

# Raise

[investors@raisefinancial.com](mailto:investors@raisefinancial.com)

| (561) 236-0904

## INTRODUCTION

Our mission is to redesign long-term financial stability for today's young investor.

## THE PROBLEM

Today's unique economic forces prevent us from saving for the future.



**Wages** haven't meaningfully increased in 45 years, while the **cost of living** continues to rise.

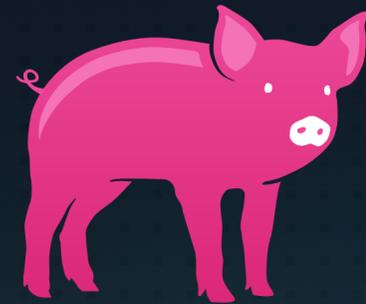


**Higher education** are the golden handcuffs that shackle people to debt.



**Buying a home** is out of reach for most due to lofty down payments and high interest rates.

THE SOLUTION



Raise



Raise  
INVESTMENT



Raise  
SAVINGS



Raise  
EDUCATION

At Raise, we're creating novel financial solutions that are tailored to meet the needs of today's young investor.

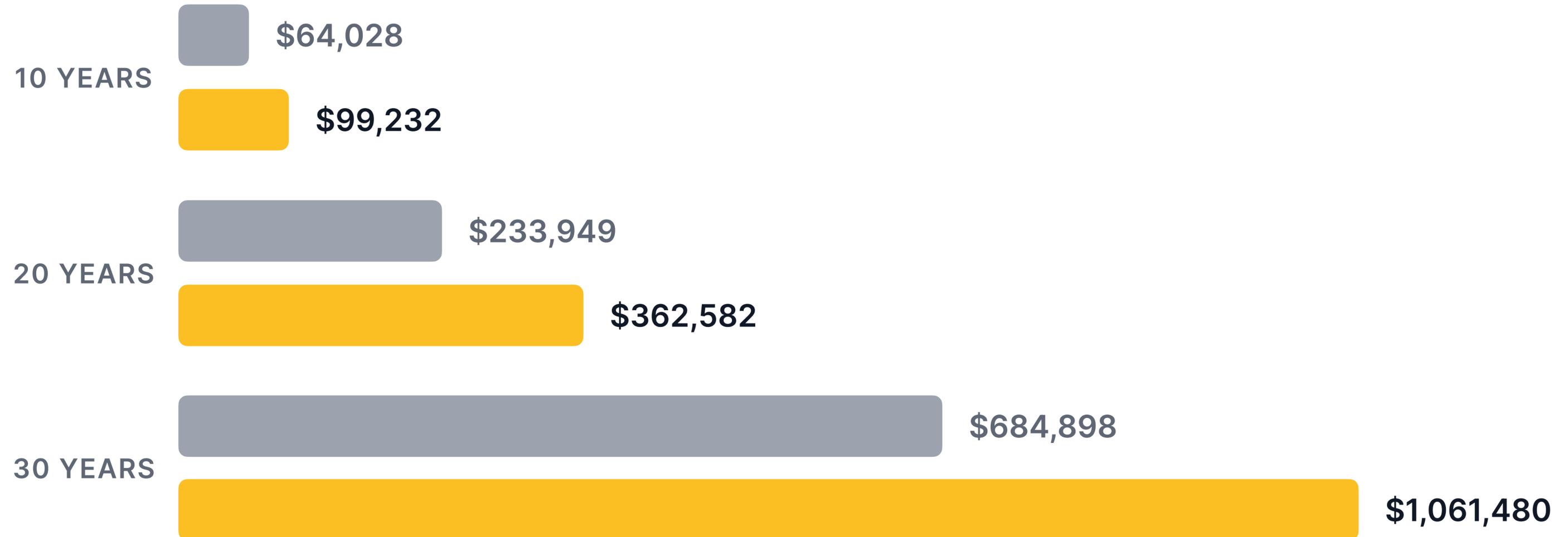


**Raise Investment** is doing for stock ownership what the home mortgage did for home ownership.

In return for a monthly membership, we provide our customers with the compounding returns of a large, initial investment in the total U.S. stock market.

# An 🍏 to 🍏 comparison of \$300/month

 **Raise** INVESTMENT membership versus the same stock portfolio



## TARGET MARKET

Financially-focused Millennials and Gen Z'ers with \$300+ in monthly discretionary income

### Serviceable Available Market



\$17.3B market

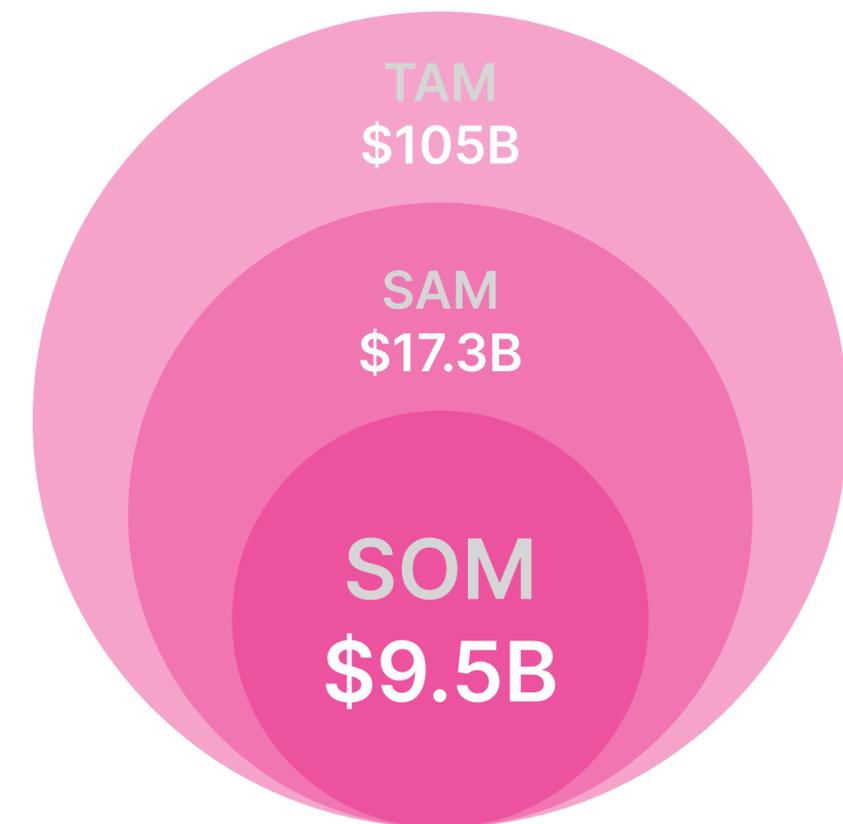


11.5M people

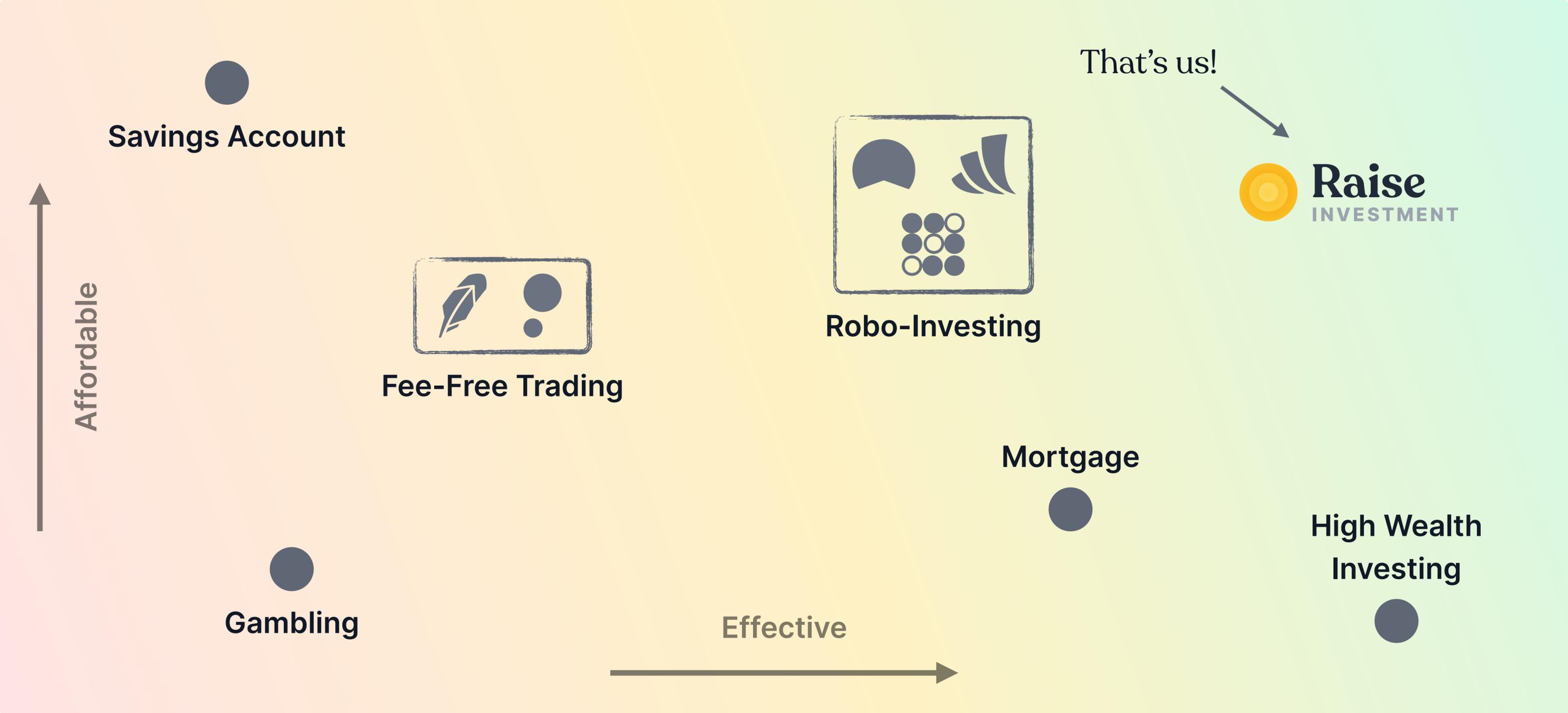
### Future Market



Additional 20M people every 5 years



# COMPETITIVE ANALYSIS



## COMPETITIVE ANALYSIS

Given the same portfolio, a customer would have to invest **two and a half times more capital per month** to achieve the same results.

Indirect competitors like Betterment and Wealthfront offer brokerage products where you invest your own principal. Since **Raise Investment** supplies a large principal contribution on your behalf, there are no direct, equivalent competitors. This is an entirely new business model.

## BUSINESS MODEL

All of our revenue comes directly from the monthly membership dues of **Raise Investment** customers.

 No kickbacks

 No hidden fees

 No crypto

 No selling user data

 No payment for order flow

 **Total transparency**

## LEADERSHIP

Our leadership has managed billion-dollar portfolios and shipped global experiences to millions of people.



Wesley Belden **CEO, Co-founder**

Former \$1B CLO portfolio manager and investment analyst, MBA in finance



Patrick Cason **CTO, Co-founder**

15+ years as a software engineer, UI designer, and engineering manager, ex-Meta



Michelle Pieterse **CMO**

15+ years as a brand and marketing strategist, MBA & MFA, ex-Coca-Cola

## TEAM & ADVISORS

Our team has worked at banks, newsrooms, law firms, top-100 companies, and the SEC... to name a few.



Jaroslav Vorobey

Engineering



Kathryn Rickmeyer

Operations



Michael Woolf

Legal



Susan Gault-Brown

Legal Advisor, SEC

J.P.Morgan

Deutsche Bank 

 Meta



  
GREAT AMERICAN  
INSURANCE GROUP



WE'VE DONE THIS BEFORE...

Our team has been building, deploying, and scaling fintech products together for the last 5 years.

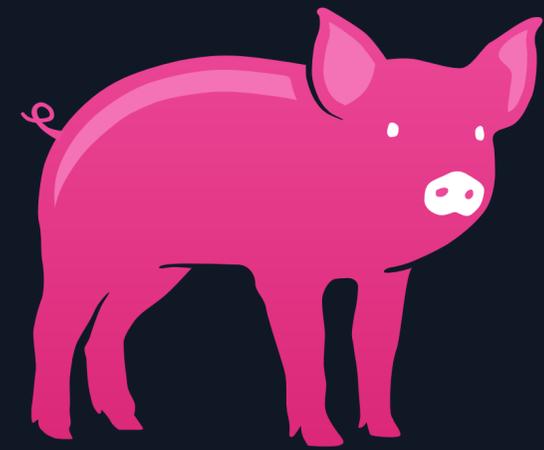


Scholar Raise



**Raise**  
EDUCATION

Since 2019, **Scholar Raise** has helped parents and students avoid over \$3M in student debt, and our system processes over \$50K in contributions per month.



# Raise

[investors@raisefinancial.com](mailto:investors@raisefinancial.com)

| (561) 236-0904

APPENDIX

# Frequently asked questions

## QUESTION

Where does **Raise Investment** get the large, upfront position for each of its customers?

We have numerous solutions by which to source capital for **Raise Investment** customers. Initially this will be done through a sister-product, **Raise Savings**, a high-yield savings account. It's also likely that we would utilize external capital partners in the future to achieve greater velocity.

## QUESTION

Why hasn't a product like **Raise Investment** been done before?

For the last 100 years, the primary way by which average Americans built equity over time was through buying a home, allowing them to “live in their long-term investment”. Since young Americans are finding it harder to save up for a down-payment, they've sought out alternative investment solutions, such as crypto, robo-advising, and fee-free trading, in an attempt to duplicate that same result. Unfortunately, it's not working out for them. That's why **Raise Investment** is “doing for stock ownership what the home mortgage did for home ownership”.

## QUESTION

# What is Raise's business model and go-to-market strategy?

Because **Raise Education's** audience has a strong overlap with our **Investment** and **Savings** products, we will start by re-marketing to our existing customers. This enables us to establish product-market-fit under a B2C model. Upon validating the model at a smaller scale, we will then seek institutional capital partners to achieve scale. We've also determined there is an opportunity to sell **Raise Investment** as an employee benefit to businesses, utilizing that company's stale operating capital to fund the initial investment positions of their employees.

## QUESTION

What funding has Raise Financial secured so far?

What is your “ask”?

To date, our company has been 100% bootstrapped and our two founders are the only equity members. We're looking to raise a seed round to accelerate the build-out of **Raise Investment** and **Raise Savings**. We would also use some funds to scale marketing efforts for our **Education** product (currently in maintenance mode) due to a large audience overlap with our **Investment** and **Savings** MVP's.

## QUESTION

# What is the regulatory climate like for **Raise Investment**?

Since inception, we've been working with attorneys and CPA's in the financial regulatory space to determine our legal and tax strategy. After extensive legal counsel, we are expecting to be regulated by the CFPB as a loan product. We're also working on getting formal sign-off on our tax strategy from a licensed CPA which will detail how our fund and customer operating agreement will be legally structured.

## QUESTION

# What's the competitive landscape of **Raise Investment**?

There are no known direct competitors - we are the first mover with this specific product offering. Realistically, our competition is comprised of existing fintech companies marketing to a young audience such as Betterment and Wealthfront. However, these companies do not offer a product similar to **Raise Investment**. Our overlapping audience is already investing their spare cash into products offered by our competition, but by doing so, they miss out on the returns of the large principal contribution offered by Raise Investment.

## QUESTION

Why can't a customer do this on their own? What does **Raise Investment** offer that's novel?

The main reason our customers would choose to use **Raise Investment** is due to the large, upfront position we invest on their behalf from day one of the relationship. One could easily invest \$300 in an identical portfolio each month, but they would be compounding returns from the principal payments they contribute. Our product optimizes compounding returns by making a large principal investment early, as opposed to making smaller principal investments over time.

## QUESTION

# Is there anything novel or compelling about **Raise Savings**?

Yes! Because our **Investment** product provides us with regular, repeatable revenue, the interest that we pay back to our **Savings** customers is constant, and not tied to the Federal Reserve Prime Rate. This allows us to offer a savings product at a fixed-rate APR, as opposed to a variable APR. This means that our **Savings** customers would benefit from the flexibility of a savings account, with the long-term rate stability of something like a Certificate of Deposit (CD).

Safari File Edit View Go Window Help

raisefinancial.com

**Raise**

ACCOUNTS

- Wesley's Investment
- Clara's Investment
- Emergency Fund
- George's Education
- Francis' Education
- + Add New

Help Documents Activity Settings Log Out

## Wesley's Investment

👍 Your investment is **95% likely** to hit your target

Upgrade/Downgrade Cash out

Time	Account balance	15-year projection	30-year projection
Now	\$28,655	\$199,401	\$1,061,480

All time Without Raise With Raise

Membership level ⓘ <b>\$300</b> per month	Initial investment ⓘ <b>\$60,000</b> on 12/15/22	VTI performance ⓘ <b>182.40</b> USD ▲ <b>18.71</b> (9.30%) Last updated at 10:04am
--	---	--



PLAY VIDEO