**Presentation for our new software product**

Hello ladies and gentlemen, shareholders of our software company. I welcome you to our annual general meeting of shareholders. For those who don’t know me, I’m a Manager of IT department for high technologies – Mark Hilton. I have the pleasure of presenting you our new financial project, that will turn over the imagines of financial consultations around the world. The project targeted the end user, who is every citizen in our country.

The project includes two parts, first of it is finished:

The new software is an online platform, that can use from any type of devices – such as a laptop, a tablet, a smartphone, etc. It represents personal financial advisor. It includes financial products throughout the possible range. There are four main sectors:

- Crediting. It includes mortgage and consumer loans, also fast credits. The credit market is large, it is providing of many products, offered by bank and non-bank institutions. The process of choosing a specific offer and preparing application documents is complex. The added value of consultation is great.

- Insurance business. It includes from life and health insurance to any personal and family insurance. The general terms and conditions of each insurance are long and subject to clarification (подлежат на изясняване) by a specialist.

- Retirement funds. The pension system in the country consists of 3 major parts. Besides mandatory, there are also voluntary funds. The proper management (правилното управление) of personal funds in such (толкова) a long time is a prerequisite (предпоставка) for the optimization of the retirement pension received.

- Investments. It includes mutual funds and all forms of investment in financial instruments. Personal savings should be invested reasonable. The risk level is extremely important and must be managed. Professional advice in this area would bring many benefits.

The four groups provide detailed and up-to-date information on all possible products on the Chilean market. After successful product development on the local level, prospects for foreign markets will be enormous. By categorizing, filtering, and comparing, each user with their personal preferences can choose the appropriate financial product.

The database is largely updated automatically through mini-programs that capture the changes of each product or specific metric on the site of the financial institution that offers it. Our administrators also check the faithfulness of the information. This system guarantees accurate and correct financial database.

Receiving detailed information about each particular financial product and the ability to compare it with similar products in real time, is priceless for the users. Raising the financial literacy of the public is a goal that our company pursues by all means. This is the answer of fundamental question “Why?” we do it!

If you need an offline consultation with a licensed financial advisor from our company, all possible forms of contact will be permanently available on the page loaded by the customer. Our direct relationship with the offline department is an important source of revenue. Offline consultants provide full assistance to receive the specific financial product from the client, for which a commission is normally paid by the financial institution.

And now, I’m starting with the second part of our project.

We have begun developing a high-tech consultation model in the form of a telephone robot. It will consult people over the phone by currently being able to calculate a wide range of operations and algorithms such as credit rating, indicative repayment schedule, expected return on investment, insurance value and franchise, exemplary profitable return on alternative methods of retirement, and a bunch of other functionalities. The technology to be used is machine learning and artificial intelligence. By the next general meeting of shareholders, we expect the project will be ready in beta version, with the option to official start after clearing all the bugs. Expect a revolution in the personal financial advices, that will initialize us, the ambitious team of my department.

Detailed information with the business plan for the entire project was received in advance as materials for the general meeting. The business plan has been approved by the CEO of the company. We are looking forward to your approval and this project will turn us into absolute innovators at world level.

I am available for questions and comments!

*The payback period of the investment is in the range of sixth-seventh year, at an annual return of between 15 and 20%. By the second year the main revenue is expected from offline consultations. After starting the phone robot, we expect revenues from the online product to overtake those of offline. Winning a large number of online users on the platform will bring huge revenue through an indirect model that has been practiced for years by giants in the industry such as Google, Facebook and others.*