

# Nirvana Trust Code Programme

Hundreds of millions of your cardholders want clear, quantified downside. Conventional risk labels do not quantify it. Nirvana does.



# Most people don't fear volatility. They fear loss.

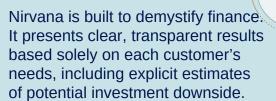
— Shlomo Benartzi, Behavioral Economist, 15.5M followers



About 72% (1.9 billion) people worldwide are loss-averse... Yet the industry continues to define risk as fluctuation.

— Wall Street Journal, July 2025

### Who We Are



Ø)

Nirvana puts loss tolerance first and organises the rest accordingly. It complements, rather than replaces, professional advice.

# Why card issuers love the Nirvana Trust Code programme



#### Earn Recurring Revenue, Just Share Your Nirvana Trust Code

Distribute your unique Trust Code. Cardholders get **10**% off, and you earn **10**% of their net monthly subscription. No onboarding. No servicing. Just recurring revenue.



#### **Your Annual Economics**

250K Live codes: USD \$12.15M per year 1M Live codes: USD \$48.6M per year 5M Live codes: USD \$243M per year 10M Live codes: USD \$486M per year



## Align with Behaviour, Not

Nirvana isn't robo, crypto, budgeting, or rewards. It solves for loss aversion—the #1 emotional barrier to investing. That's why 1.9 billion people need it.



#### Easy to launch

Two routes: your cardholders and the wider public. Publish your Trust Code; Nirvana handles education, onboarding and support. Any new subscriber may choose your organisation at checkout.

Nirvana is the only global retail-facing service built around loss aversion.

By far the most dominant investor behaviour on the planet.