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1. Idea description

insave is the first app to fulfill all needs of investors. We help you to research, communicate, invest and accomplish financial needs, eliminating the need in brokers, banks, e-wallets, financial news aggregators, platforms for research or charting, forums, and in many, many other absolutely useless applications. And what is really important, that we show you how to save in a completely new way.

2. Main problems

- You have to use dozens of useless financial platforms and apps at the same time.
- There is not an app, where you can fulfill at least one stage of your investing experience properly.
- Total absence of platforms and brokers appropriate for beginners and professionals.
- Very high informational threshold.
- No help with research, portfolio creation, and investment picking.
- Investing and trading are very boring and unenjoyable routines.
- Quotes, quotes, quotes, and charts, that's all.
- You can't communicate, ask, read others' ideas and discuss anything.
- You can't share opinions, memes, videos, links, or just the information, you find valuable.
- Absence of tools for fundamental research (news, financials, statistics, analyst ratings, target prices, etc.).
- If there is some content, it is very long plain texts, no videos, and photos, while today nobody wants to read, especially long texts.
- If there some research solutions, they are mostly useless, uninformative, hard to use, and illogical.
- Bad, small, uninformative, and weird mobile charts.
- Too complicated, illogical, outdated, and overloaded interfaces.
- Shortage or total absence of indicators and other tools for technical analysis.

- If there are some indicators, it is a little typical set of them.
- Low, vanishing, or negative rates on savings accounts.
- Investing is very hard and takes a long time to gain experience while putting your money in a bank is undoubtedly much simpler and more comfortable for everyone than to start investing on your own.
- Impossible to fulfill main financial needs (send, receive, request, make online/offline purchases, pay for bills, and so on).
- You can't fund your account using modern sources (crypto, apple pay, google pay, even debit cards, and so on).
- Limited investing opportunities (no crypto or modest list of securities).
- You won't find margin and different order types.
- You most probably can't short sell.
- Platforms, where you always have to wait (to register or open some features, for money transfers and so on).
- You can't use brokers and exchanges, if you are under 18, live in particular state or outside the US.
- For the last hundreds of years, the financial sector has been showing, that it can't invent anything new, roll out new solutions and features, evolve and make progress, while all the problems remain unsolved.

3. Main solutions and competitive advantages

insave is the first app that helps investors on all the stages of their investing experience, eliminating the need in tens of absolutely useless apps and platforms.

Find out our feed, which makes your experience interesting and helps you to read opinions of other investors, communicate with them, share information, and discuss everything you want or just to use it as a tool for research. Feed right now has 4 different sections: for you (AI used for content creation based on your interests), trending (posts gaining popularity), latest (the latest posts), portfolio (the most actual info about your portfolio assets). You don't need to subscribe on somebody, search for the particular asset every time, just enjoy based on your interest's user-created content. We also have characters limit for posts (840 right now), because now all the content in the financial sector is too overloaded (honestly, it is not content, it is long boring news or analyses), while nobody wants to read them, better watch videos, photos or read short notes. We have our own mobile video player, for watching uploaded videos (in near future) or third-parties video by link, without leaving the app.

You will be able to accomplish the majority of your financial needs (send, receive, request money, and make online/offline purchases). You won't need to transfer money to your bank every time to accomplish them. Moreover, you will be able to fund your account by crypto, debit card, apple pay, google pay, and so on, not only bank accounts as it was before. In the portfolio section, you will find all the assets you own and their performance. And, I almost forgot, we have created the most convenient way of

interaction with the crypto: you own real crypto, it means so even on weekends (when banks don't work) you will be able to transfer money outside the app, or you may sell some crypto in the terminal, it immediately converts to the real dollars and you may pay for your latte in Starbucks e.g.

There are many platforms, which provide research solutions, but one platform doesn't have any tools for technical analysis, others don't have any tools for fundamental analysis. Moreover, most of them look like they were made in the Victorian era. It means they are simply useless, outdated, uninformative, hard to use, and don't have mobile solutions, while high informational thresholds remain the same, while investment picking and portfolio creation are the hardest issues in the investor's experience, while beginners don't know how to invest at all. So, we decided to rebuild and reinvented all of them, to make them super simple and informative, and to solve all the above-mentioned problems, and now we have the best research solutions in the whole financial sector, enough to make the best decisions. And it is only the beginning, we don't stop, enhance them, and will roll out the new tools in foreseeable future.

But you don't even need to make research by yourself, we help you with an investment picking. First of all, the feed, especially "for you" section, where you will be able to find ideas, opinions, posts based on your interests and make research, by communicating with others. Secondly, we have something like "playlists", which combine different assets/stocks in one group. Right now, we have about 170 playlists (will be much more) like most growing technology companies, most recommended healthcare, new disrupters, biotechnology, vaccine producers, the future of transport, fintech, renewable energy, Peter Thiel's portfolio, cybersecurity, chipmakers, 5G, Elon's Twitter, rule of 40, most growing SP500 stocks, companies with best corporate culture or LGBTQ executives, 5 days before the earnings and many, many others. If you are a beginner or just don't know what to buy, just tap on the explore window and you will find something you are interested in. And if you want to make research on your own, you may search for Apple and see there 16 playlists e.g., which all give you a very deep understanding of the company, what it does, its main features, why it is a good or bad investment, their future and so on, and don't forget that you see also the most actual feed posts about the particular company too.

You will find the best mobile charts among all apps for investing. You can customize them, add indicators, change layouts (candles, lines, etc.), without overloading it, and the chart will be interactive. To easily check the latest quotes of your portfolio assets, you tap on them in the portfolio section or in your watchlist, where they are put automatically when your order is executed. We have the first mobile charts, appropriate for technical analysis or day trading, and they also are the biggest, the easiest, and the most informative ones.

insave is open for everyone, despite your age, location, or citizenship (except states and countries, where we can't legally operate). You can start using insave from the

moment you install the app, but to open full access to investing and financial solutions you will have to come through the KYC, we will work our best to make it the fastest one, open even on weekends. Right now, to see the app for the first time you wait from several working days to weeks or sometimes even months.

On insave, you will be able to invest in stocks, ETFs, crypto. We will be the first, who combines real crypto and stock trading. As I said crypto you trade is real, it means, that you will be able to fund your account or withdraw it on an external address, anytime you want. We will be the first, who will let you short sell both crypto and stocks, or you will be able to choose the leverage (2x, 3x, 5x), while the interest is accrued on an hourly basis, adding more flexibility to a user and for a business. We won't have any limits on stocks and ETFs list, if there are more than 5k stocks on NYSE and NASDAQ, we will give access to all of them, not to 500 or 1k, to all stocks.

We have solved all of the main problems, and now working on turning them into reality, made a lot of solutions appropriate both for beginners and experienced investors, investing now is not only quotes, quotes, and charts. Our interface is the easiest, most logical, and informative one. And what is really important, that we have invented a completely new way, not to invest, but to save, and we are going to make it as simple as putting your money in a bank, lucrative and available absolutely for everyone.

4. Market analysis

First of all, there is not a platform, fulfilling at least the investing solutions (as the core) for 50% (most of the "peers" even for 20%). Secondly, all of our "peers" show the total disability to invent something new, roll out new features, evolve, and make progress, while most of their solutions are useless, outdated, and complicated. And to finish, we will be able to disrupt the industry even with one solution set (investing, research, social and financial), not speaking about a whole application, where we don't have any competitors.

But still, we will operate in the brokerages market and will meet the completion there. To better understand our "peers", we will divide them in three separate categories:

- Outdated brokers (Charles Schwab, Fidelity, Interactive Brokers, TD Ameritrade, and so on)
- Robinhood
- New movers (Webull, Revolut, Binance)

A. Outdated brokers

All of them have the same problems and no competitive advantages over each other. Let's start from the core—investing solutions, you won't find crypto, mobile charts, or normal terminal, but you will find many useless requirements and limits for account

registration, margin taking, trading, investing, etc. Then you have a shortage or absence of research solutions on the mobile (better say total absence), while all the existing solutions and everything they provide is too useless, outdated, and uninformative, similar to their interfaces, but, besides, they are also illogical and complicated. Also, you don't have any financial and social solutions at all. Not to waste your time, simply put, all the main problems remain unsolved.

B. Robinhood

Our main peer and the best app for investing right now is undoubtedly Robinhood, all other apps are too, too long away from Robinhood. Let's start, you have the total absence of research and social solutions, while all other solutions are too limited, mediocre, and weird. Let's take the core — the investing solutions (because Robinhood is the broker): you don't own the crypto you buy, you can't short sell anything, limited access to the market, bad margin system, uninformative and illogical mobile charts, and so on and so on. They have a closed platform, which can't be used from unlicensed states, foreign country or if you are under 18, while to see the interface for the first time you will have to wait at least several working days. Robinhood is absolutely inappropriate for both experienced investors and beginners. It is just a first free broker with relatively good marketing, but even with it, its reputation is not the best one, cash for order flow, hide spreads, and have regular lawsuits with regulators and customers. Their UI is the simplest one but at the same moment uninformative, illogical, and overloaded with useless solutions. And again, all the main problems, unfortunately, remain unsolved.

C. New movers

We will start from Webull, which doesn't have any social and financial solutions at all, but it has an overloaded list of absolutely useless, complicated, and uninformative research solutions, to find which you should make a very big effort, while you don't have even a market cap and other essential tools. About investing solutions, you don't own the crypto, can't short-sell it, too complicated and absolutely uninformative small mobile charts, where you don't see the price and which is very, very overloaded and hard-to-use. And finally, their UX is so much complicated and illogical, making all the existing solutions entirely impossible to use. Their app is just a copy of desktop brokers from outdated categories with better UX design, they don't provide anything new, except, that here is again, all the main problems are still unsolved. But why it was so popular recently? The answer is simple because Robinhood made a mistake, while it is still 5 times better and long, long away from Webull. Honestly, it is very sad to see the best and the only alternative to Robinhood like this.

The next one from this category is Revolut. We will start from the core (investing solutions), they have a very, very limited list of stocks, you can't short sell anything, the margin is unavailable, only market orders, and, finally, it is very expensive, complicated

and mediocre. While in the US, buying stocks and crypto is unavailable. Moreover, they have absolutely no social and research solutions at all, while most of the financial solutions are too overloaded, useless, and complicated for an average user, who doesn't need to use their main features as multicurrency, free currency exchange, inter currency transfers, etc. on a regular basis.

Binance is the best-known and the biggest cryptocurrency exchange. Their investing solutions are limited within crypto, while securities are unavailable, it still has high commissions, an overloaded list of useless cryptocurrencies with very low trading volume, mobile charts are better than average but still inappropriate as a tool for research and technical analysis. They don't provide any social and research solutions. You can fund your account using crypto and debit cards (available not in all regions and not with popular currencies). Their web and mobile interfaces, especially mobile, are very overloaded, illogical, hard-to-use, and complicated, even for the very experienced investors, while and I don't even speak about beginners.

To conclude, not a peer solves at least one of the abovementioned problems, they don't invent anything new, don't roll out revolutionary features and solutions. To make a modern UI isn't enough, the filling stays the same, and the problems stay the same. The time has come and we are going not just to fill the void, but to show how to save in a completely new way.

5. Marketing campaign

We don't solve the particular need of particular investors, we are the painkiller from many types of pain, moreover, the drug is appropriate for everyone, has high efficiency, and no side effects. We are sure, that the product itself is the biggest and the main product driver in the long term, of course, if you constantly enhance and innovate it.

The first state we are going to start operating in full form is Massachusetts. First of all, we don't need any licenses there, secondly, we are very focused on gen Z and this state is full of young talents, who are dreaming to become successful, start investing, and saving for the future. Moreover, these talents may be a source for hiring in the future. We scrutinized what people from there like, what they visit, eat, drink, wear. do on weekends, their habits, accent, favorite sports, etc. We will do such a reconnaissance every time and, in every state, and country, we are coming in, to make the marketing super-targeted, if there is a need for it.

From the start will be open for everyone, despite your age, state, and citizenship, but in a limited format, without investing and financial solutions. We will open these solutions in the regions, where we can legally operate as fast as possible and impossible. So, we are primarily focused to make our marketing universal. We have many ideas on how to accomplish it, in formats you have never seen before. Our targeted auditory is gen Z

and persons under 30, who didn't start or just started saving, desiring to make their savings lucrative.

We focused on several user acquisition channels: content creation, content marketing, social medias, challenges, word of mouth, sharing, and ASO. Simply because most of them are free and they are the most efficient ones for our targeted auditory.

For social medias channel, we will use (TikTok, Reddit, Twitter, YouTube, Telegram, Instagram, etc.). First of all, we are going to attract users and influencers, who will create content on the feed, while we can give them an extra channel of advertisement, communicating with their audience, and, in some cases, an opportunity to create their own playlist. Secondly to attract new users. We will create viral content and may advertise it (if we get fundraised). We anticipate that the content we will create will be one of the main marketing drivers. Also, we will conduct challenges and play with auditory, like we will give the first 10k users free forever subscription, but unfortunately, at the same moment we close the registration in x months (new users won't be able to register), then we will prolong the registration for X extra months when the time ends, we say that we didn't have a registration, we always had a sign-up button.

One of the ideas for content-advertisement, for example, we take some movie scenes and remake them in a new way (something like short sketches, not longer than a minute), first of all, it opens giant room for creativity, secondly, we don't need to build the emotions around it, all of that videos will be familiar to everyone. Remakes of movies are only one of the ideas, we will use to reach the targeted auditory. We want to play with different users' emotions because we are sure, that marketing, based on one emotion is not enough in today's fast-changing world (like always motivate them or it is a presentation of new products every year at the same time).

Word of mouth is one of the most important drivers for us. That's why after you post something, you see the popping link, which you can easily send to your friends and promote your post to them. You can also share all the content of the playlists we have.

If we get fundraised, we would use several extra channels like ASO, SEO, collaborations with influencers, bloggers, and so on.

6. Business model and the opportunity

The first source of revenue will be margin trading, where we will take the interest on an hourly basis because it is much more comfortable for users to see something like 0.0008% interest instead of 7.075% a year.

Secondly, it is ads in our feed and playlists sections, and because we will analyze our customers' interests, these ads may be both very targeted and interesting for users, and helpful for companies running the marketing campaign.

If you don't want to see ads and want to have some extra tools (short timeframes, extra indicators, etc.), there is a third source of revenue, it is the subscription, of course, charged every month.

The last source of revenue will be external transaction commissions, which we will take if you send real money or crypto outside the platform.

We won't make spreads, hidden fees, overnight fees, and other internal commissions, include something in the prices, and so on. We won't take commissions for limit or market orders, investing, trading, etc., because as I said we are building the platform for investors, and investing solutions as the core must be free, at least because we don't need to pay anyone for providing them.

One day we will be able to earn millions and billions of dollars, the potential is high as Everest, the opportunity is gigantic, and here we need the help of experienced investors who will help us on our path, to hire the right people, to avoid mistakes, get licenses and so on.

There are some fees, which in any case will be taken from the customers. They are charged by FINRA, Securities and Exchange Commission (SEC) by law, other authorities, and payment processors.

7. Why now?

There are several reasons, first of all, it is the total absence of companies which solve at least one of the main problems, so somebody must fill the void one day. The second reason is that we strongly believe, that all the banks, with low, descending, or already negative rates on savings accounts, are absolutely useless in today's world because they just are the mediators between you and the world of investing (money you put on savings accounts they invest in securities, loans, real estate and so on), while we have invented a completely new way to save, able to replace savings accounts. The last reason is my own experience with investing, during which, I found out, that it is hard and boring, that you have to spend thousands of hours on research or on getting to know where to invest, how to invest, why to invest and so on, that you encounter with useless and stupid limits, requirements and solutions entirely everywhere, that there are almost no mobile solutions if there are some all their interfaces are too complicated, illogical and outdated.

8. Our goal

Our mission is to reshape how you save, to provide the best solutions for investing, fulfilling all your needs, to simplify the experience, make it enjoyable and widen your investing opportunities.

9. Team

There is a team of 4 guys, all of them are with technical background, except founder, who is a product person, but we are also being helped by one of the best engineers in Eastern Europe and designers. To hire these 3 developers, we have interviewed more than 300 engineers and fired 3. We are sure that by building a great team, consisting of talented, competent, creative, motivated, open-minded persons, we will be able to disrupt the industry, build new great products, and constantly enhance the existing solutions.

Despite my age, I'm 20, I'm a pretty experienced person in the investing and financial markets. I have read tons of books in finance, economics, business, marketing, and investing in childhood, and started working in the second grade. At the age of 16, I started working as a crypto broker, I was selling cryptocurrencies and I have closed several big deals. For the last years I have been investing in stock and crypto markets on full-time, I managed portfolios of my friends and also helped others to invest. I have spent thousands of hours on scrutinizing the technology sector, 10Q and 8K statements, technical analysis, why some companies, their products, and solutions are in demand, while others are not, and so on. I've got significant returns from most of my investments (2x, 3x or more). During the last years, I have been watching tens of courses from MIT, Stanford, Yale in finance, management, entrepreneurship, blockchain, economics, fintech. For all the years, I had more than 10 entrepreneurial attempts in total, but I didn't achieve relatively significant results. With all the experience and knowledge, I have in these domains, I'm sure that we can build something really big and great, and we will one day.

10. Fundraising

(in US dollars)

Expenses (approximate)	For 1.5-year period
Airplane tickets and visa expenses	\$ 1,000.00
Equipment for work	\$ 7,000.00
Founder's salary	\$ 60,000.00
APIs and servers	\$ 120,000.00
Money, we have to hold on balance (SEC requirements)	\$ 250,000.00

Getting of licenses and expenses on lawyers (approximate)	\$ 250,000.00
Other expenses	\$ 350,000.00
Marketing campaign and content creation	\$ 350,000.00
Team salaries	\$ 650,000.00
Total expenses	\$ 2,038,000.00

11. Our plan

Until 15th of March

- Register the company
- Enroll in Apple and Google developer program
- Work on the marketing campaign
- Start negotiating with VCs
- Alpha testing of crypto trading and other financial solutions (funding your account)
- Roll out video player on the feed
- Link preview

Until the 15th of April

- Get fundraised
- Enhance the AI on the feed
- New indicators for the charts
- New feed sections
- Feed in the search
- IOS demo

Until 15th of May start beta testing

- New API for charts and market data
- Interactive charts
- Intergrade subscriptions (following) on other users
- Adding photos and videos to the post
- Crypto trading
- Funding your account features

By the end of June

- Apple pay and Google pay for funding account
- Withdrawal of crypto and cash
- Add new cryptos (ETH, LTC, etc.)

- New research tools
- Request money

Until the end of July

- Roll out the app on Appstore and Google Play
- Get licenses from (SEC, SIPC, FINRA)
- Roll out securities and ETF trading
- Drawing tools
- Roll out margin trading and short selling
- Enhance security

Until the end of 2021

- Roll other financial solutions (make online/offline purchases)
- Roll our subscription model
- Start advertising in the feed
- Start getting revenue
- Top 500 Appstore free apps
- Apply for the licenses (money transmitter license) in most of US states

A year since getting fundraised

- Send and receive features
- Get to the top 15 apps in finance on Appstore
- Top 200 apps in the Appstore
- The app is available to most of the states and more than to 10 countries (on a full scale)
- The start of developing completely new products