



Nirvana Trust Code Programme

Nearly 75% of your policyholders care more about losses than volatility—yet industry tools still label risk backward.

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

— Shlomo Benartzi, Behavioral Economist, 15.5M followers

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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

Nirvana is built for the masses. It delivers clear, transparent results based solely on each customer's needs, including explicit estimates of potential investment downside.

Nirvana puts loss tolerance first and organises the rest accordingly. It complements, not replaces, professional advice.



Why Insurers participate in the Nirvana Trust Code programme



Earn Recurring Revenue Just Share Your Nirvana Trust Code

Distribute your unique Trust Code. Customers get **10% off**, and you earn **10%** of their monthly subscription, for 5 years. 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 Behavior, Not Buzzwords

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

You distribute the code; Nirvana handles education, onboarding and support.



Nirvana is the only global retail-facing service built around loss aversion.
By far the most dominant investor behavior on the planet.

