

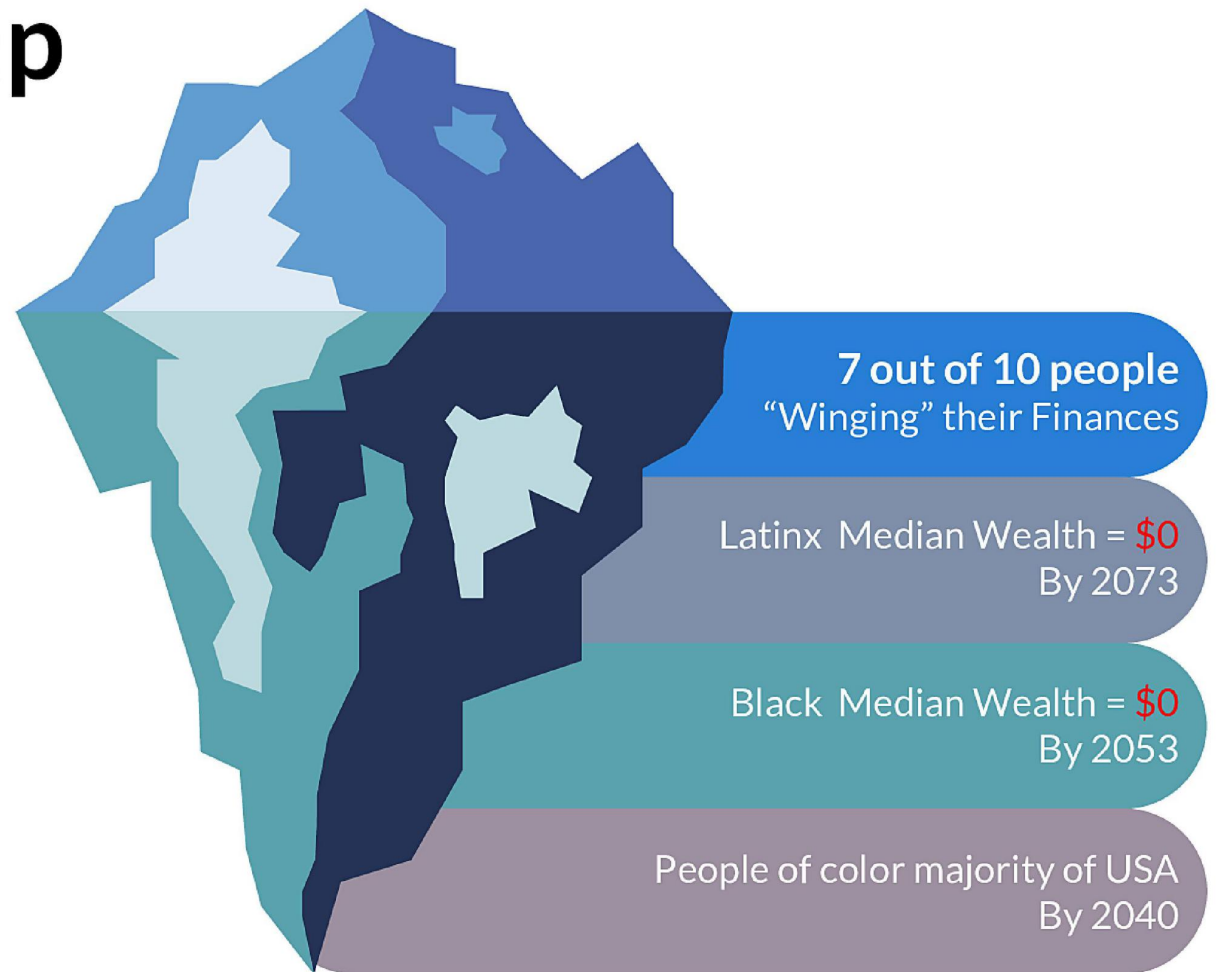
# Freeman Capital

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.

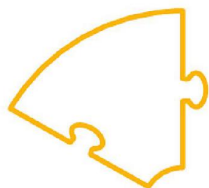
# The Wealth Gap

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.

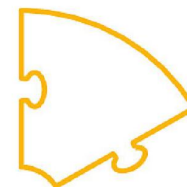
Too hard to get  
started



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**



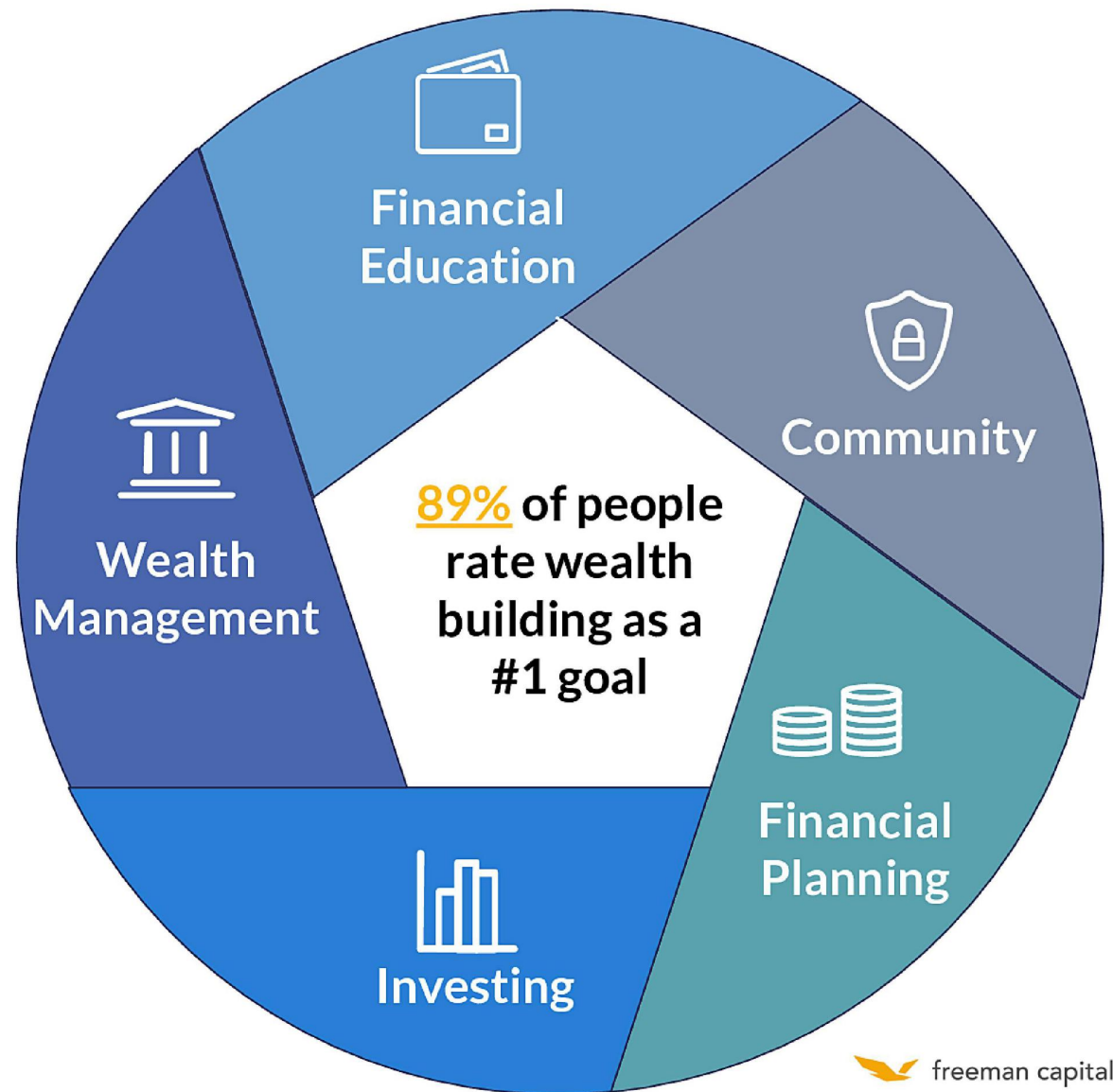
Microsoft

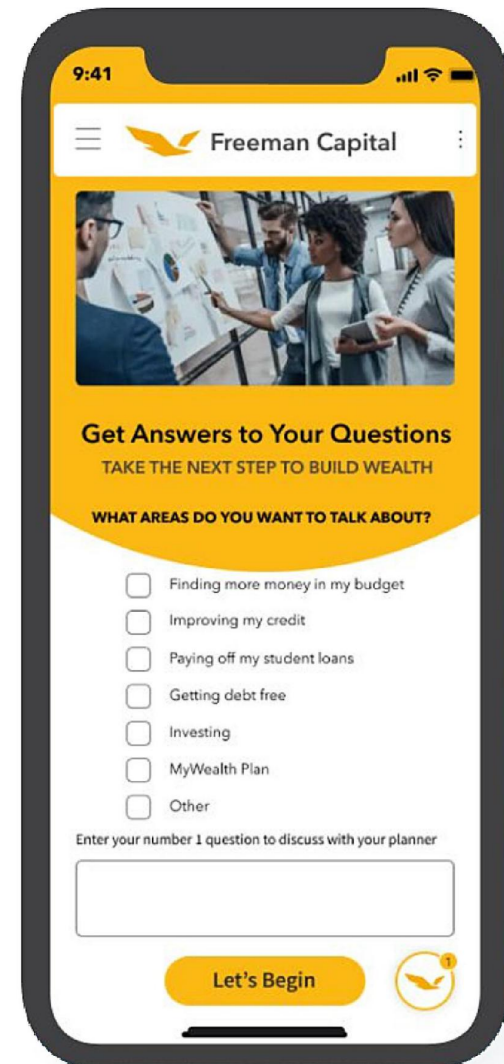
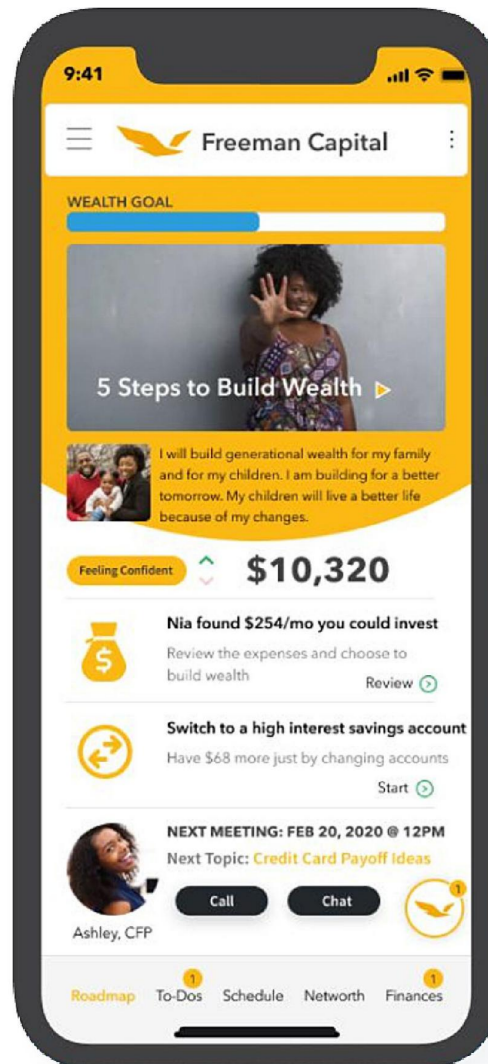
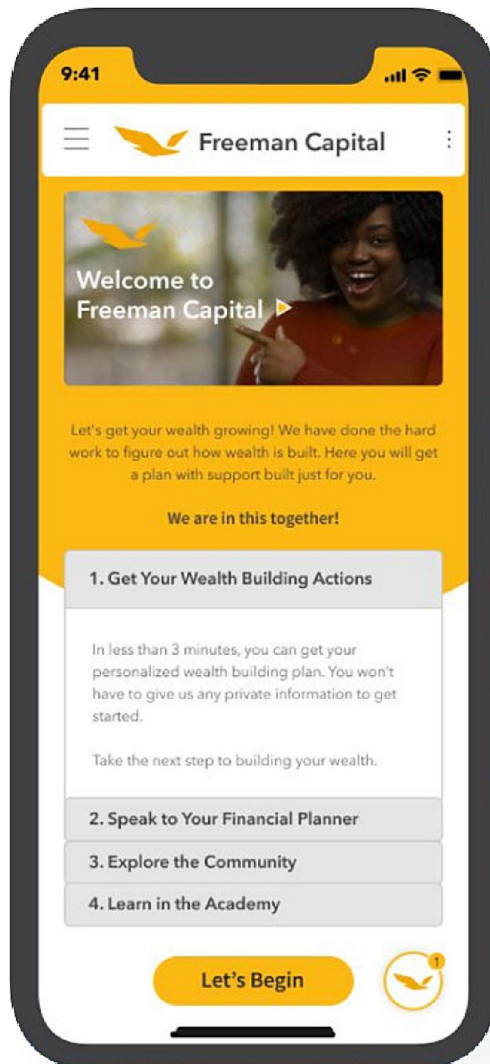
**lendingtree**

# 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

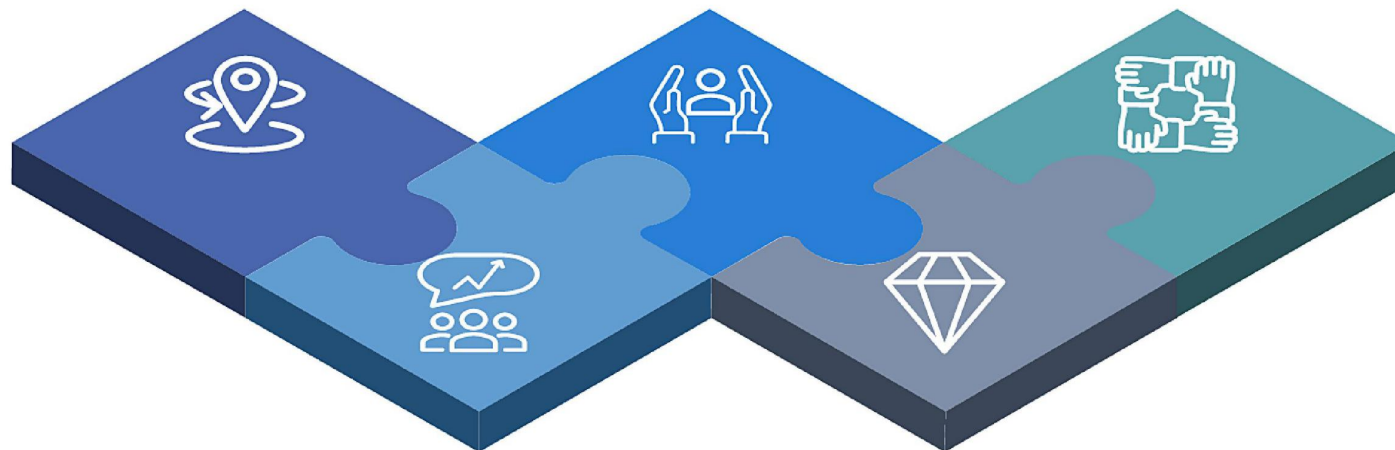
We help users organize their money, goals and build a user-specific wealth roadmap

## 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

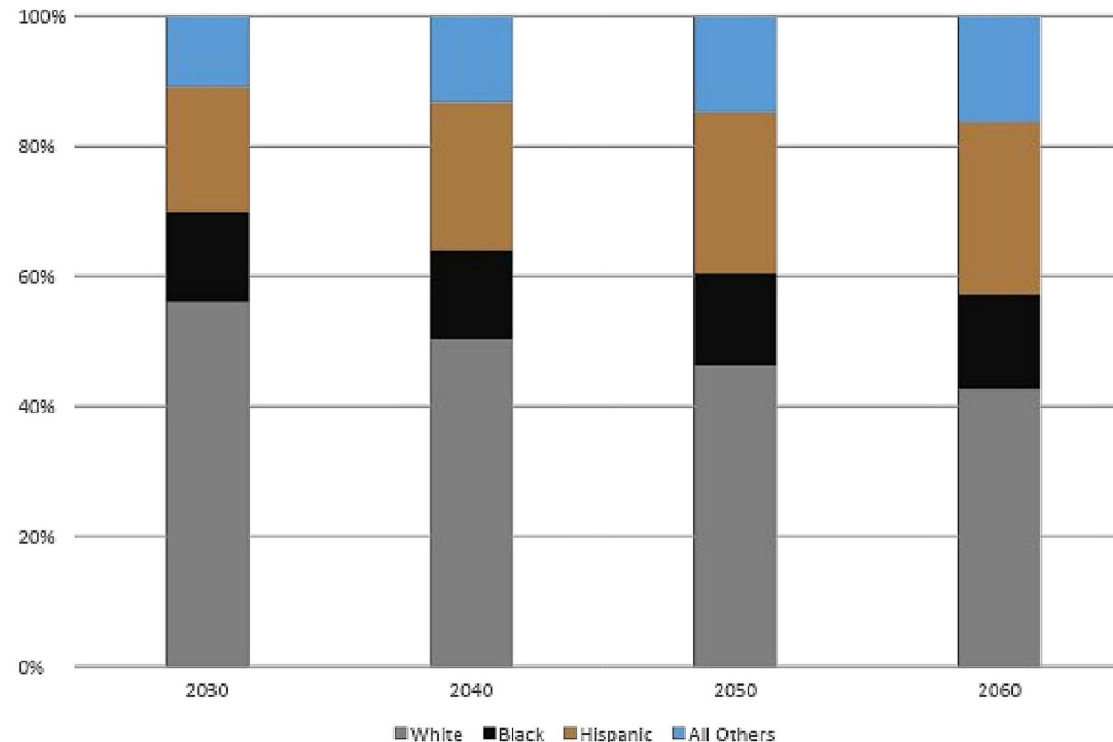
## Wealth Concierge Network

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"



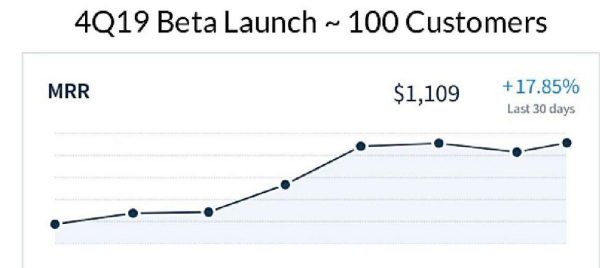
"Freeman Capital made it super  
easy to understand & get started"



"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.



Raised \$200k+

98%

2019 Monthly Paid  
User Retention

\$3,330

2019 10 Year Customer  
Lifetime Value

startupgrind

IN PARTNERSHIP WITH Google for Startups

BLACK  
ENTERPRISE

Google for Startups

USA TODAY

freeman capital

# Go To Market Strategy

## Organic Growth

Organic search traffic, search engine optimization and search term targeting

**25% of Leads**

## Content Marketing

Social Media, Blogs, Podcasts, Video, etc.

**65% of Leads**

## Paid Ads

Paid ads via social media (FB, Instagram, etc. ) and paid search (Google Ads)

**\$1.01 Per Lead**

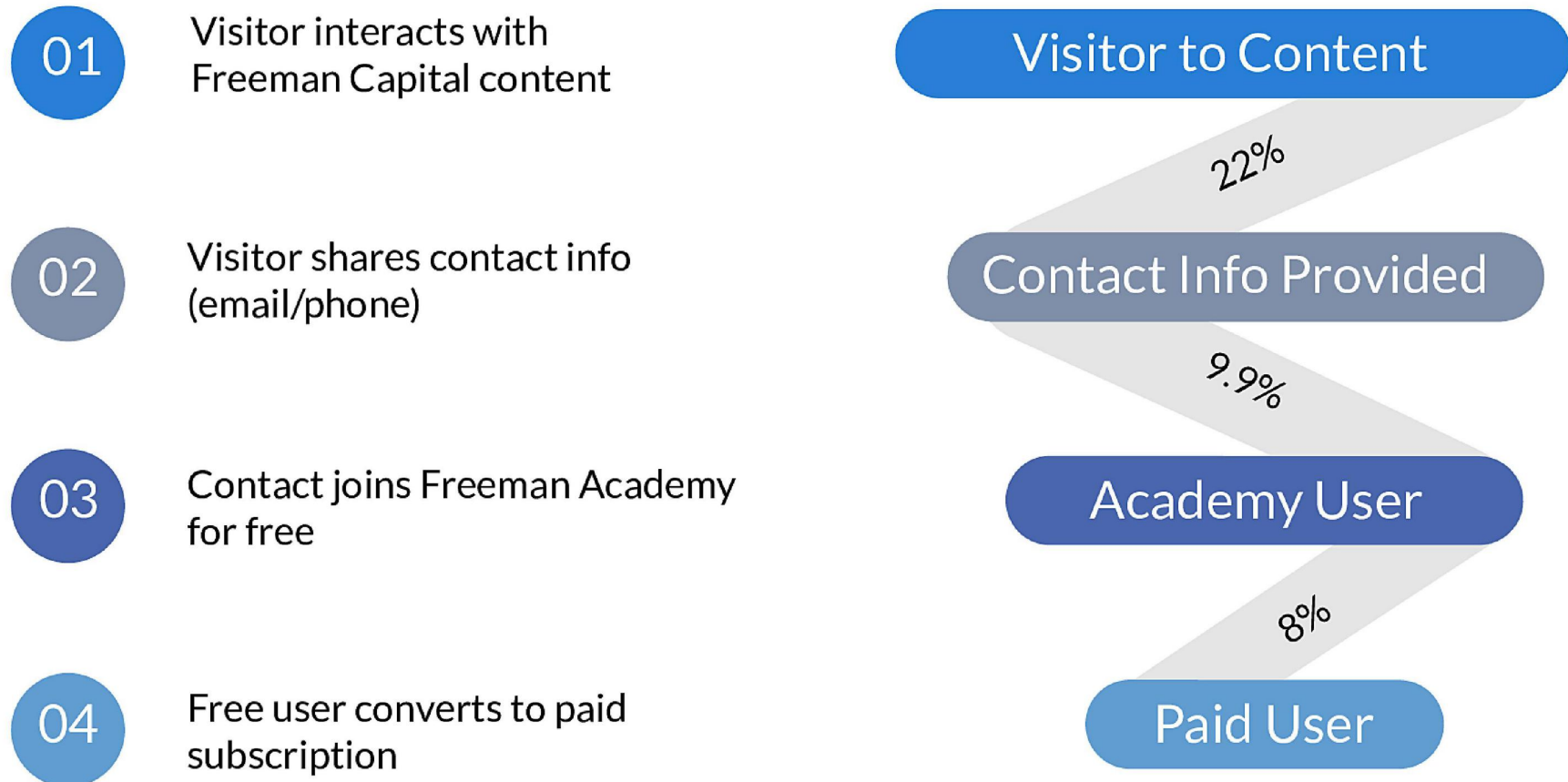
## Affiliate Marketing

Paid events, sponsorships, influencer engagement and community growth

**10% of Leads**

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

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## ➡ Advisors



**Barbara Bickham**

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



**Mark Purnell**

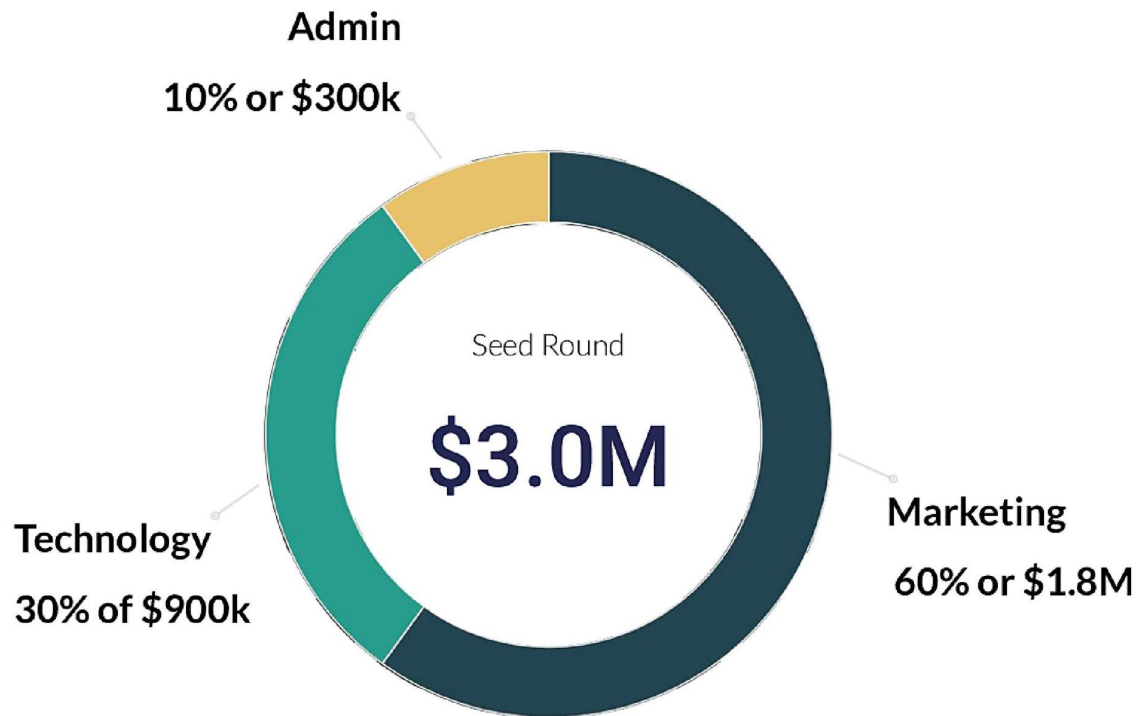
Top financial advisor with over 35-years of  
experience. Made over \$50 million for  
clients. Successfully built/exited 3 financial  
service businesses.



**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](mailto:contact@freemancapital.co)  
[www.freemancapital.co](http://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.

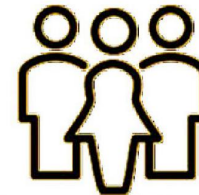


Based in North Carolina

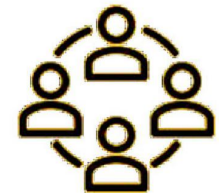
**2018 & 2019**

Founded

Launched



Minority Led, Gender  
Diverse & Inclusive



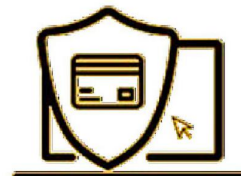
Leadership Team of 4



Raised \$200k



10%+ MoM  
MRR Growth



1st Black-Owned  
Robo in USA

Google for Startups

 freeman capital



# Key Unit Economics Comparison

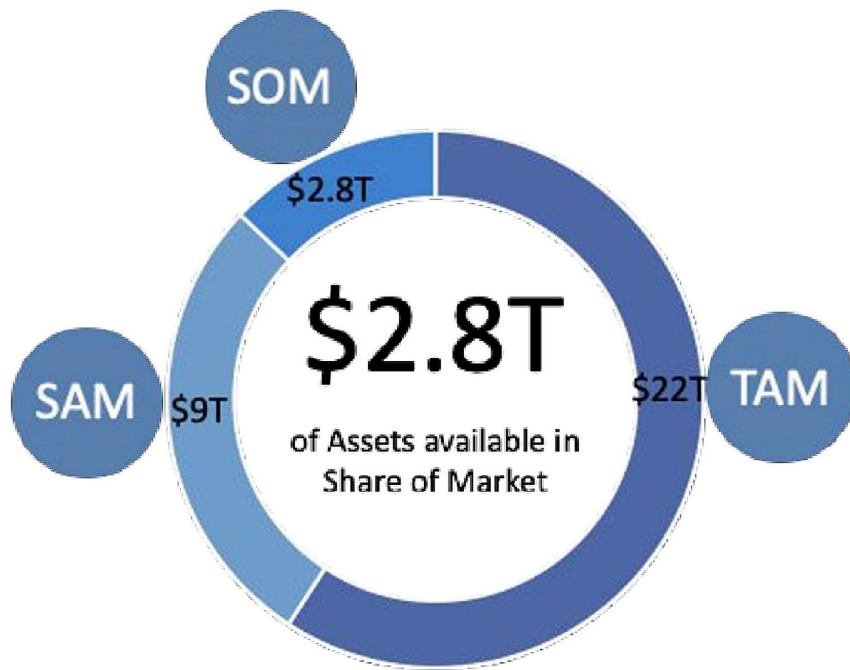
	Business Model	Customer w/ <\$20,000 AUM		Customer w/ <\$50,000 AUM		Customer w/ <\$100,000 AUM		Customer w/ <\$250,000 AUM		Paid User Churn
		LTV	CAC	LTV	CAC	LTV	CAC	LTV	CAC	
<b>Betterment</b>	AUM Fees	\$500	\$1,000	\$1,250	\$1,000	\$2,500	\$1,000	\$6,250	\$1,000	~2%
<b>Wealthfront</b>	AUM Fees	\$500	\$300	\$1,250	\$300	\$2,500	\$300	\$6,250	\$300	~2%
<b>Freeman Capital</b>	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.

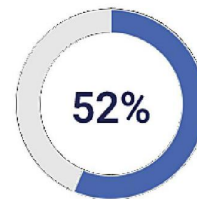
AUM: Assets Under Management; 10 Year LTV: Customer Lifetime Value; CAC: Average Customer Acquisition Cost; Paid User Churn is per month

# Total US Market

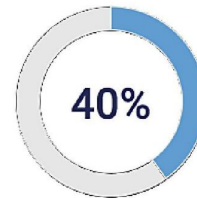
## In Assets



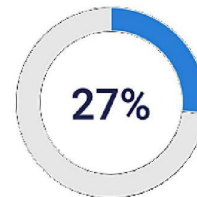
## In Population



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

# US Opportunity Based on Traffic

Organic interest from around the country, working on maximizing funnel to increase conversions

100%  
of USA

## Organic Prospects

Current waitlist prospects  
covering all 50 States

36%  
of  
Prospect  
States

## Current Users

Users covering 18 of 50 states

