Plootus: a personalized way to your 401k

Problem Statement

1   1 in 3 Americans have >$5k in their retirement account and social security facing financial challenges

2   People do not know how much they will need to retire. Have saved only 12% of what they need

3   Even those who are trying to prepare are dealing with complexity, high fees and lack of trust in financial services

Solution

Personalized 401k retirement planning to achieve and monitor your retirement goals

Save Money
Selects low fee investment options from 401k

Personalized AI
Link accounts; AI determines user retirement needs (Patent pending)

Unbiased Advice
Recommends diversified investments for better returns

Available on the App Store

Available on the Android App Store

Value Proposition

B2B

What's in it for Employers/Advisors

- Meets financial wellness objectives
- Higher enrollment /increase adoption
- Relieves Financial Advisor in aggregating financial data and advising on 401k allocation
- Reduce HR time and effort in explaining 401k
- 24/7 access through mobile/computer
- Attractive to Millennials & Gen Xers
- Personalized service to employees
- Employee stickiness and improved retention

B2C

**What's in it for Employees/Consumers**

- Reduces friction: no data entry by user
- Personalized for user
- Ease of use & access through mobile
- Take benefit of employers match and not leaving any money on the table
- Demystified the financial jargons
- Saves fees
- Improves returns

Market size

$71 Trillion+
Wealth
Management

28 Trillion+
Retirement

7.7 Trillion+
401k, 403b
and others
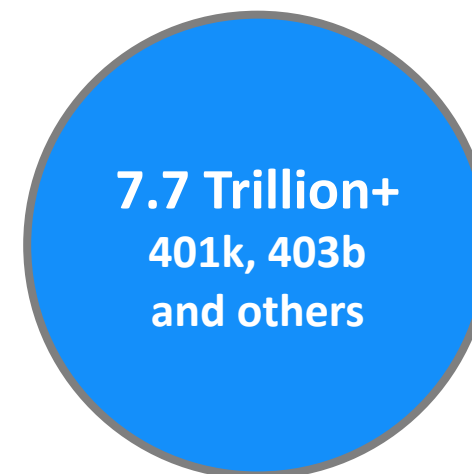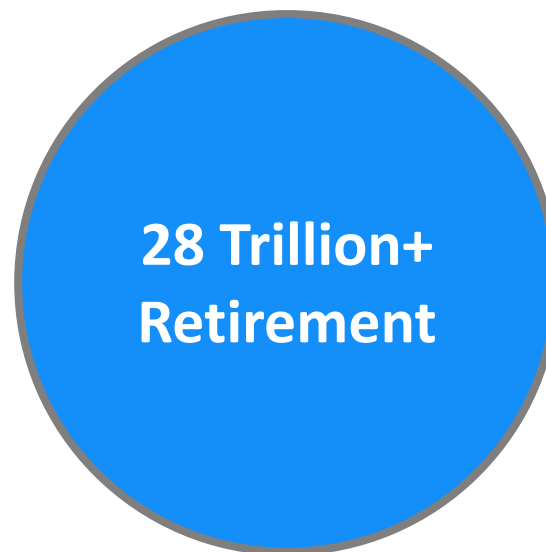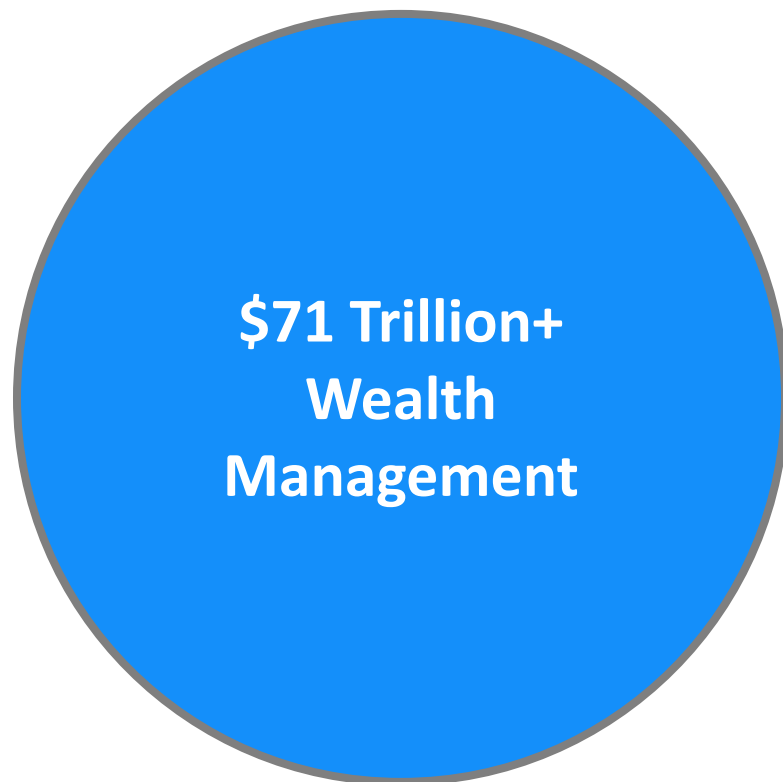
Competitive Advantage

Easy to Use
Requires minimal inputs

Unbiased
Does not sell any funds

Comprehensive
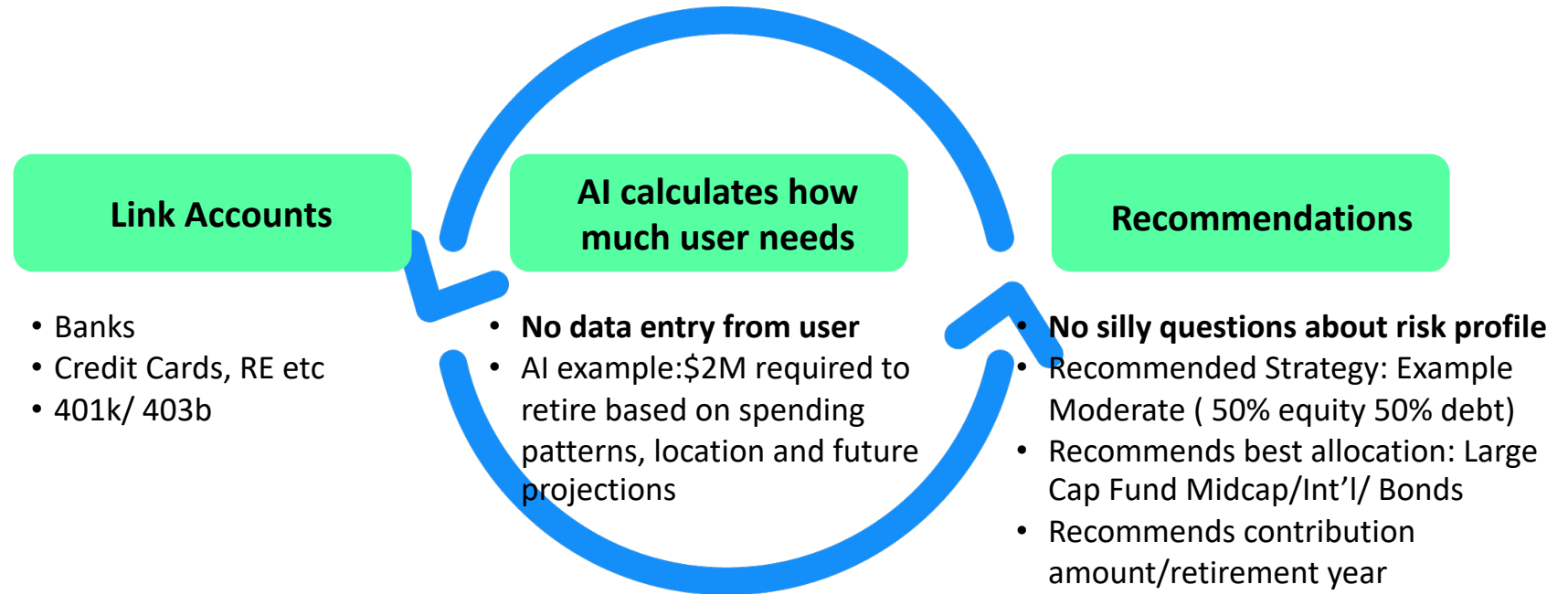Consider spending habits and projects for future

Fixed Fee
Not based on AUM

Real-time
Updates recommendation on real–time basis

AI
Patent pending algorithm

How it works?

Link Accounts

- Banks
- Credit Cards, RE etc
- 401k/ 403b

AI calculates how much user needs

- **No data entry from user**
- AI example:$2M required to retire based on spending patterns, location and future projections

Recommendations

- **No silly questions about risk profile**
- Recommended Strategy: Example Moderate (50% equity 50% debt)
- Recommends best allocation: Large Cap Fund Midcap/Int'l/ Bonds
- Recommends contribution amount/retirement year

Dynamic & Iterative process

Product

Step 1:
Link accounts

Step 2:
AI Projections

Step 3:
AI Recommendations

Step 4:
Proposed funds

*Saves 61,200 in fees

*Increase asset by 318,000 over longer run

*Investments are subject to market risk. Based on the assumptions that an individual is starting with zero balance and investing fro 30 years.

User testimonials

Select Testimonials

One of the best Apps available in the market for financial planning. The app shows your net assets and liabilities in an easy to understand interface. You can add your cards, accounts, and policies for accurate financial predictions related to your future expenses and retirement plans. If there is any loophole in your investment or retirement plan, the app notifies you about the possible outcomes and risk for free! ….

Plootus is User friendly , and they make it easy for people like me , in health care sector , who do not understand finance .

A very informative app. Easy to use. Has lots to offer. A must have tool for financial planning!!!

➢ Most people save for retirement only through Defined contribution plans such as 401k

➢ Users prefer unbiased advice

➢ 3000+ users from various large and mid size companies

★★★★★ **4.8 Rating**

Available on the App Store

Available on the Android App Store

Plootus Summary

Real problem	• 1 in 3 Americans have >$5k in their retirement account • Low financial literacy and lack of unbiased advice
Solution with traction	• Personalized service, Patent pending algorithm used to calculate how much user needs for retirement and provides unbiased portfolio selection • 3000+ users in last 6 months
The right team	• Industry experience combined with technology excellence • Superior user experience through native Apple and Android apps