to grow their business

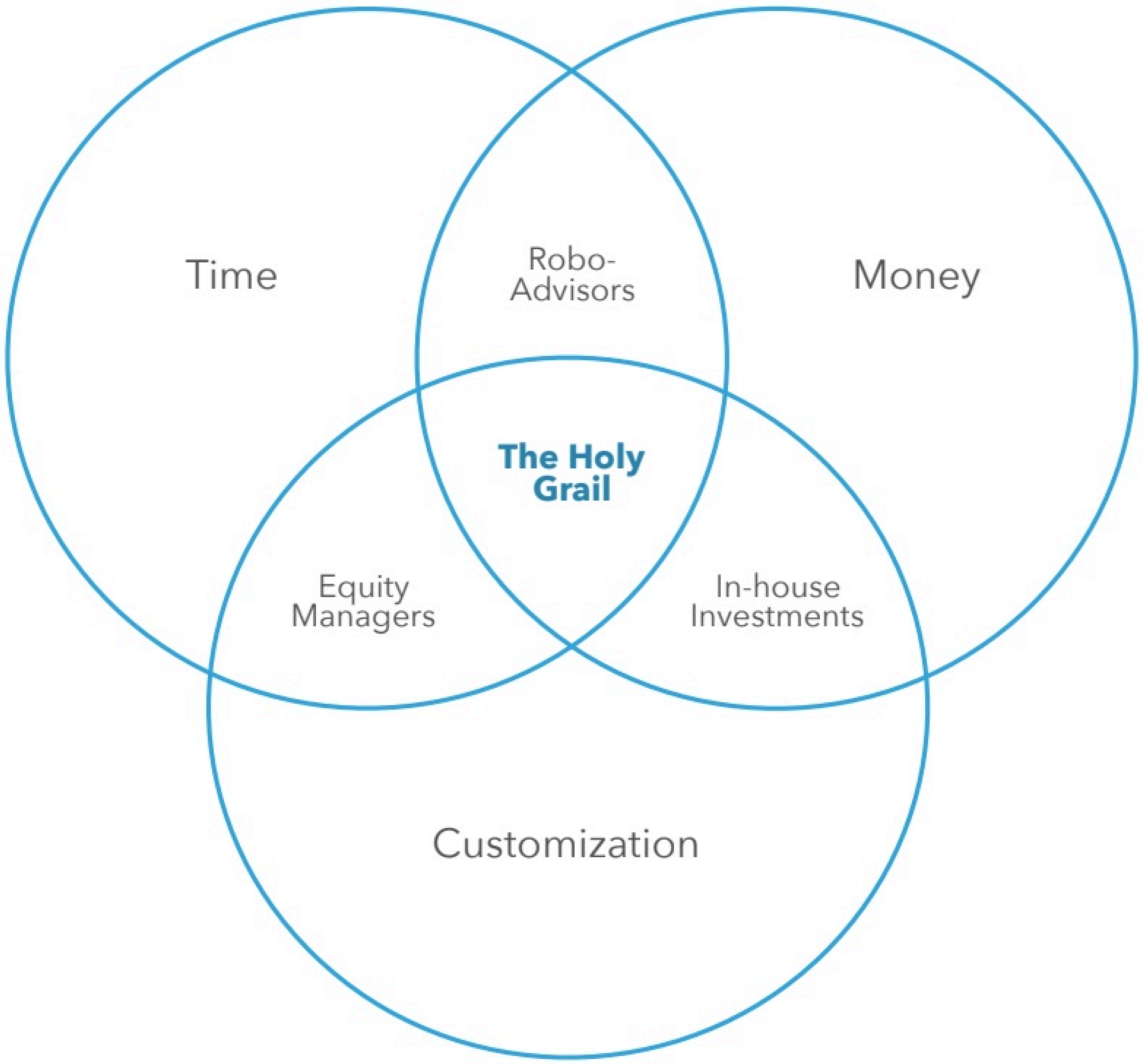
To save time, over 83% of Financial Advisors outsource some of their investment responsibilities.

Problem

Financial Advisors historically have been restricted to two of the following:

- Save time
- Save money
- Build customized portfolios.

Clients need all three.



Solution

Vise AI is an outsourced solution automating Portfolio Construction & Management. Our intelligent, low-cost, client customized portfolios saves advisors time and satisfy client's concerns.

Automation — Intelligence — Customization

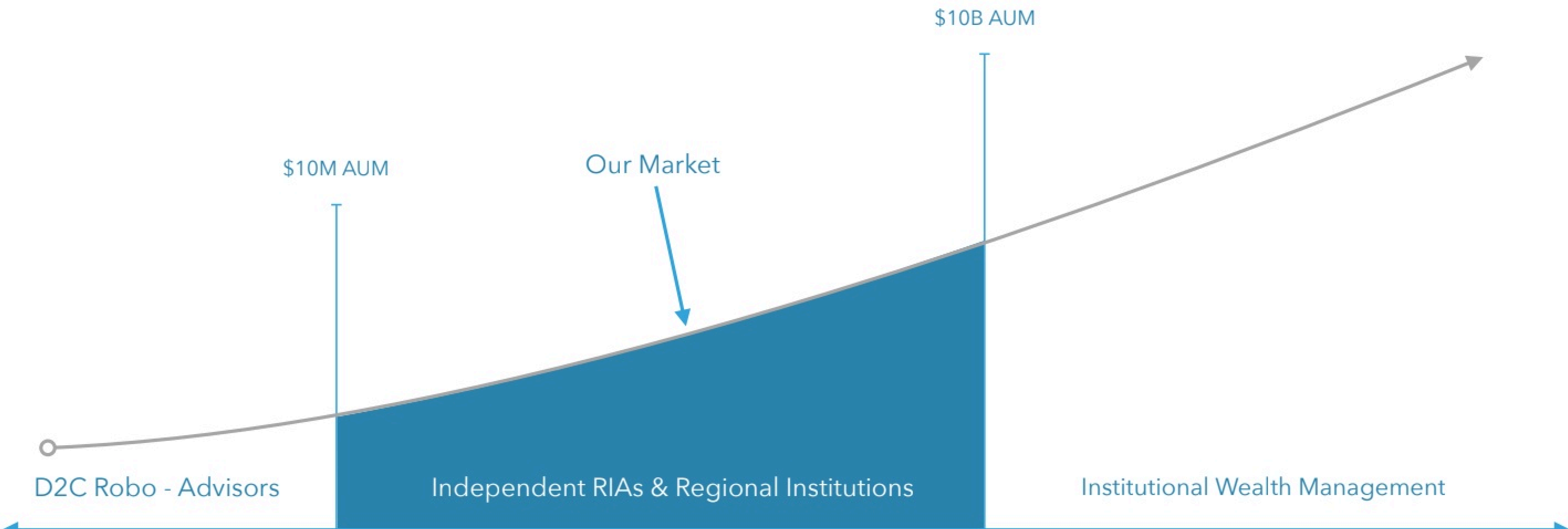
Automated Portfolio Construction & Management saves advisors' time while providing superior quality

Portfolio Intelligence & Unique Insights explains the "why" and provides specific talking points for Advisors

Customized stock based investment portfolios managed by AI fit to individual clients' needs

Market Outlook Wealth Management

Source: Cerulli Associates Report 2016, Schwab Advisor Report 2017, Advisor Perspectives, Investment News



<$20B AUM

- $28k avg account size

$10T AUM

- $30B Total Addressable Market
- 16.7% last year in total asset growth
- $285M Avg Firm Discretionary Assets

$70T AUM

- 8.5% last year in total asset growth
- <12 Institutions controlling market

Market Outlook Wealth Management

Source: Schwab Advisor Report 2017, Financial Advisor Magazine, PriceWaterhouse Cooper

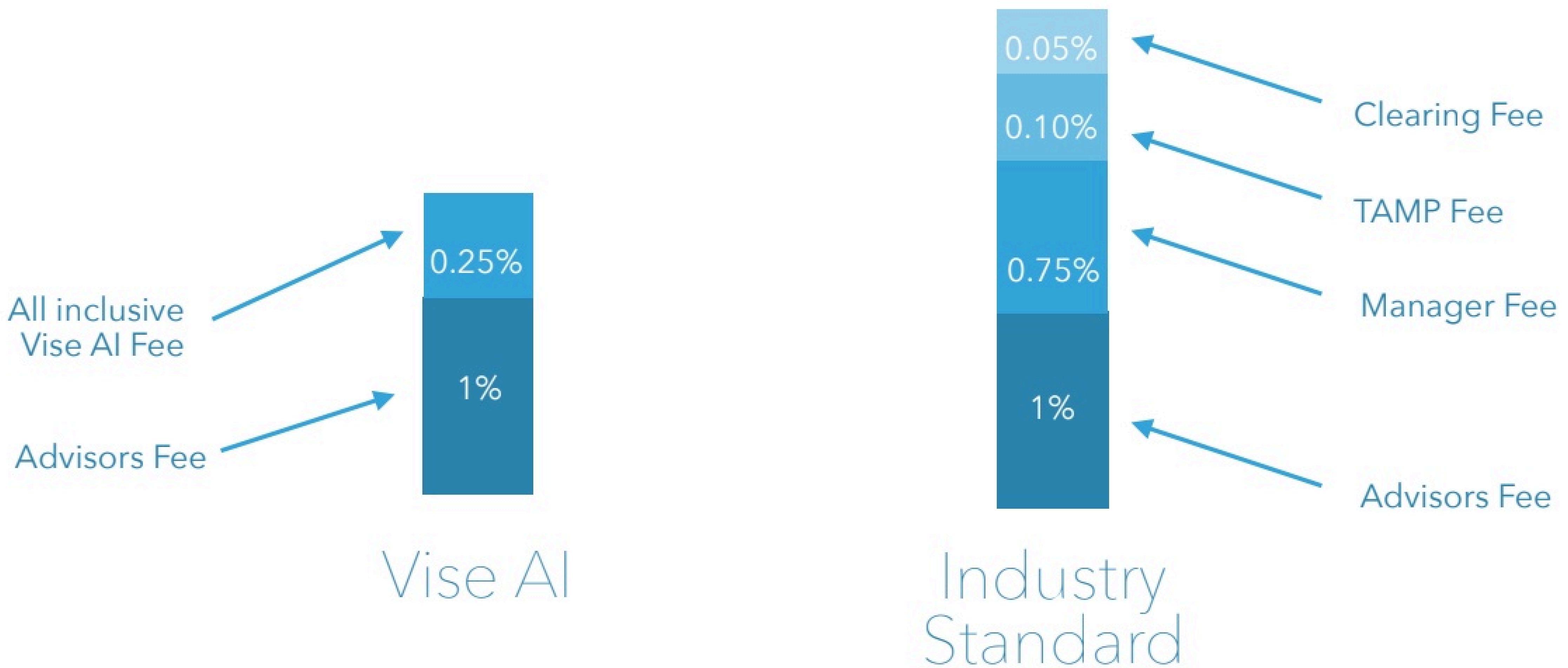
Financial advisors have been a notorious, tech-phobic and difficult market to sell to, until now.

77%+ RIAs cite automation and digital capabilities as their biggest need in the next 5 years

61%+ Advisors still spend at least 40% of their time on Investment Management activities

78%+ Clients who cite use of technology as a key factor in choosing or leaving their Advisor

Business Model AUM based Fee on the Total Assets Managed



We charge a fee based on the managed assets on the platform.

The fee will average .25% and is all inclusive

combining all trading costs and our margin

Technology Proprietary Machine Learning Models + Proven Quant Models

1

Machine Learning For Portfolio Construction

Learns with every portfolio and uses a proprietary system to predict the expected return. Recurrent Neural Networks identifies correlations between trends in price and alternative data.

2

Portfolio Intelligence

Provides a basic justification on the “Why” behind the portfolio with a Birds eye view of analyst opinions on the stock and general portfolio sentiment. NLP allows the algorithm to read thousands of articles, analyst reports and SEC fillings in seconds.

3

Active Portfolio Management & Smart Rebalancing

Notifies advisors when market conditions change and suggest portfolio changes accordingly. The platform automates market and time smart-tax based rebalancing.

4

Design & Interface

Bring modern simplicity & design to Financial Services. Handpicked data that best justifies the portfolio is displayed beautifully. The platform interface is customized to a firm’s unique needs and is integrated directly into the firm’s trading platform.

Team Ph.D Level Engineering Team & Industry Backed Business Team

Samir Vasavada Co-Founder & CEO

Background in Startups/Operations. Consulted with large Financial Services firms & Tech Companies (Microsoft, BCG, Deutsche Bank) on Fintech, AI and Mobile Development.

Runik Mehrotra Co-Founder & CTO

Background in ML/AI research, consults globally with Financial Institutions (MassMutual, RBC Royal, BlackStone Capital, Deutsche Bank, Morgan Stanley) on AI in Portfolio Management. Buy-side Consultant for Gerson Lehrman Group. Wharton/Penn Engineering undergrad.

Dr. Marc Ettlinger Ph.D. AI/ML Engineer

Google NLP Artificial Intelligence Team Dir. & UC Berkeley Neurolinguistics/NLP PhD, Head of AI at Conversant

Dr. Joshua Woodruff Ph.D. Lead Data Scientist

VP at Morgan Stanley, Yale undergrad/UT Austin PhD in Ops Research & MD & Modeling Director at IBM. Research with Robert Shiller

Dr. Joerg Osterrieder Ph.D. ML Scientific Advisor

Executive Director at Goldman Sachs, Quant & Portfolio Researcher at major Hedge Fund. PhD in Financial Mathematics.

Robert Owen Managing Director & CCO

RIA/Financial Advisor for 10+ years. Developed SMA/UMA Portfolio Management platform acquired by E-Trade. Lead E-Trade's Stock Plan advisory teams. CFP, AAMS, CRPC

Scott Winters Advisor

CEO of Financial Gravity (mega Broker Dealer) and former-Founder & CEO of EQIS, one of the largest TAMPs for RIAs.

Jon Xu Advisor

Co-Founder of Future Advisor, one of the first Robo-Advisors acquired by Blackrock

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