



# Nirvana Trust Code Programme

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

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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 to demystify finance. It presents 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, 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 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

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.**



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