



PIN AI: The User-Owned Personalization Platform for the Agentic Economy

Investor Presentation

Personalization Layer (PIN AI)



User controls the personalization Key

AI Agents



Prediction Finance Commerce

Execution + Fee



PIN AI monetize at execution layer

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Transaction Highlights: Accelerating PIN AI's Path to Public Markets

PIN AI's de-SPAC merger with a concurrent \$30–50M PIPE at \$300–400M pre-money valuation provides immediate liquidity, growth capital, and dual equity/token upside in the agentic economy.

Valuation:

\$300-400M pre-money

4–5× 2026E revenue; post-money \$330–450M

Raise:

\$30-50M

PIPE into NASDAQ-listed pubco

Use of proceeds:

R&D, partnerships, GTM, compliance

Upsides:

5–10× equity + 10–20× token

Timeline:

Close in 3–6 months

Structure:

1. SPAC merger with redemption rights
2. Concurrent PIPE for fresh capital
3. Sponsor promote (20%) + warrants
4. Lock-ups: 6–12 months for insiders
5. Token integration for crypto upside

Transaction Highlights: Cap Table & Dilution

- **Pre-transaction owners** dilute 30–45% overall (PIPE 9–12%, SPAC elements 25–35%)
- **Founders** retain 45–50%

Key Implications

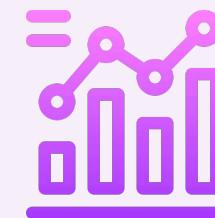
- **Pros:** Speed to market, capital for scale, liquidity for backers (a16z, Hack VC)
- **Cons:** Dilution risk, potential redemptions (20–30%)
- **Fit for PIN AI:** Enables rapid expansion in agentic AI; undervalued vs. peers (e.g., OG Labs at >\$2B pre-rev)

Pre vs Post Transaction Cap Table



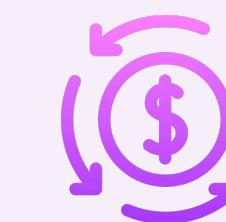
Investment Highlights: The Missing Piece in Personal AI

An early-stage, high-growth user-side infrastructure play: the user-owned **Personalization Key** that unlocks the agentic economy.



Traction & Growth

- **3.5M total users** across product surfaces
- **1.4–1.8M monthly active users**
- **58% D90 retention** demonstrates long-term stickiness
- **Viral, Zero-CAC Scale:** Proven, community-driven viral loops



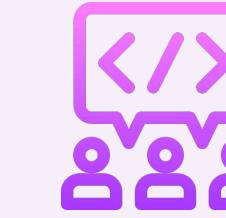
Monetization Path

- Monetization begins in 2026 through **transaction-based commissions**
- Scales across **prediction markets, agentic finance and commerce**
- Additional upside from **subscriptions and intent-based advertising**
- By 2030, **~\$1.72B revenue and ~\$1B+ platform ARR**



Product Moat & IP

- **TEE-secured** cross-platform **Data Wallet** (Memory)
- **GOD** (Guardian of Data) model for user contribution + incentives
- **Intent-Agent Recommendation Engine:** Predicts user intent and delivers matched agents as Intent-Agent Cards

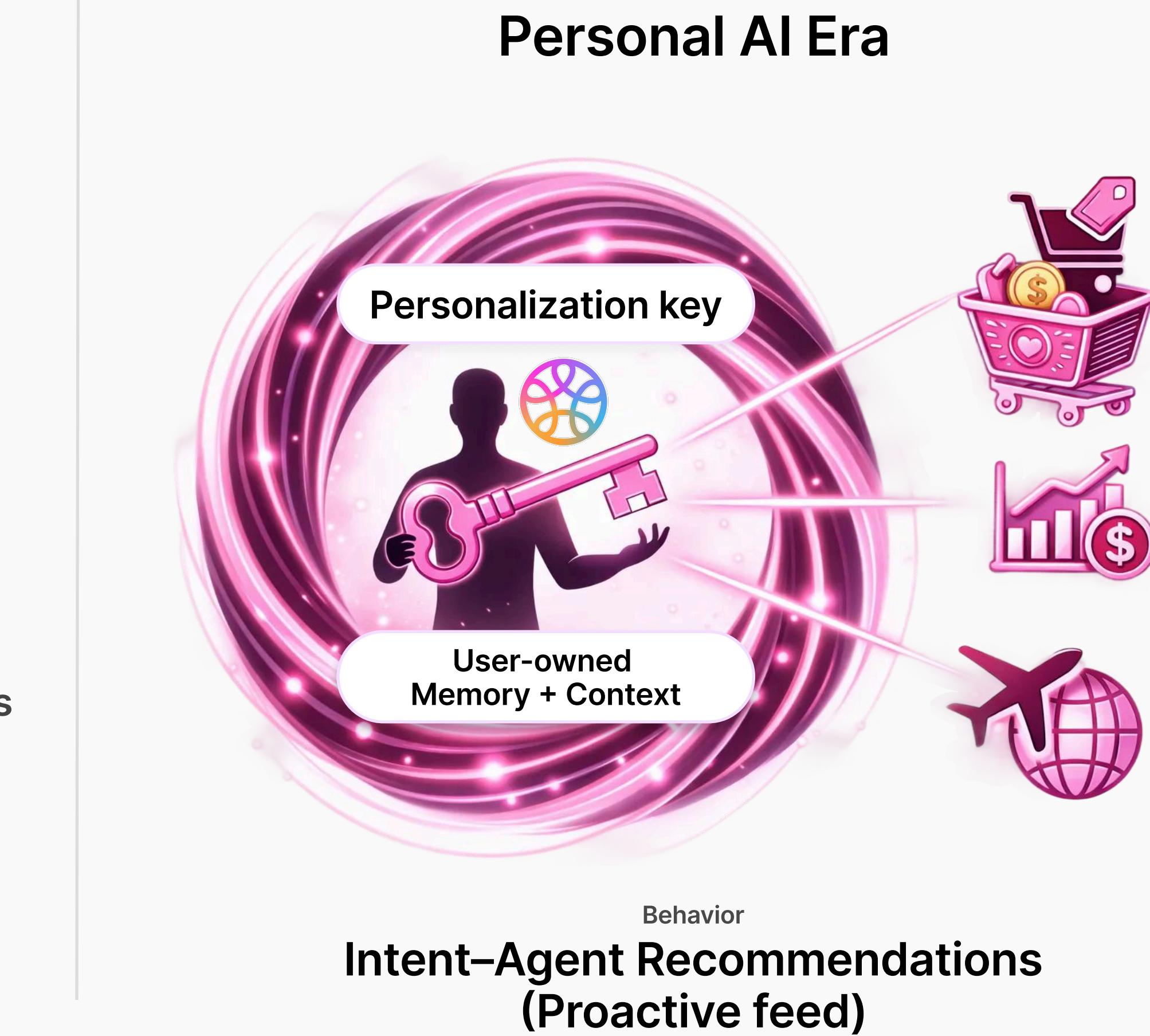
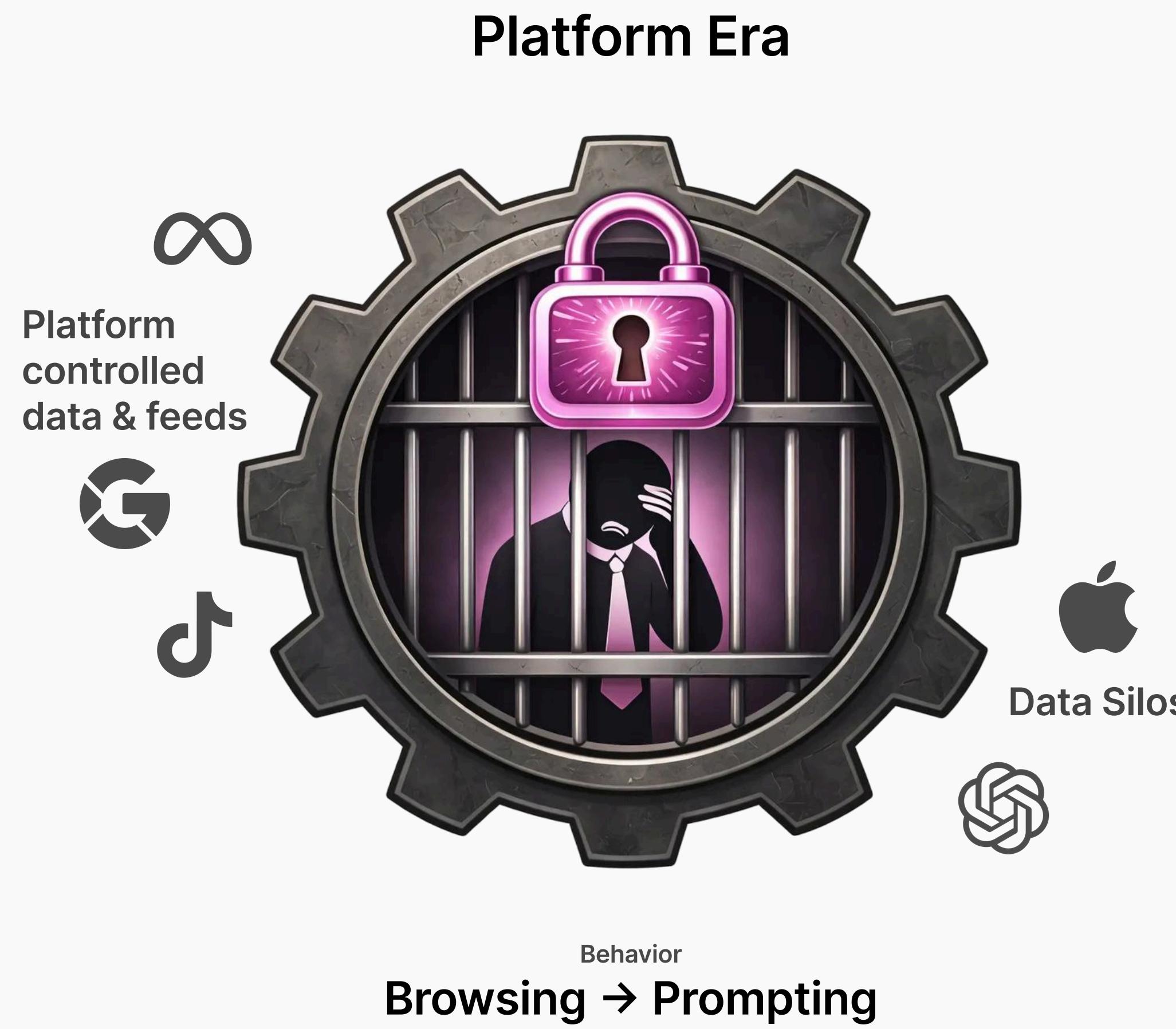


Team & Backing

- World-class team: **Ex-Google Brain, Ex-Baidu AI**
- **Stanford, MIT, CMU**
- Backed by **a16z crypto CSX, Sequoia Scout Fund, Hack VC**
- Technical angels: **Illia Polosukhin, Evan Cheng and Lily Liu**

A Fundamental Shift: Platform Domination to Personal AI

For decades, platforms controlled identity, data, and discovery. In the Personal AI Era, value shifts to user-owned personalization.



Agentic Economy's Critical Problem: The Personalization Gap

Foundation models are trained on the entire internet-yet Personal AI still can't access a user's full cross-platform data footprint. A trusted, user-owned **Personalization Key** is the missing piece.



No True Personal AI

User data remains fragmented across platforms, no user-owned personalization key



No Open Agent Marketplace

Agent discovery and execution remain siloed within closed ecosystems



No Economic Alignment

Users are not rewarded for contributing high-quality data and context



Big Tech can't solve this. Regulation and walled-garden incentives keep data siloed.
A trusted, user-side, cross-platform **Personalization Key** is the missing puzzle piece for Personal AI.

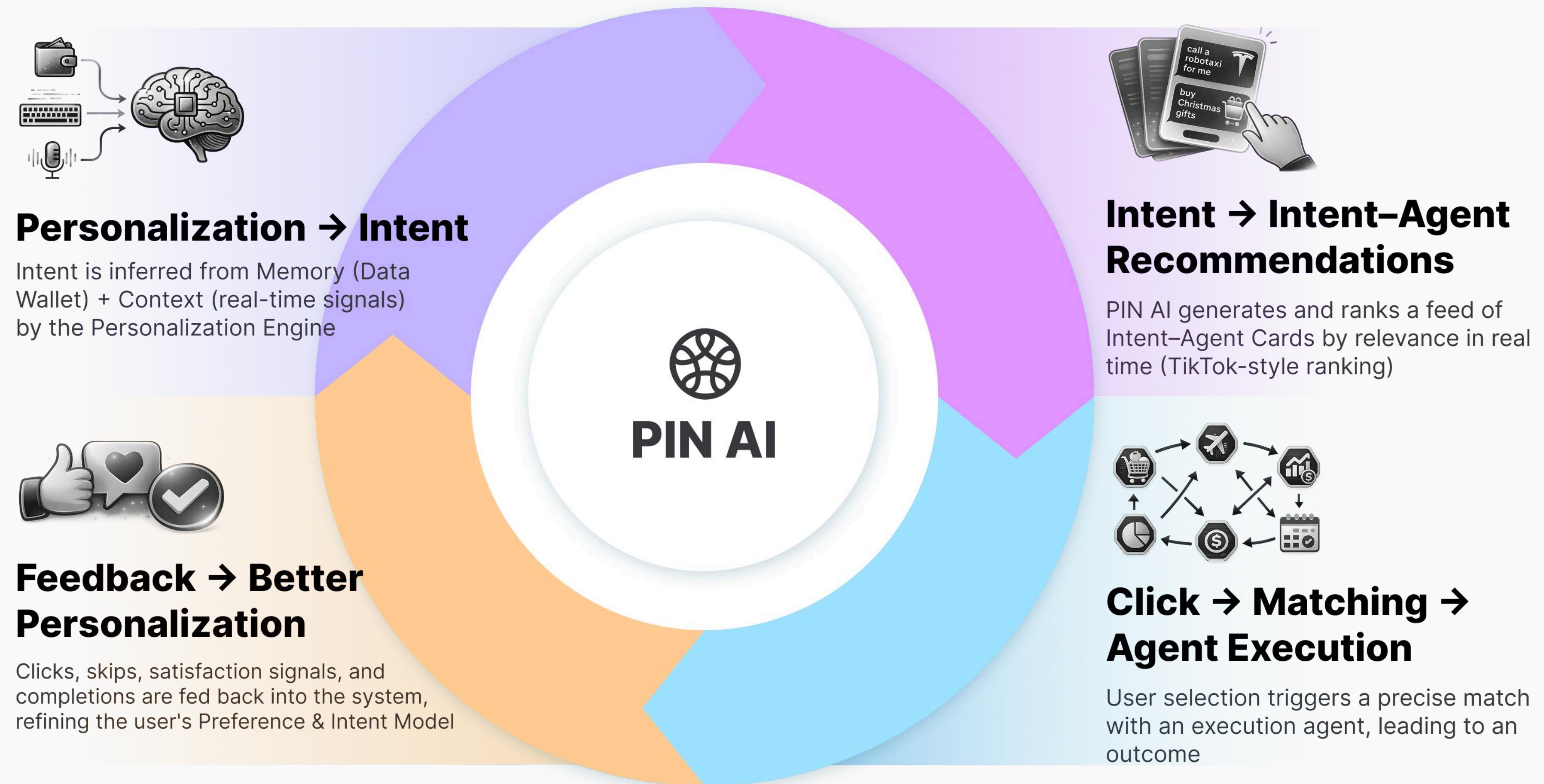
PIN AI's Solution: The Personalization Key → Intent-Agent Cards → Execution

PIN AI is the user-owned Personalization Key that turns cross-platform Memory + Context into high-hit-rate intent-agent outcomes—across any agent ecosystem.



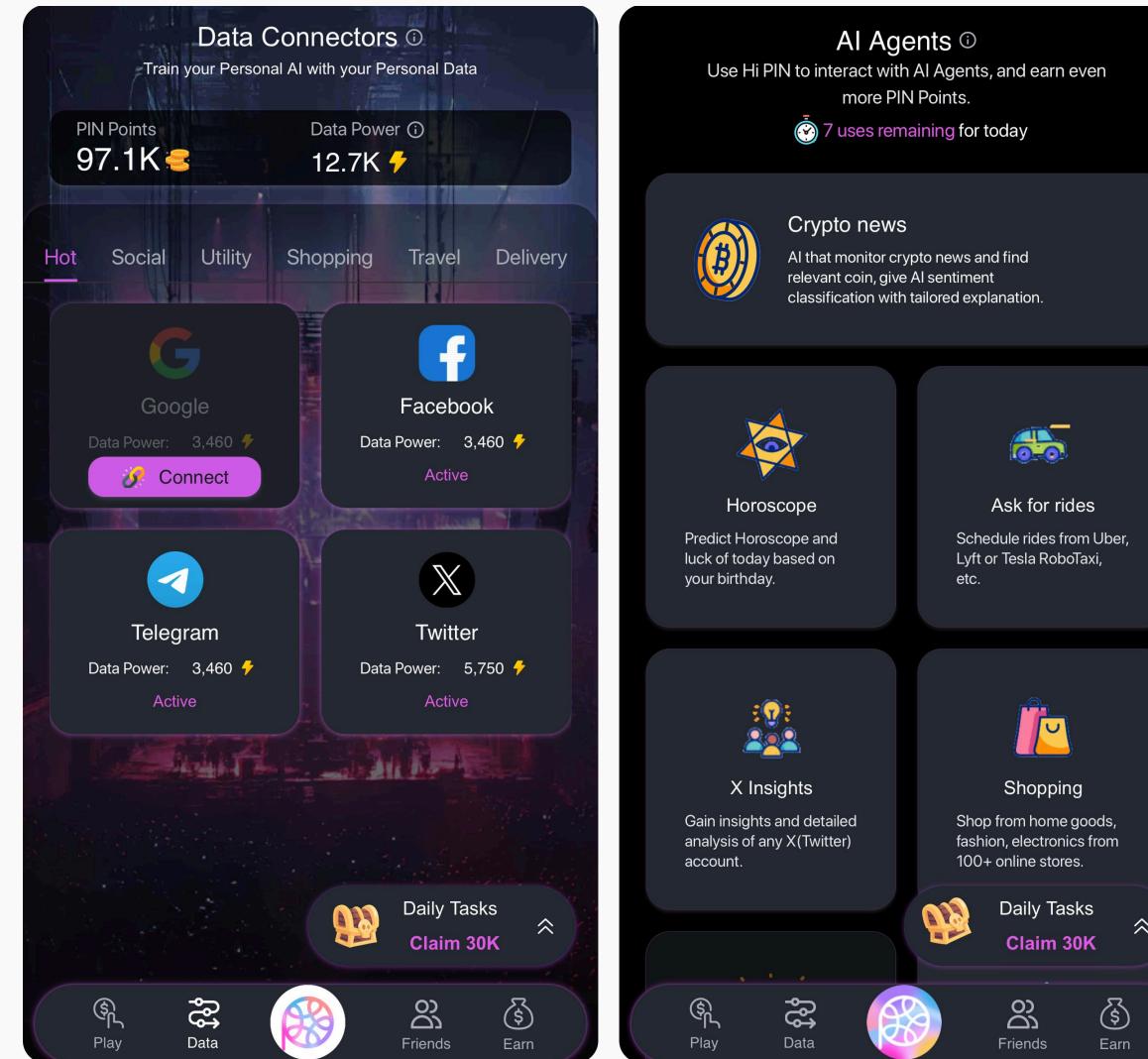
The Engine of Growth: The Personalization Flywheel

More usage → richer Memory + Context → better Intent → better Intent–Agent outcomes → more usage



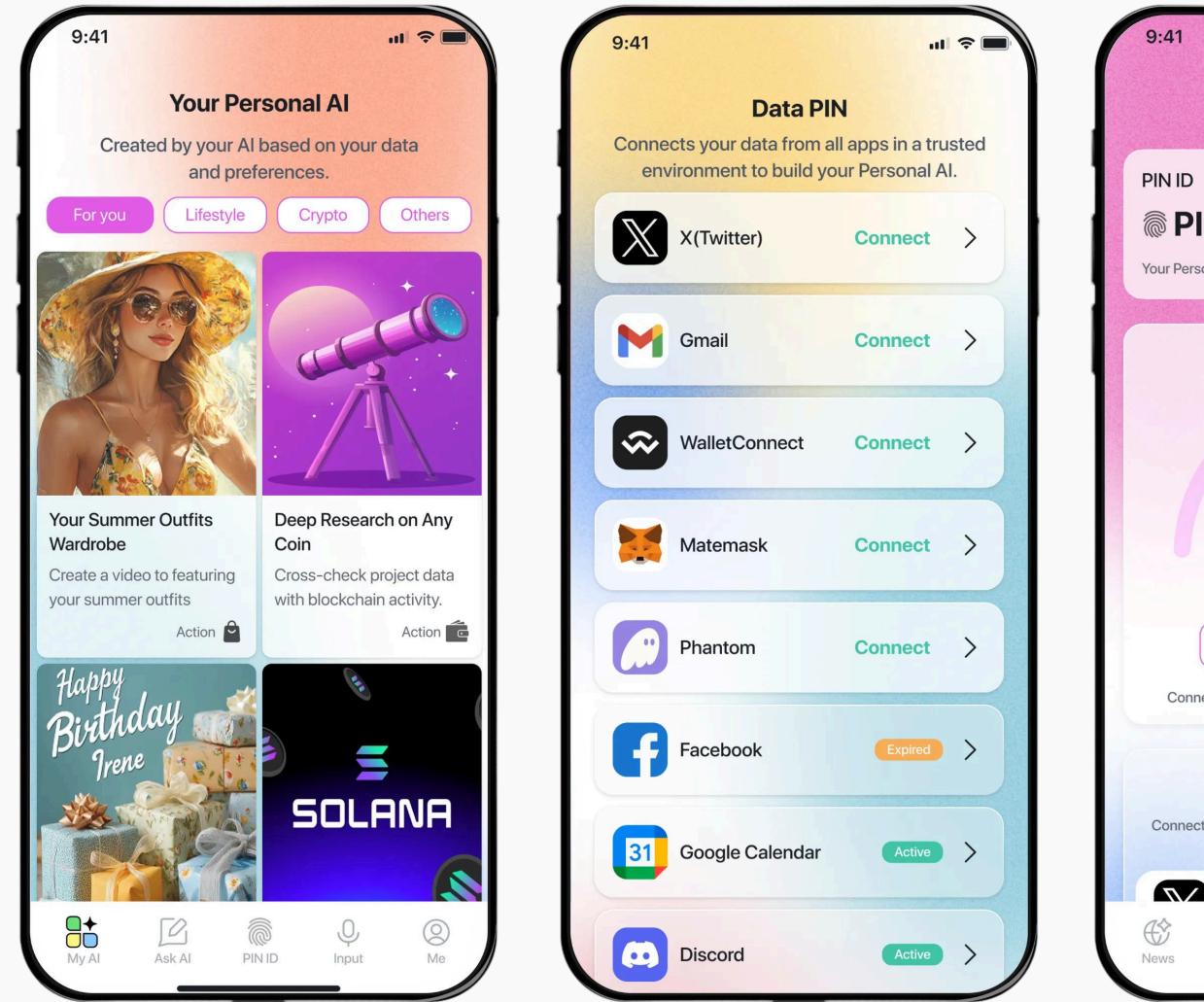
Product Footprint & Early Cohort Signals

Telegram Mini-App (Alpha)



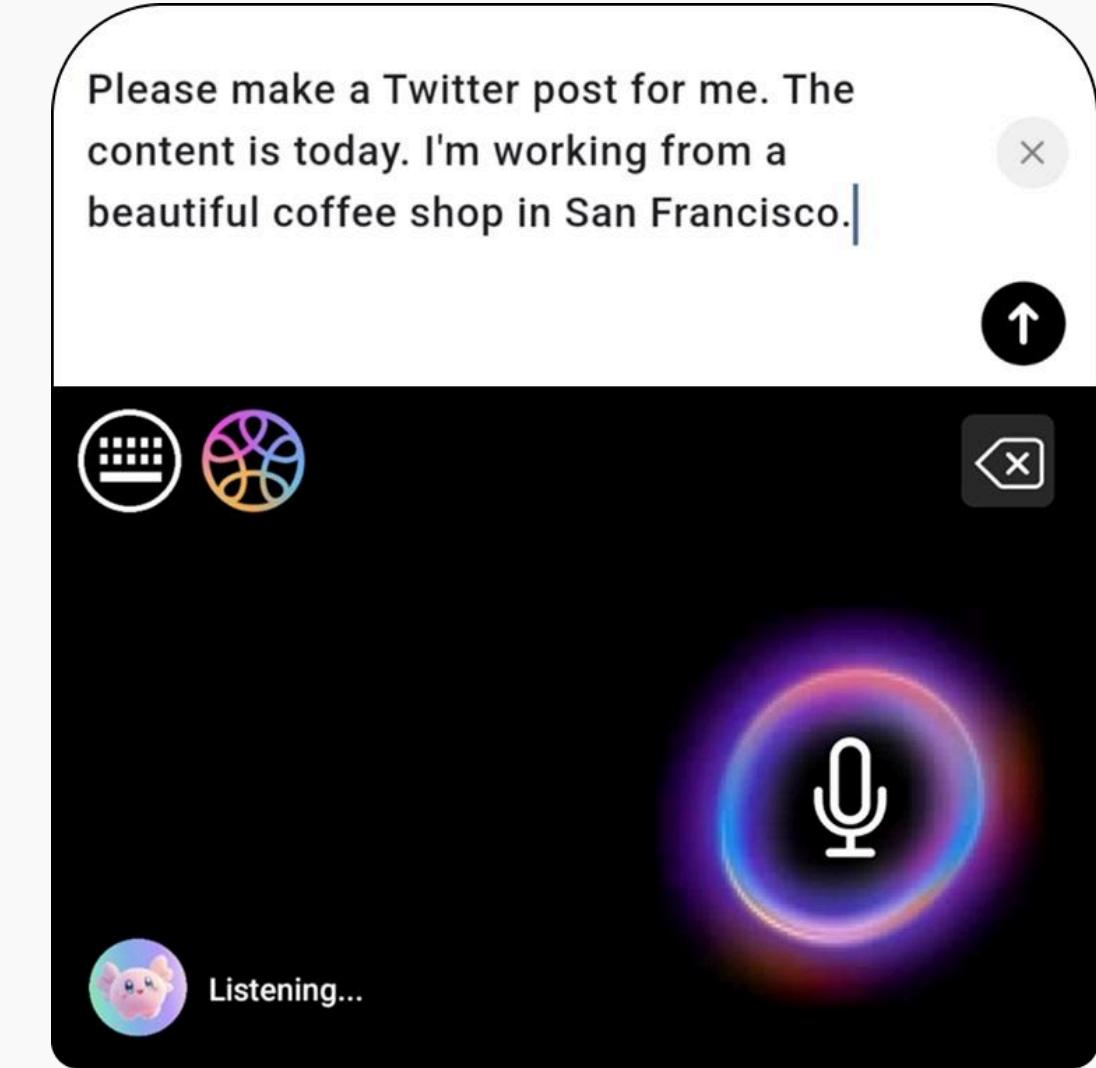
- Basic Data Wallet connectors + simple agents (news, ride-hailing, etc.)
- Community-driven + early personalization

iOS / Android App (Lab)



- Intent-Agent Cards feed + Data Wallet (\approx 10 connectors) + GOD Score
- Productize the Personalization Key

Context Layer (Features)



- AI Keyboard (primary) + Voice Mode
- Capture real-time Context to improve intent inference and card ranking

3.5M
Total Users
Across product surfaces

58%
D90 Retention
Long-term stickiness

1.4-1.8M
Peak MAU
Strong engagement

71%
D30 Retention
Early engagement

Grounding the Vision: Our First Commercial Wedge is Prediction Markets

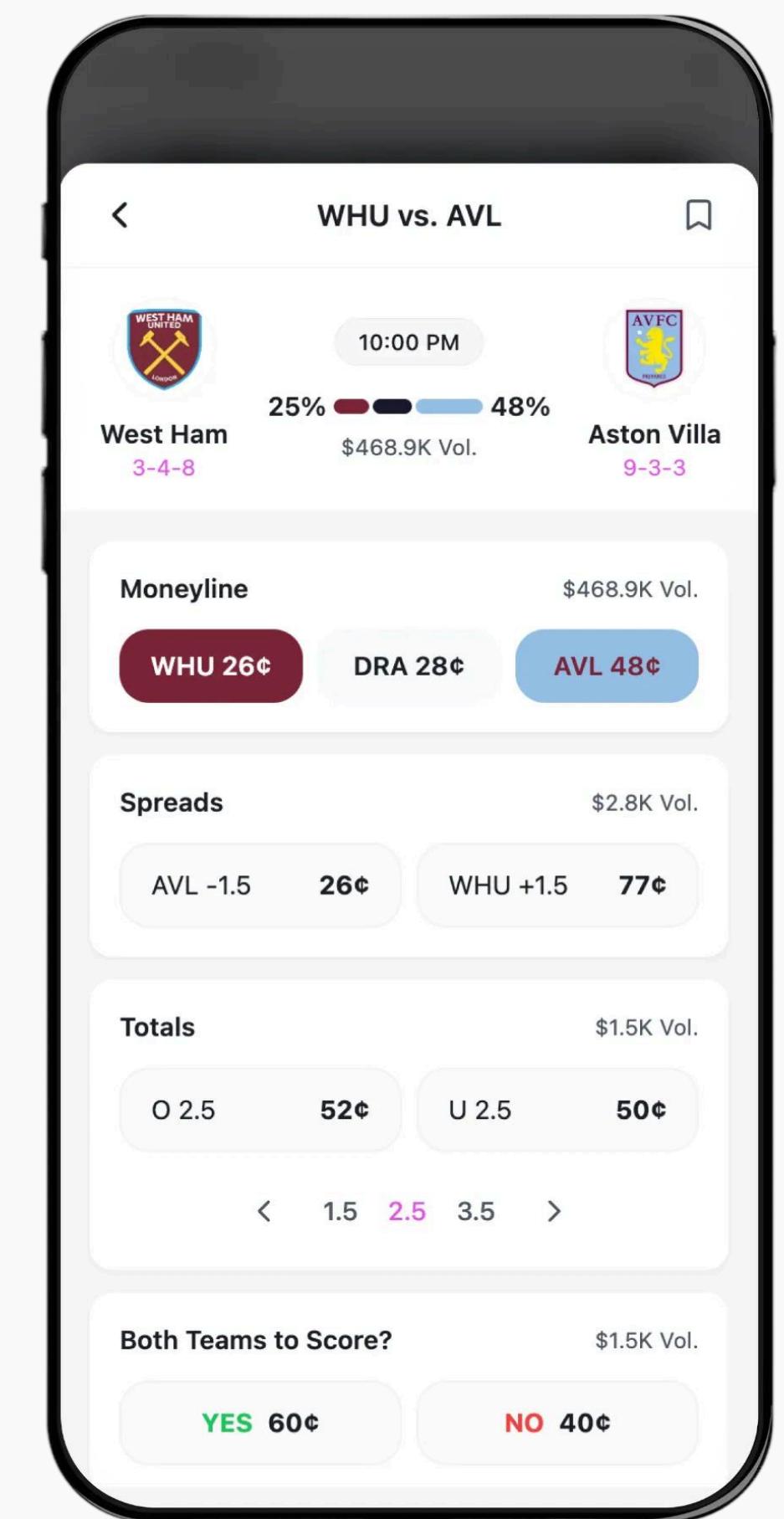
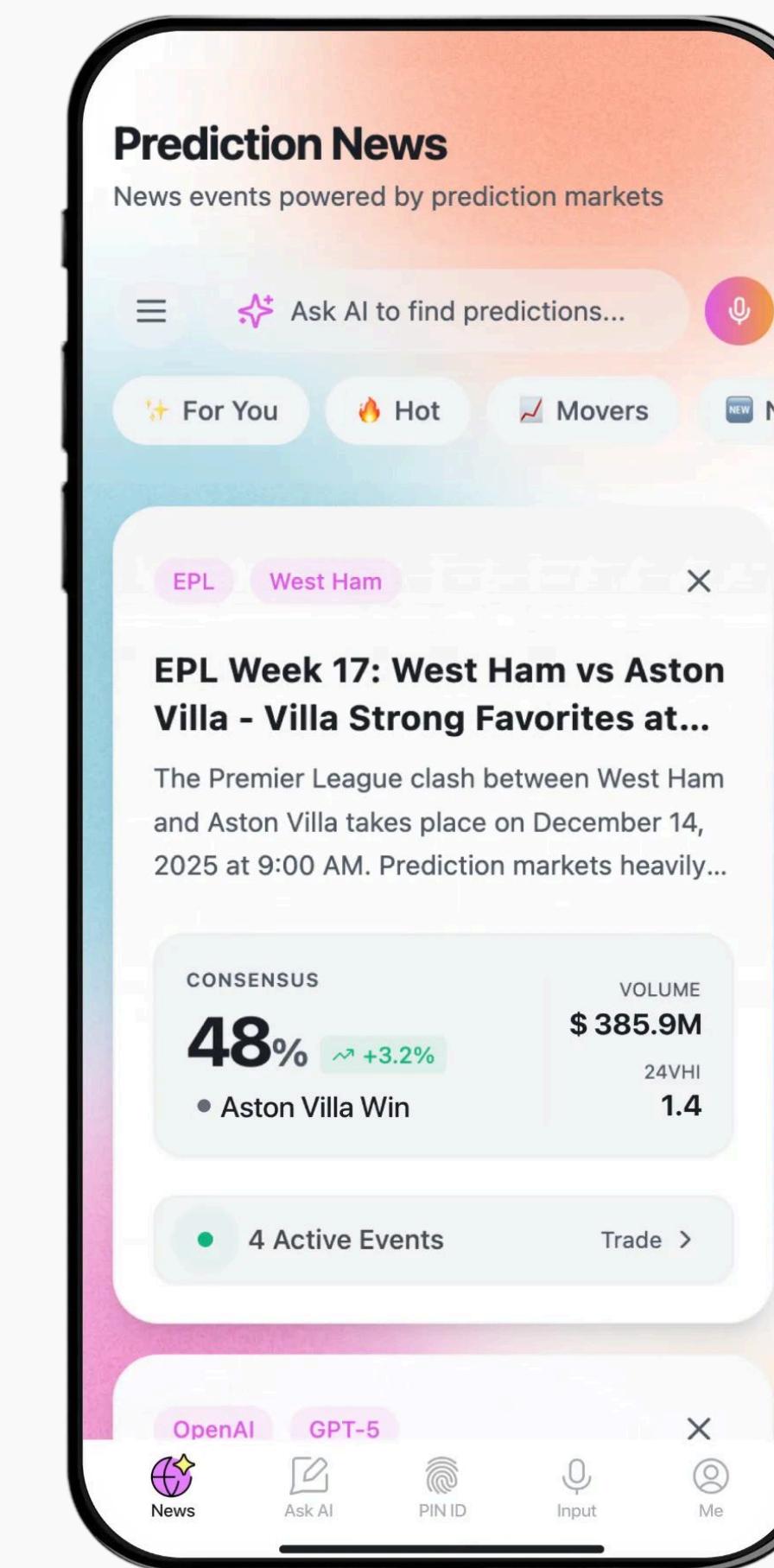
After our Alpha (Telegram) and Lab (Mobile + Context) releases, we're grounding the Personalization Key in a category where impact and monetization are instantly measurable.

Why Prediction Markets?

- ◆ Fast-growing category
- ◆ Massive discovery surface
- ◆ Measurable hit-rate
- ◆ Clear monetization



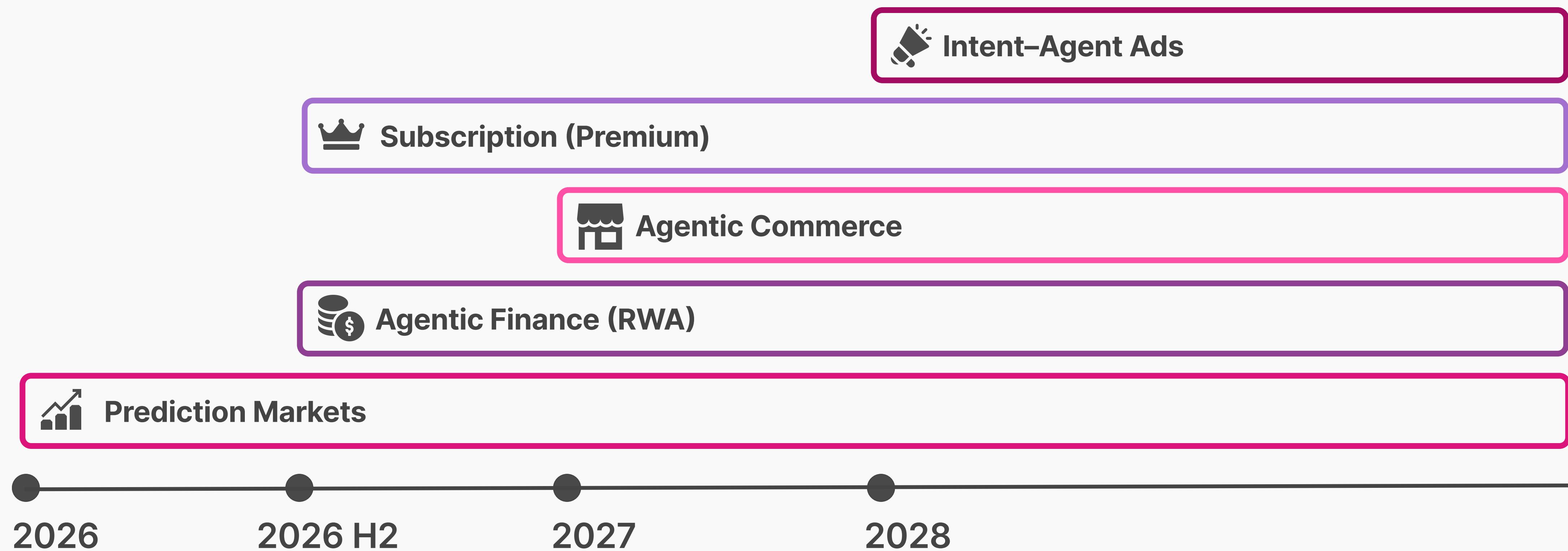
Personalized Prediction Markets Feed



Business Model: A Phased Ramp to Capture the Agentic Economy

Three transaction engines (Prediction → RWA → Commerce) + two overlays (Subscription + Ads).

■ Prediction ■ RWA ■ Commerce ■ Subscriptions ■ Intent Ads

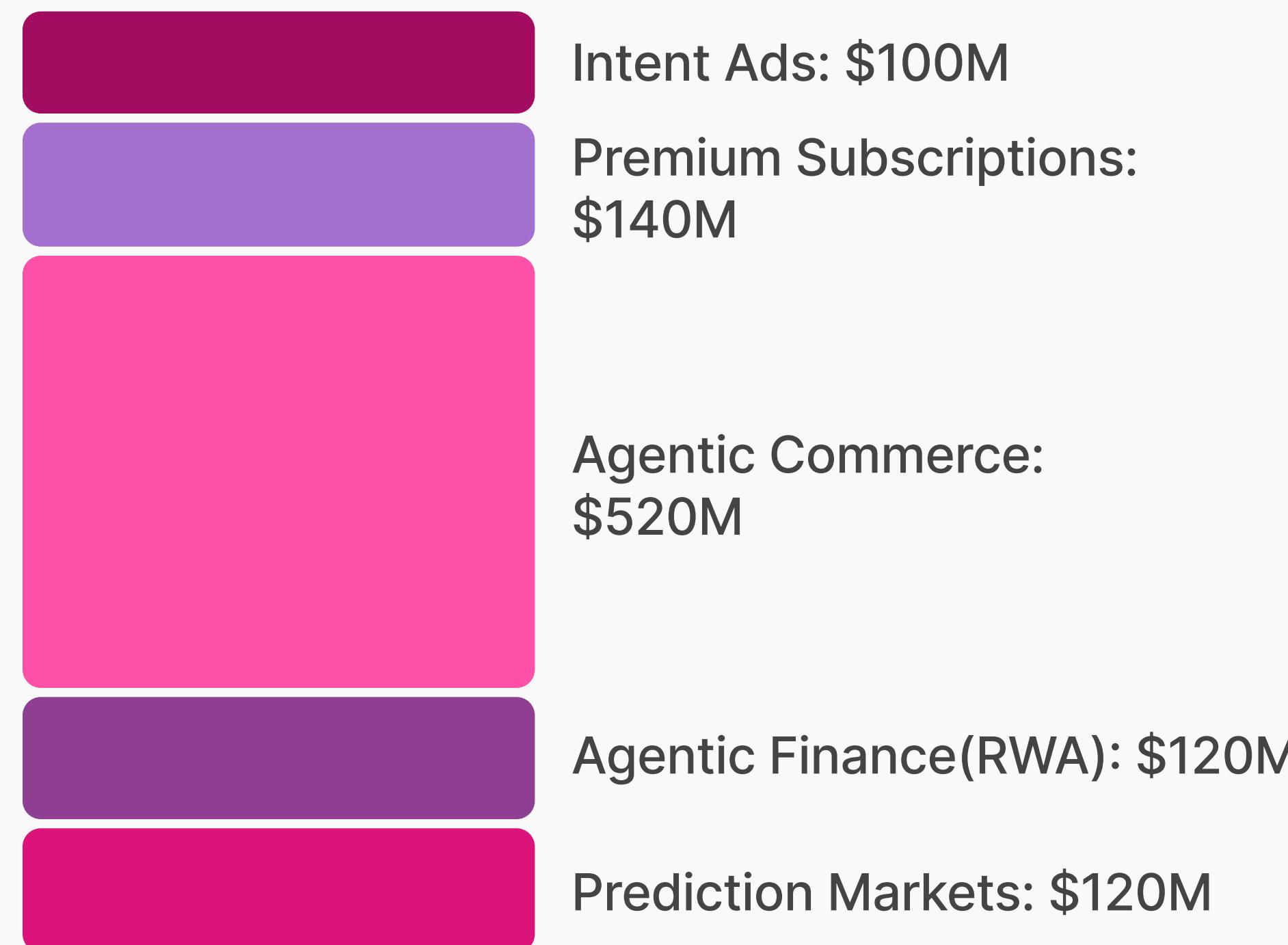


Appendix A1-A5 contains explicit formulas and year-by-year inputs that reconcile to the 2030 financial forecast

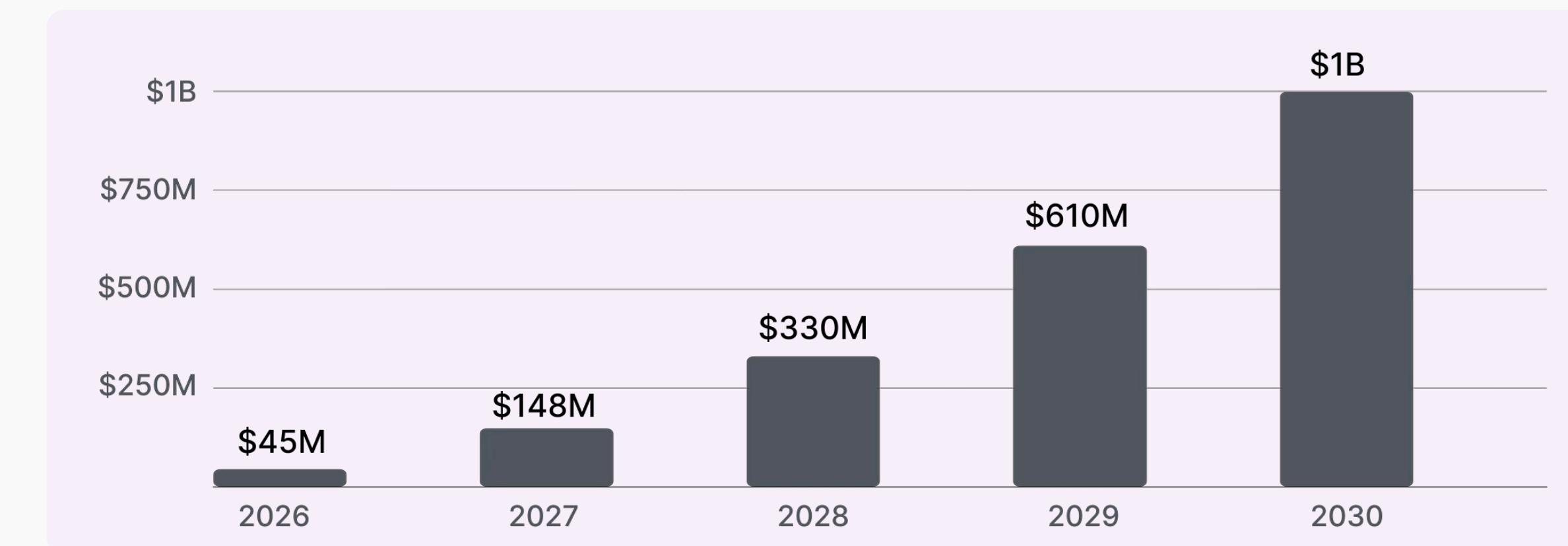
Financial Forecast: \$1B Revenue Run-Rate by 2030

We monetize at **Execution (commissions)** across three verticals (Prediction → RWA → Commerce), plus **Subscription** and **Intent Ads**

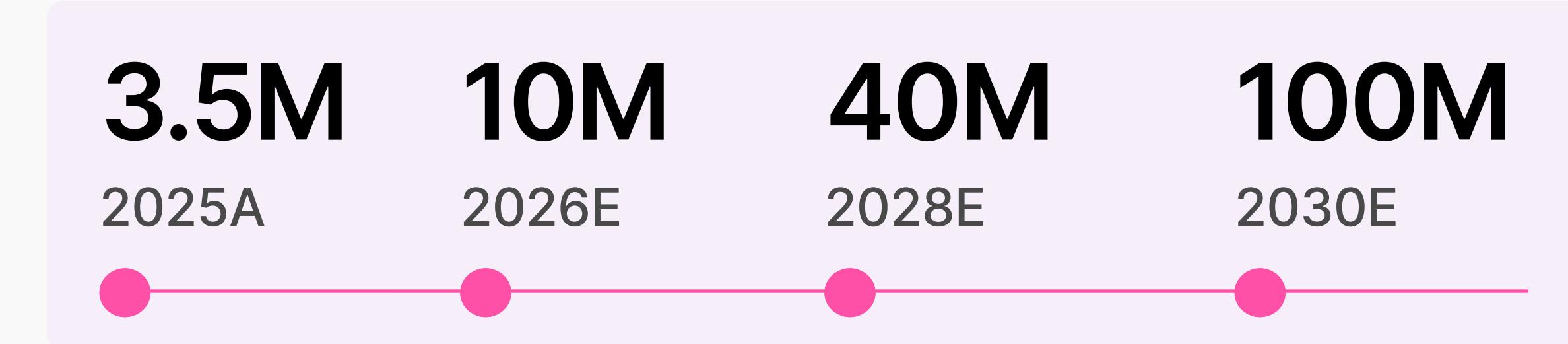
2030 \$1B



Total Revenue Growth (2026-2030)



User Scale



Forecast is management case; each stream is modeled bottom-up in Appendix A1-A5 and benchmarked against public comps

Moat: The Personalization Key Big Tech Can't Build



PIN AI



User-owned Personalization Key:

A cross-platform Data Wallet combined with real-time Context.

TEE-secured Personal Data Vault:

Establishes privacy and user trust that incumbents lack.

Personalization Engine: Inferred intent, continuously improving over time.



Intent-Agent Cards (Feed UX):

A proactive recommendation UI

Open Platform for Agents:

An open market for execution agents based on quality, speed, and price

Big Tech

Google, Apple Intelligence, Meta, OpenAI, Anthropic



Platform-owned data silos

Both the data holder and the monetizer

User memory is fragmented across products and teams

Reactive, not intent-aware UX



Cannot lose control over distribution, always gatekeeper

 **Key Insight:** Big Tech can't replicate this without surrendering control of user data and distribution. Their models depend on silos; their incentives discourage data aggregation and open intent market. PIN AI is purpose-built to be the user-side key.

Vision & Roadmap: Unlocking the Personal AI Era

By 2030, PIN AI becomes the default **Personalization Key**, connecting users to a global **agent ecosystem** through privacy-first, user-owned interfaces.



Key Roadmap Milestones:

2026	2027	2028	2029-2030
<ul style="list-style-type: none">Launch Prediction MarketsScale Data Wallet + Context captureShip production-grade ranking	<ul style="list-style-type: none">Rollout RWA / Agentic FinanceLaunch Subscription (Premium)Open Platform for Agents	<ul style="list-style-type: none">Begin scaling Agentic CommerceLaunch intent ads for free usersBroaden the agent ecosystem.	<ul style="list-style-type: none">Drive global personalization scaleEnable Ecosystem standardizationMature the revenue mix

World-Class Founding Team & Top-Tier Backers

A rare combination of **personalization ML + privacy/TEE + marketplace systems + global consumer growth**—backed by top AI/Crypto investors.



Ben Wu

Co-Founder & CEO

YC alum; Raven Tech (voice AI) acquired by Baidu; Co-founded S Financial; MIT Master; Forbes China 30 Under 30



Bill Sun

Co-Founder & Chief Scientist

Ex-Google Brain; Stanford PhD; Early transformer-era researcher; Expert in distributed ML, deep personalization, and secure compute/TEE



Regan Peng

Co-Founder & President

Ex-Yahoo Principal Engineer; DiDi Fintech founding team; Built and scaled consumer fintech and large-scale distributed systems; CMU CS Master; Deep product + engineering execution

Venture Backers

Leading Institutional Funds

alozcrypto
csx

SEQUOIA Scout Fund

Hack VC

Technical Angels

- **Illia Polosukhin** — NEAR co-founder; Transformers paper co-author
- **Evan Cheng** — CEO, Myster Labs (Sui)
- **Lily Liu** — President, Solana Foundation

The Raise: Invest in the User-Owned Personalization Key

The Raise:

\$30-50M PIPE into NASDAQ Pubco

\$300-400M Pre-money valuation

Why Now / Why Us

- A **Telegram-native distribution wedge**-analogous to how Pinduoduo scaled inside WeChat; PIN AI can do the same for Personal AI inside Telegram.
- The **user-owned Personalization Key** (Memory + Context) is the critical piece incumbents are structurally unable to build cross-platform.
- A clear, **de-risked path to scale**: Prediction → RWA→ Commerce, monetized at execution, with subscription and ads overlays.

Use of Proceeds:

10% Compliance

Public-company readiness, legal + regulatory, security

20% GTM

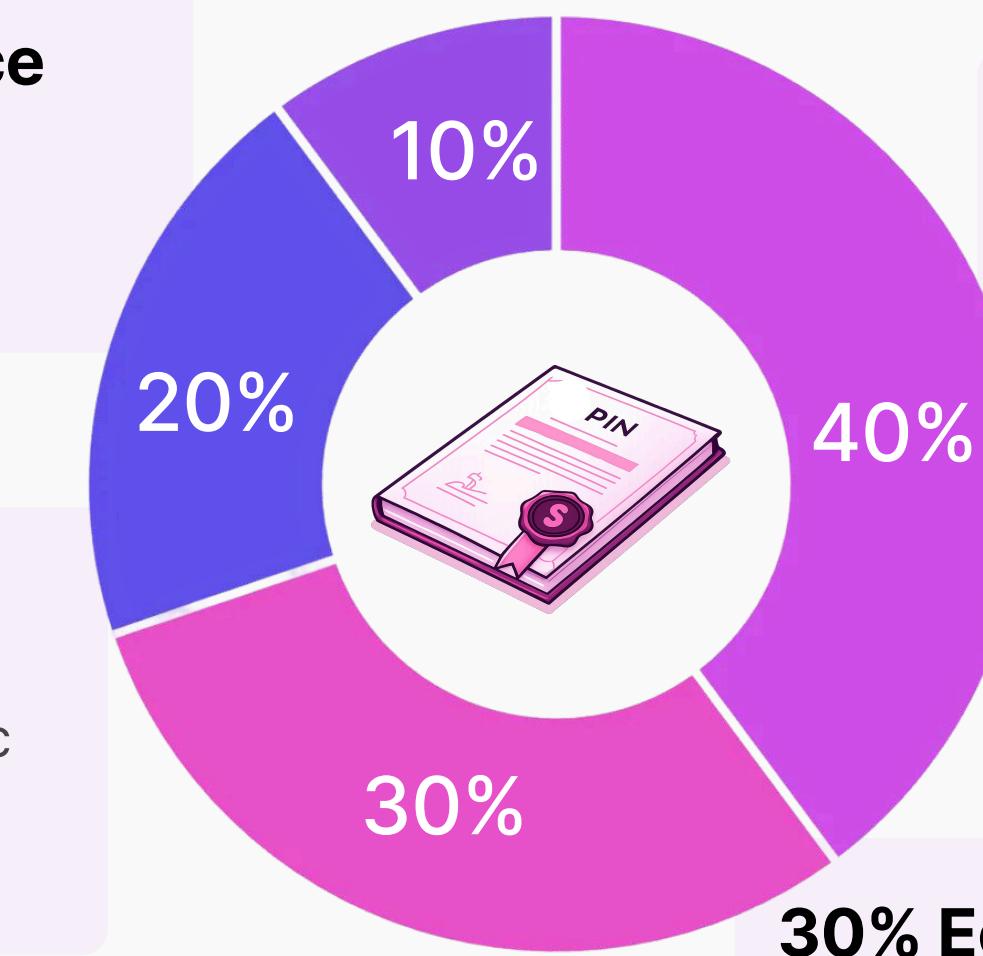
Go-to-market expansion, strategic partnerships, distribution scale

40% Technology

R&D investments, core product stack, privacy/TEE, infra, reliability

30% Ecosystem

Agent onboarding, partnerships, community building, marketplace quality systems



Join us in building the essential Personalization Key that will unlock a multi-trillion-dollar agent economy—starting with a high-velocity wedge in prediction markets!