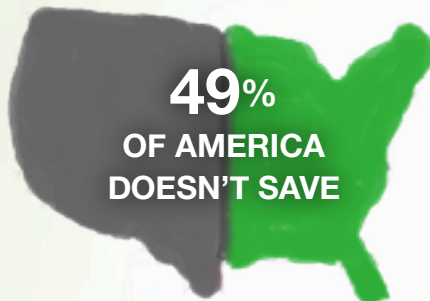




Bucksprout is building a generation of better savers and investors.

The Problem

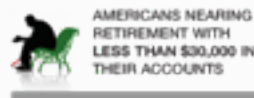


The personal savings rate has fallen 50% in the past 30 years, and Social Security will fail in 2033. America sucks at saving for retirement. Why?

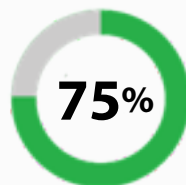
Bad habits. Americans spend more than they make and don't have an easy way to see why, where, or how it compares to a benchmark.

Emotions. We seek pleasure, not pain. Current solutions aren't fun or easy. Directly sharing finances is a social taboo.

Poor solutions. Current products are incomplete (Mint.com), conflicted (Merrill Lynch), and expensive (fees & minimums).



AMERICANS NEARING RETIREMENT WITH LESS THAN \$30,000 IN THEIR ACCOUNTS



The Opportunity

Bucksprout will be the premier go-to app for Americans to improve their financial lives.

Our market is **\$3.2B** and **70M Americans**:

- 22 to 40 years old
- working professionals & families
- ignored by Wall Street

The market is huge and the demand for financial clarity is overwhelming. We will use social benchmarking, big data insights, and daily engagement to beat the competition.

Our Solution

1. Helps you make **better financial decisions**.
2. Delivers **insights** across your entire financial picture.
3. Makes personal finance **addictive**.



The Buckscore™

- net assets
- spending habits
- social benchmark

We will:

- Go mobile from the start to engage users daily. Check your Buckscore, get tips, track your progress, and keep up with the Joneses.
- Provide a simple and comprehensive analysis of all your accounts, from bank to brokerage.
- Layer in social game mechanics, like metric tracking, goal setting, competitive challenges, and leaderboards. We'll make finance fun!
- Deliver social benchmarks, insights, and tracking to encourage healthy financial habits.
- Use big data analytics to make valuable connections for users and preferred vendors. Monetize the free user experience by delivering specific targeted lead-generation for retail and financial partners.

Advantages

Convenience. Savings and investing are two sides of the same coin. Bucksprout will give you actionable information on both.

User benefits. Mint sells you credit cards. Merrill charges 2%. Our core app will be free, but we'll monetize with premium services, subscriptions, & lead-generation.

Social. We're designing our product with viral loops, game mechanics, and mobile in mind. Bucksprout will be the daily answer for: how am I doing? how do I compare to my peers?

Big data. We'll have demographic, behavioral, and finance data that will connect users to valuable money-saving offers and data science insights.

Full-time Team

Bucksprout's founding team has exceptional finance and technology expertise. Two of us hold Series 65 Investment Adviser licenses and have 20+ combined yrs of experience helping others with their finances.

AMILCAR CHAVARRIA

fintech + entrepreneur

- **CFA II, series 65**
- **MBA**, Wharton
- Goldman Sachs, Merrill Lynch, Blackrock

Kevin Chan

DANIEL A. CHEN

finance + startups

- **CPA, CA, series 65**
- **MBA**, Wharton
- KPMG, Trapeze, eBay
- startup IPO, JA board

R. M. MENON

architect + entrepreneur

- **BTech**, IIT (BHU)
- **MSc** Comp Sci, MTU
- **MBA**, UC Berkeley
- Netflix, startup exit

JONATHAN SEITEL

product genius

- **BSc**, Caltech
- Microsoft, LinkedIn
- Built and led engineering teams

Full-stack + mobile, sold company during college. 2 degrees from **UC Berkeley**.

Advisors

Jeffrey Risberg

Co-founder of **TIBCO Software**. Degrees from **Yale, Brown, & Stanford**.

Brent Dusing

Former VC at **Menlo Ventures**, social gaming expert, degree from **Harvard**.

Manu Sharma

Data scientist at **LinkedIn & Cake Financial**. Degrees from **Princeton & IIT**.

Razi Mohiuddin

Co-founder of **Onsale** (IPO & Amazon) & built **Charles Schwab** online.

Plan



Aggressive user acquisition:

Product design - Built-in user touch points, viral triggers, and network interaction end to end.

Pricing - Reward users and new sign-ups with discounts and exclusive offers.

Targeted ads - Facebook ads to specific segments.

Online communities - Support and build following on blogs, Twitter, Facebook, Slideshare, & YouTube.

Distribution partnerships - Sites with shared user bases and synergistic benefits such as LegalZoom.

Ask

We formed our founding team in July 2012 and are raising a seed round of \$600K. Ping us to learn more.

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