Investor 2.0

Delivering a new standard in investing
for the next great generation - Generation Z.

Problem!

Investors encounter fragmentation and technology gaps as they enter financial markets.

Lack of a fully managed vehicle to hold different types of financial assets for personal capital growth.

-> Being **UNINFORMED** about tax obligations and ways to reduce such burdens, can end up being very costly.

-> Investors end up using **MULTIPLE PLATFORMS** for legal entity formation, investment tracking, accounting, and compliance, thus increasing cost.

Investor 2.0

Solution

Provide investors with a fully equipped low-cost service - an Investment Purpose Vehicle to access open and private financial markets.

Investment Purpose Vehicle

- Legal Entity
- LEI Code
- Bank Account
- Consolidating portfolio dashboard
- Automated accounting and reporting
- Plug-and-play exchange accounts
- Community
- Education
- Portfolio management tools

Investor 2.0

Why an IPV?

Because a strong portfolio requires a strong foundation.

Low-Cost

Automated accounting

With the power of automated accountancy, Investor 2.0 can manage investors' books and keep the cost of running and IPV low for the investor.

Growth optimised

IPV - An Estonian legal entity

For the eighth year in a row, Estonia has the best tax code in the OECD*, meaning no corporate tax until profit distribution.

*based on a 2021 International Tax Competitiveness Index Rankings report by taxfoundation.org

Cost effective

Framed for easy onboarding

All IPV's are structured the same, they are identifiable with LEI Codes and are formed with KYC/AML procedures, which reduce the cost of due diligence for exchanges and brokers.

High compliance

Punctual reporting

Fiscal reports and documents for tax declaration can be automatically generated allowing the investor be compliant without any hassle.

Investor 2.0

Why now?

Catering to Generation Z's demand for investing solutions, by offering a fresh, forward-thinking service - a foundation to build their pension, capital and entrepreneurship.

Gen Z is the most investment-savvy and digitised generation of all. They save 14% of their income and invest it into multiple markets, with many investing with the goal of early retirement.

In the US alone Gen Z will become America's largest generation by 2034, with a population of 78 million, according to Morgan Stanley.

61M USERS
COMBINED FROM ONLY 4 EXCHANGES

- Interactive Brokers: **1.7M** users
- eToro: **28.5M** users
- Degiro: **2.2+M** users
- Binance: **28.6M** users

54% of GEN Z*
Hold some investments

- **23%** Crypto
- **26%** Stocks
- **10%** NFTs
- **12%** Mutual Funds

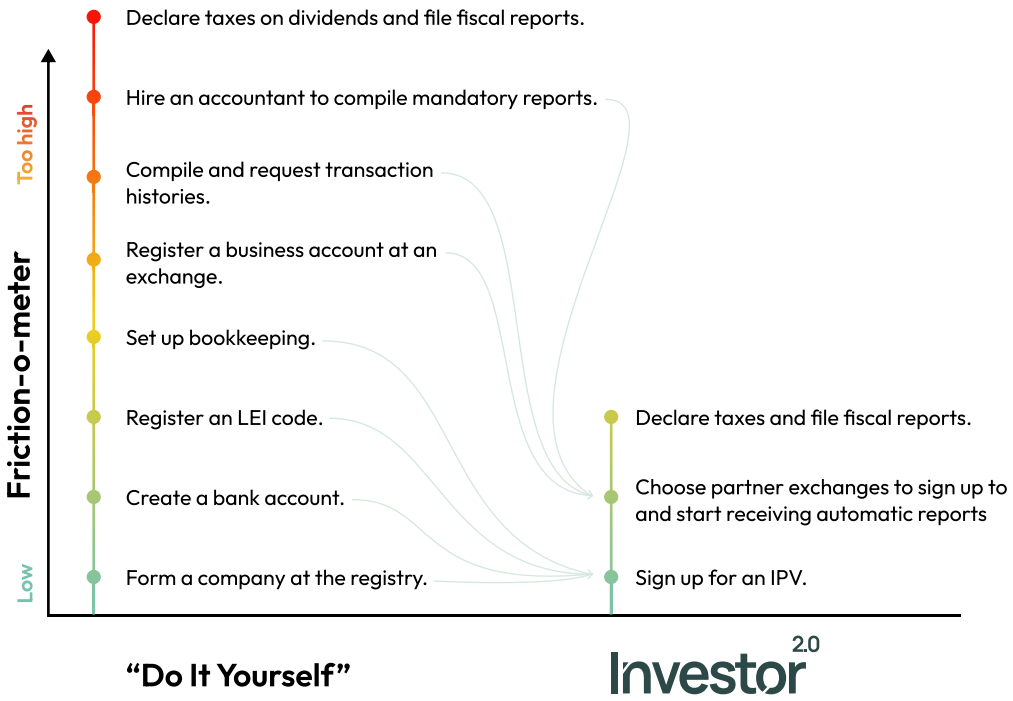
75% of GEN Z*
in the UK plan to buy stocks.
*Finder.com Investment Statistics

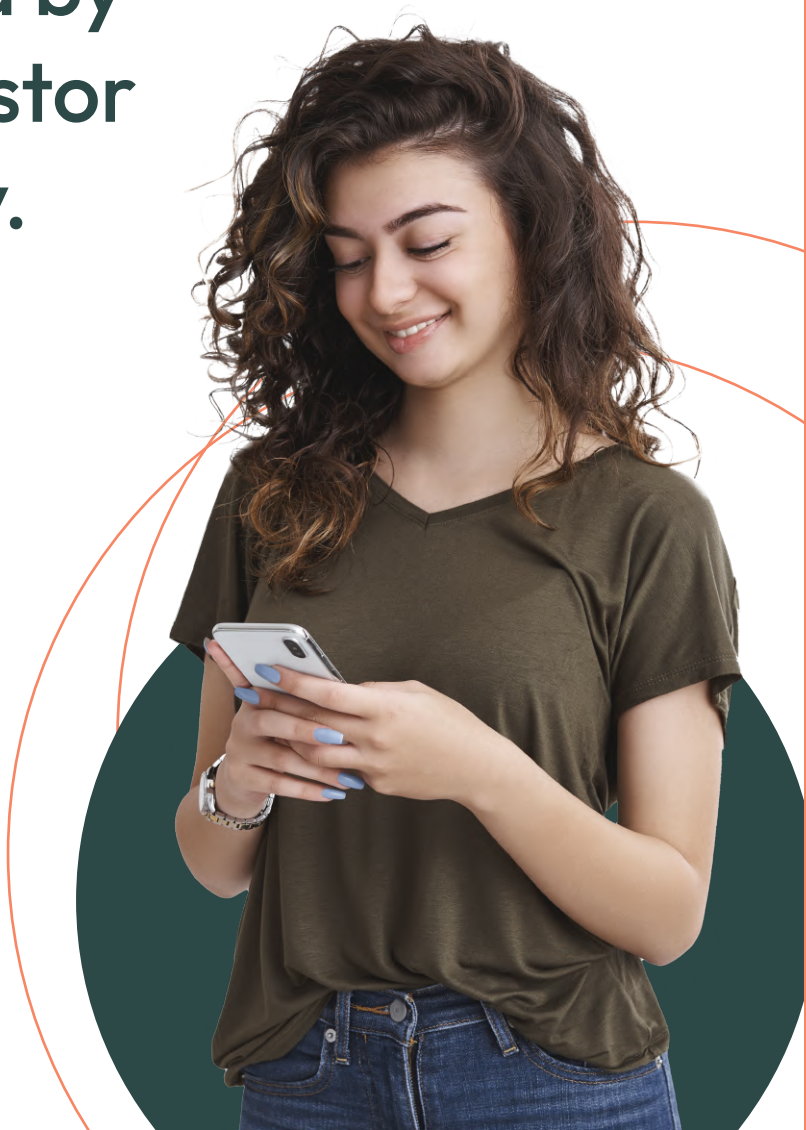
Fastest growing income*
Set to quadruple to €30T over the next decade
*data by Euromonitor

Investor 2.0

Compacting barriers

IPV's life cycle is fully managed by Investor 2.0 to relieve the investor from high friction bureaucracy.





Investor 2.0

Revenue streams.

Portfolio Tracker

€4.99 / month

For individuals looking to maximise their growth.

- **Portfolio Dashboard** - Keep and build an overview of your investments across multiple accounts.
- **Report generator** - Generate comprehensive profit reports from your investments.
- **Build watchlists** - Never miss a good entry with alerts and watchlists.
- **Access to Insights** - Grow your knowledge from educational content.
- **Community** - Follow your favourite investors and learn from the best.

Investment Purpose Vehicle

€25 / month

+ €7 a month per each exchange account

Build your portfolio for the long term or trade with higher volumes.

- **Legal Entity** - Your personal investment vehicle - yours to keep forever.
- **Dedicated Bank Account** - Transfer funds from and to exchanges and brokers.
- **LEI Code** - Legal Entity Identifier for transparent financial transactions
- **Accounting** - All your transactions are automatically compiled and generated into a report
- **Partner Network** - Open business accounts with ease with our partners exchanges.
- **Portfolio Dashboard** - Keep an overview of your investments across multiple accounts.
- **Full access** - Access to all tools and services within the Investor 2.0 ecosystem.
- **Private investments** - Gain access to private investments only through the Investor 2.0 network.

Corporate account

€20 / month

Do you already have a legal entity for investing purposes?

- **Portfolio Dashboard** - Keep and build an overview of your investments across multiple accounts.
- **Report generator** - Generate comprehensive reports from your investments to share with your accountant.
- **Build watchlists** - Never miss a good entry with alerts and watchlists.
- **Access to Insights** - Grow your knowledge from educational content.
- **Community** - Follow your favourite investors and learn from the best.

An additional Freemium model is also available for users who do not mind advertisements and do not need every feature of the 4,99€ model.

Investor 2.0

Market size

As profits from trading and investing have to be declared, the fees for simple accounting services, such as basic bookkeeping and tax compliance for individual retail investors or traders, can range from **€50 to €150** per hour.

€30B — **TAM** 600M users.

€8.7B — **SAM** 152M users.

€1.2B — **SOM** 25M users.

2% SOM market share. → **78M ARR.***

*Generated from:
120k IPV users with 1 investment account @ €32/month
350k Dashboard users @ €4,99/month
50k Business users @ €20/month



TAM based on crypto users reported by Crypto.com and Gen Z investing habits. SAM based on users from Top10 exchanges in Europe: Binance 28,6M, Coinbase 73M, Plus500 280K, Kraken 6,2M, Interactive Brokers 1,7M, Trading212 1.5M, XTB 500K, eToro 28,5M, Crypto.com 10M, Degiro 2,1M. SOM based on the number of people who own stocks or crypto from our initial target countries (Germany, UK, Estonia).

Adoption to market

Primary persona

Investing platforms and brokers

Partner with platforms to reduce their cost of due-diligence by onboarding a pre-checked and framed IPV with an LEI code.

Partners can promote Investor 2.0 by direct e-mail or add a whitelabel signup form directly to their website.

Interactive Brokers - 1.7M users **Degiro - 2.2+M** users

eToro - 28.5M users **Binance - 28.6M** users

Change - 300K users

Secondary persona

Gen-Z investors

Investor 2.0 builds a community platform around portfolio management tools and educational content where investors can host shows, talk about best practices and future outlooks.

Investor 2.0 will also promote its Partner Network platforms directly to further increase their growth and activity in a manner of symbiosis.



Current partnerships: Change

Partnerships in progress: Interactive Brokers, ADMIRAL MARKETS, Bondora

Investor 2.0

Competition.

Setting up a path to blue ocean.

Since no portfolio management software offers a legal entity creation as a service and a strong community, Investor 2.0 IPV creates a uniqueness in the market.



- Google Finance
- Navexa
- Morning Star
- Kubera
- **Divly** (cost based on transaction quantity)
- **Koinly** (cost based on transaction quantity)
- **Cointracker** (cost based on transaction quantity)
- **Investor 2.0**

*Attributes are defined by a combination of different available asset classes, reporting, dashboard statistics and compliancy management.



Investor 2.0

The ask.

Funding is used by keeping cost effectiveness in mind.

A large part in keeping costs down comes from already having access and the know-how to automated accounting and IPV formation systems.



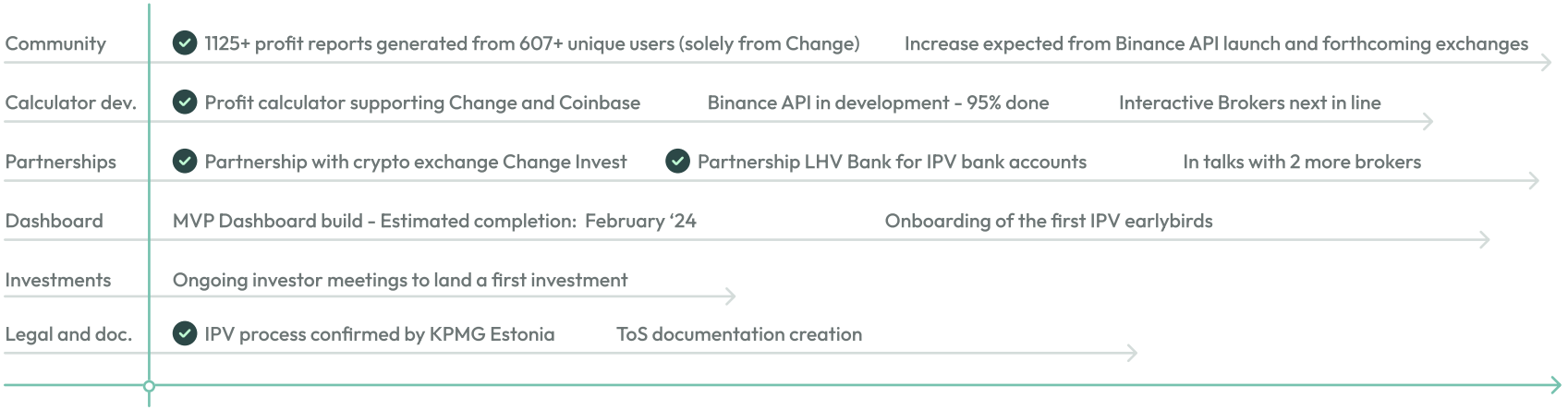
Current developments.

Currently we are bootstrapping the MVP Dashboard, Profit Calculator, web developments and legal documentation to start onboarding users and begin the growth of the Investor 2.0 community.

KPMG Business model verified by KPMG.

LHV Signed co-operation with LHV Bank for IPV money management.

Change Official partnership with Change Exchange for access to 300,000+ users.



Investor 2.0

Why us?

Combination of vision, market experience and the desire to elevate the current investing space.



Ragnar Everest
Founder

Built up from scratch an international accounting and business consultancy company - **1Office** - in 7 countries, created a fully automated company formation and an accounting service. In addition had the honour to work closely with the Estonian government to revive and build up the e-residency program.



Bertil Dobris
Operations

Accomplished project manager with experience in various industries. Has led local and international marketing and development projects in digital agencies and start-ups. Has helped launch 2 crypto projects.



Mart Raadik
Development

Founded a startup and built an educational platform **ELIIS** into a 160,000 user SaaS business across 5 countries with 14 employees. Worked along with learning and developing close relations within the Ministry of Education of Estonia. Infrastructure Project Manager at Playtech for 8 years.

Investor 2.0

Contact



Interested?

We are more than happy to talk to new investors and set up a meeting for a more detailed pitch.

ragnar@investor2.com

bertil@investor2.com

www.investor2.com

Investor 2.0