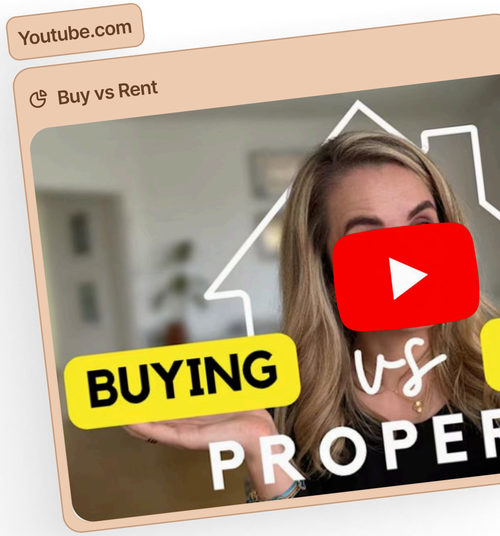
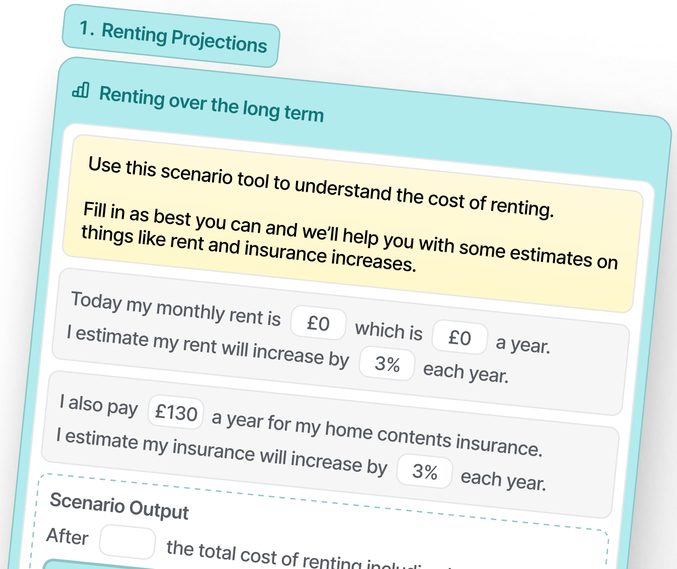
Impart

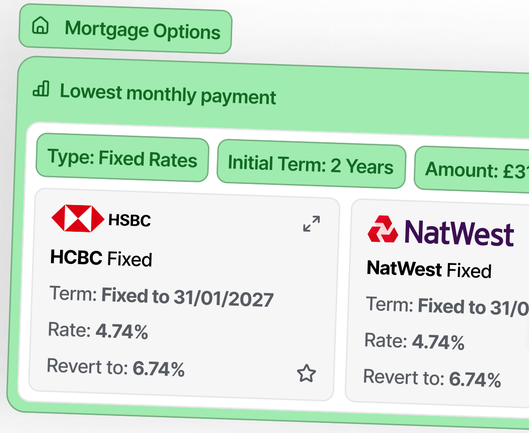
Invest in the future of Financial Wellness

A high-growth opportunity to transform millions of lives

Not another PFM! Not e-learning!







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The core problem

We're not equipped for today's financial decisions

Stress and poorly informed choices affect both individuals AND businesses

Individuals

Need to solve financial problems

Employers

Need return on their people investment

Financial Businesses

Need to improve customer life value

Problem

Level of knowledge needed for confident decisions is unattainable to most, including certain underserved communities

No easy effective support tool - bad UX!

- Non-impactful PFM apps, read-only, unsharable
- Siloed financial products for individual tasks
- Excel is unguided, outdated and disconnected

No effective tool to support employees

- No holistic financial wellness employee benefits - only employer savings, one off workshops, shop discounts...

Poorly communicated value proposition

- Clients don't understand what companies sell; inaccessible & opaque jargon, unclear benefits
- No general view of clients' financial life & goals

Siloed solutions focused on unique use cases

Consequence

Stress and money losses!

85%
Brits concerned about the cost of living

40%
UK workers have sleepless nights due to financial stress

68%
UK Gen Z stressed over finances in the last 12 months

£2500/y
overpaid by household on their bills

Cost of financial stress to UK companies due to absenteeism = £15.2b/y

Low product uptake
Low customer engagement

The tech gap

LLMs or e-learning alone can’t solve financial stress

In isolation, AI , LLM or e-learning without thoughtful user-centric design only add to the confusion

Data & connectivity

- Limited personal context, “blanket” statements & learnings
- Risk of outdated or incorrect information
- No access to live market data
- Disconnected from financial services infrastructure

User Experience

- Lack of permanence - temporary conversations amongst a flood of other queries or linear content
- Text only interface making difficult concepts hard to interact with and apply in real world
- Relies on inputting the learnings elsewhere, for example in a spreadsheet

Industry issues

- Concerns about data privacy & security
- Answers limited by the skill of the questioner
- How to manage the variations between LLMs and models within LLMs

The market opportunity

People ask for help. Industries are ready for disruption

Demand is surging, but personal finance tools are stuck in the past

72% of EU employers and 62% of banks have now recognised an urgent need for action and committed to improving financial wellness

Tools like **Canva** and **Miro**, now leveraging **AI** alongside productivity features, demonstrate the power of user-first design in the multi-billion dollar productivity market.

Meanwhile, personal finance is still waiting for its breakthrough. A disruptive, accessible, and user-centred solution is urgently required to solve an unmet consumer, employer and business need

We must now reimagine how we approach personal finance beyond transactional apps and simple AI-chats.

Financial wellness is now a strategic must for companies

80%
want a financial wellbeing benefit from employers

72%
EU employers plan to enhance financial wellness support

62%
of EU banks planning user financial wellness platforms to go beyond traditional banking relationship

A huge market with no solution until now

UK+EU TAM	UK+EU SAM	UK+EU SOM
£75.75 B	**£16.62 B**	**£416.1 B**

Our breakthrough approach

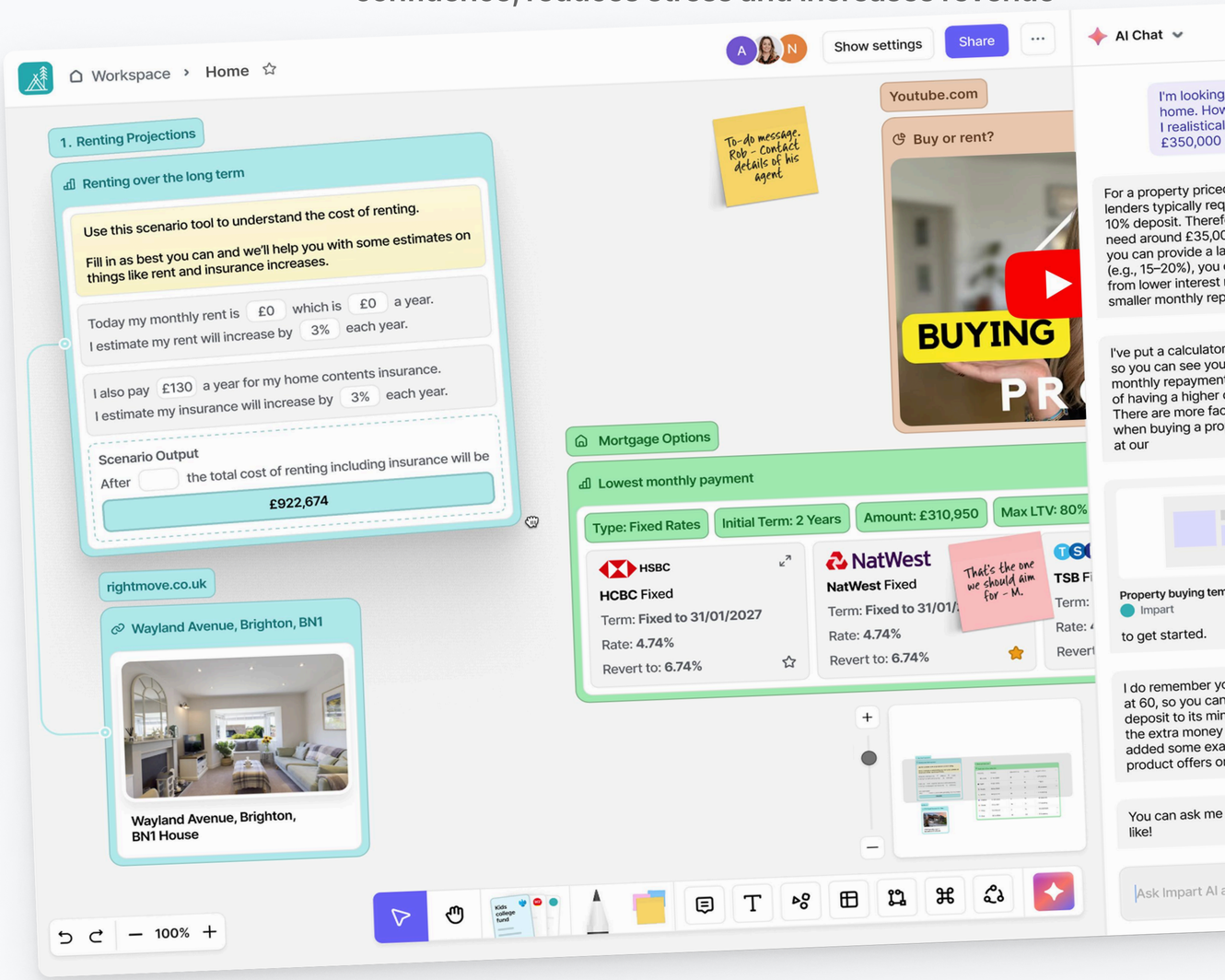
Impart is the tool companies are missing

- Visual, interactive, and integrated with finance
- Permanent repository for all your financial matters
- Trust & data permissions central to the experience
- Linked to live data
- Unique collaborative productivity UX
- Pre-built templates, and AI-driven insights accessible to all
- Covers ALL personal finance topics
- Holistic user financial profile
- Easier than spreadsheets!

Leverages pressing industry shifts: UK Data Bill & Open Finance, Open Banking, PSD3, and digital engagement demand

Impart: built for real life, not just queries

A user-first, AI-powered transparent tool that builds confidence, reduces stress and increases revenue



Why Impart wins

Smarter than a single LLM or e-learning

Built-in expertise, auditability, and superior guidance from day one

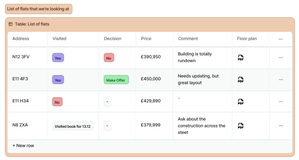
LLMs (e.g. ChatGPT) & e-learning

- Conversational answers on general topics
- Limited personal context
- Risk of incorrect financial guidance
- No regulatory framework
- Risk of outdated financial guidance
- No conversation with e-learning, one-off ones with LLM
- No dedicated financial tools in LLM, generic content in e-learning
- Dependant on users skills at using AI or understanding e-learning concepts

Impart

Mortgage Options

Dedicated tool specifically for all personal finance topics



Permanent repository of all your financial matters, providing lasting value on your financial situation and history

Pre-built high performing queries and templates for all

Kids college fund — Impart

Renting vs Owning — HSBC

Combines AI with expert-created templates to ensure accurate financial information

NatWest

NatWest Fixed

Term: **Fixed to 31/01/2027**

Rate: **4.74%**

Revert to: **6.74%**

Always contains the latest market data and financial product information

Purpose-built canvas for organising, visualising and managing your finances

Connects to your personal finance data (e.g. accounts) for personalised insights

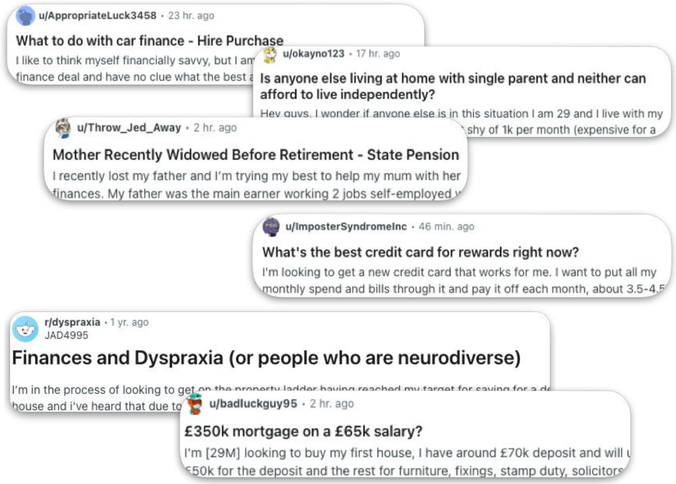
Audit and reporting procedure

Strong early signals

People are searching. Institutions are committing.

We’ve seen the demand and we’ve heard the dream

Users continuously look for help



They need a tool like Impart

“With my partner we go to ChatGPT to help understand scenarios, but then I have to put it all in Excel to really make something out of it, and then we have to go find the right products to act on it. It’s all over the place.”

“There's never one platform where you can do everything: there’s one app where you see savings, then another for shares, then another for spendings with friends on holiday etc.[...]to have this overview of everything in one place would be easier."

“It's an nightmare to manage finances, nothing is connected to each other"

Companies commit to helping

72% EU Employers

The percentage of employers planning to enhance financial wellness support in the next two years

62% EU Banks

The percentage of banks planning user financial wellness platforms, to go beyond traditional banking relationship

Growth engine

Distribution through companies with built-in growth loops

Employers and financial institutions open the door, families and engagement fuel the fire

Individual and family tiers from £0 to £28/m

Individuals

Collaboration within families

- Free minimum version
- Subscriptions
- Paid additional features

- Confident financial decisions
- Better financial outcomes

Households £2500/y better off with their bills

Packages up to £25/seat

Employers

(HR leaders, Benefit Providers...)

- Subscription fee
- Premium features
- Data insights

- Attract/retain top talent
- Reduce absenteeism

80% employees want a financial wellbeing benefit from employers

Packages up to £25/seat

Financial Institutions

(Banks, Lenders, Insurers...)

- White-label solutions
- Lead generation
- Template branding

- Increased demand for new well positioned meaningful solutions matching users' goals

41% increase in customer lifetime value reported by Financial Institutions offering financial wellness tools

Why us

A proven team for a complex mission

Decades of experience, regulated success, and a history of fintech innovation

- Exited fintech founder with a proven track record
- 20+ years developing financial products for the UK's leading institutions
- Deep expertise across the full spectrum of personal finance: wealth, protection, insurance, credit, and debt
- Demonstrated success delivering high-performing products in both D2C and B2B regulated environments

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JP Wilkins
B2B Advisor

experian | RBS
BARCLAYS | HSBC
Santander | comparethemarket
abrdn | LLOYDS
JUST. | GO.COMPARE
AVIVA

Pre-seed

£1M

PRE-SEED

We are looking to raise
£1M in pre-seed
SEIS/EIS authorised

Product

- Engineering team
- Complete MVP core features
- UX & UI / brand
- Creation and oversight of finance content of templates

Go-to-Market

- Marketing essentials
- Increase Sales activities
- Initial pilot with 2-3 key clients per segment

Operations

- Customer success
- Build & implement regulatory & compliance structure / strategy
- Gain accreditations & build policies, FCA, GDPR, AI auditing
- Create governance operations

Impart will become the go-to platform for navigating life's most important financial moments

Trusted by individuals, championed by employers, and embedded into the financial ecosystem

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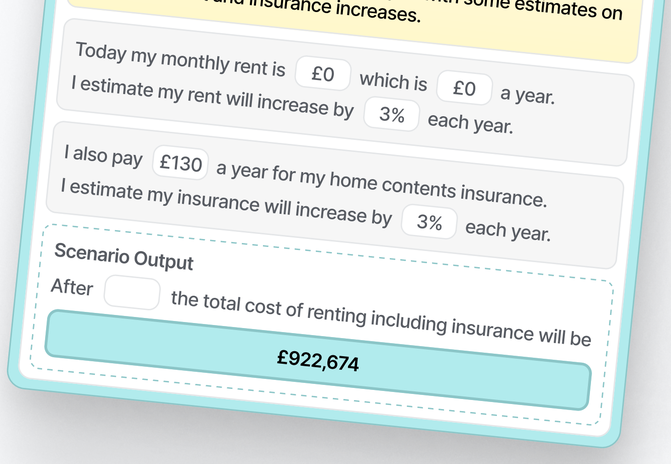

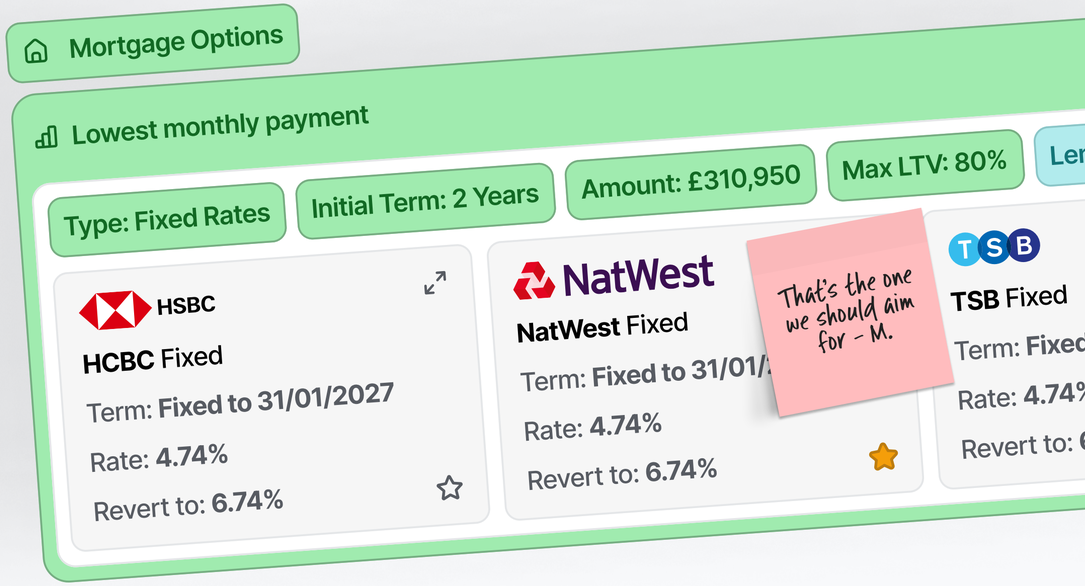

We welcome your questions and feedback!

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