www.savvly.com
1-888-372-8859

SAVVLY

Give your clients the investment of a lifetime

A longevity risk solution that works

Give your clients the confidence to grow old

Traditional retirement strategies haven’t caught up to current conditions or life expectancies.

Savvly is designed to secure and extend retirement savings by letting clients share funds.

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A new way for your clients to retire

Savvly clients invest a small portion of their assets into a shared fund that protects those who live the longest. It's designed to:

Secure retirement income

Savvly seeks to provide the reliability of an annuity without the large minimum deposit.

Enhance index fund returns

Savvly is structured to deliver the returns of popular index funds plus shares of our unique Endowment Pool.

Maximize adviser AUM

Unlike annuities, Savvly assets remain part of an adviser's assets under management.

Savvly works with your advice. Use it to develop custom retirement strategies, demonstrate your expertise, and meet your fiduciary duty for your clients.

Is Savvly safe?

Yes—client assets are held in a ring-fenced account with a regulated custodian. They are invested in mainstream funds that track the S&P 500. That means client investments will be safe even if Savvly goes out of business.

Fidelity INVESTMENTS® Vanguard® iShares® by BlackRock

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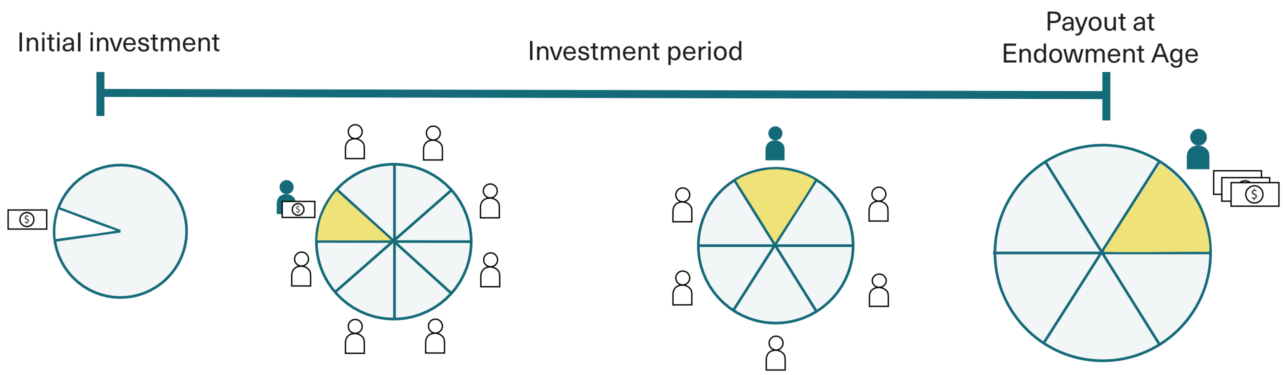
How it's possible

Savvly clients **join together** in a single investment pool, which then pays out to those who live to a chosen age, or Endowment Age.

Savvly clients agree to leave a portion their investments to the pool if they pass away before their Endowment Age or elect for an early withdrawal. Clients who live to the end of their investment periods then receive **a share of these client endowments**.



How clients join Savvly

Entry

Work with your client to select an amount to invest and **age for receiving payout**, or Endowment Age.

Endowment

Clients who pass away before Endowment Age or withdraw early **leave a portion of their assets** to Savvly's Endowment Pool.

Endowment Credit

At Endowment Age, clients receive their principal and earnings plus a **significant payout** from their share of the Endowment Pool, known as an Endowment Credit*.

**Calculated based on how much was invested, when, client age, and the actuarial outcomes of the pool.*

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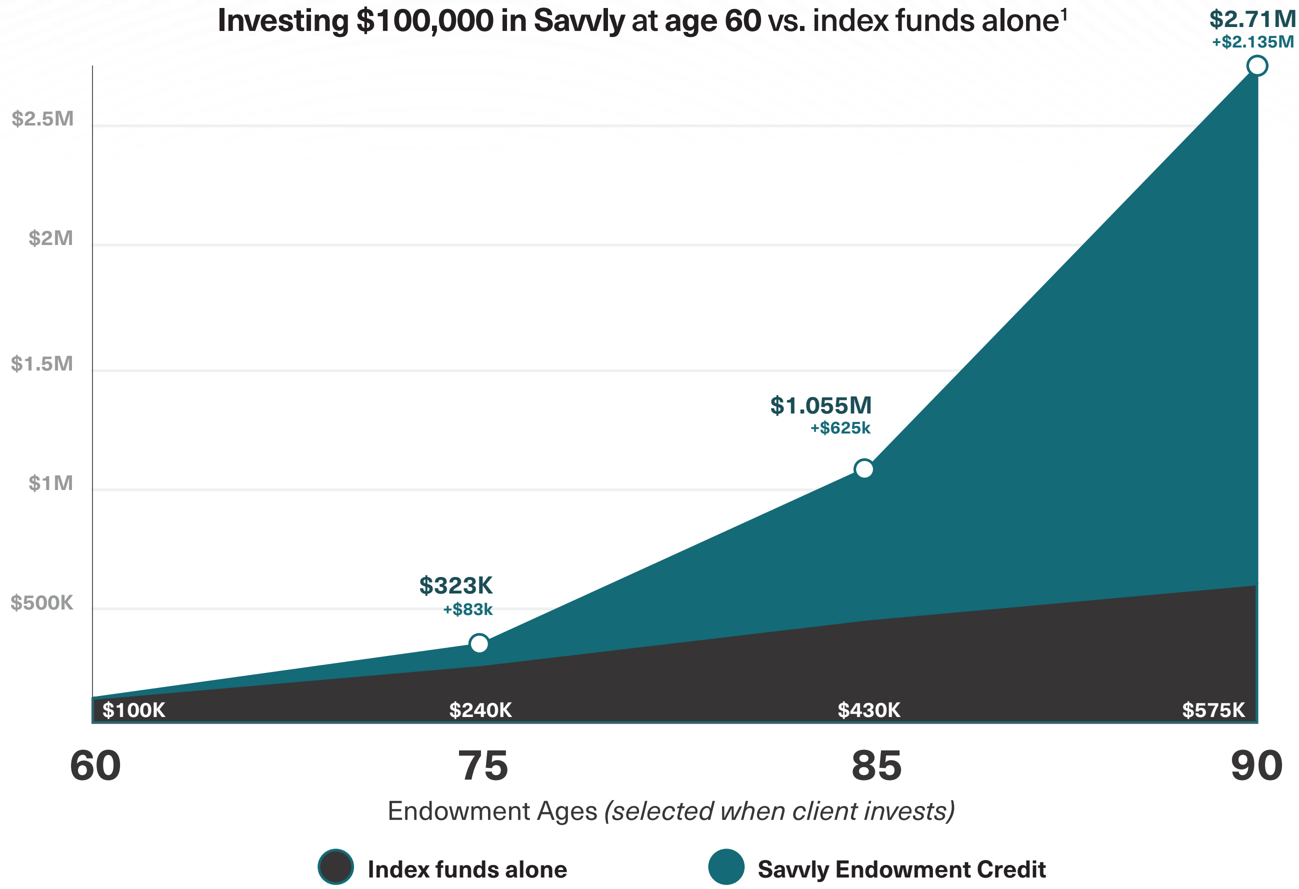
Endowment Credits to multiply retirement happiness

Unlike an annuity, Savvly was designed to deliver both **protection and performance.**

Investing $100,000 in Savvly at age 60 vs. index funds alone[1]

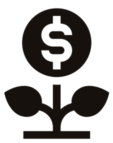


Figures based on representative market returns and forfeitures consistent with actuarial data from 1995-2020

The Savvly advantage

Longevity protection

Built for outperformance



Small initial investment

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Savvly vs. annuities and other traditional retirement products

Savvly isn't a savings account, insurance policy, or even a traditional investment fund, but **a new way to invest**.

	SAVVLY	Savings account	Annuity contract	Investment fund
Provides market returns	✓	⊘	⊘ *	✓
Provides Endowment Credit	✓	⊘	⊘	⊘
Retains client AUM	✓	⊘	⊘	✓
Manages longevity risk	✓	⊘	✓	⊘
Protects from issuer credit risk	✓	✓	⊘	✓
Provides tax advantages typical of Limited Partnership	✓	⊘	⊘	⊘
Insurance license required	⊘	⊘	✓	⊘
Medical exam required	⊘	⊘	Depends	⊘

*According Fisher Investments' "2020 Annuity Insight" report, the average annual fees of variable annuities is 3.79% per year, significantly reducing long-term market returns

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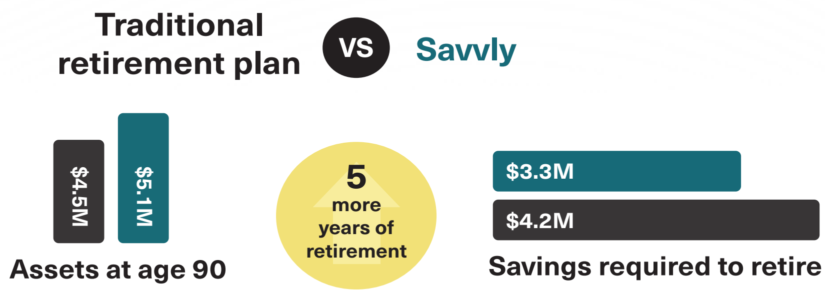
Case Studies

Fred stopped having to save and retired early[2]

Now that his kids are off to college, **Fred, 55, wants to spend more on travel** without jeopardizing his retirement goals. He wants to receive $15,000/mo when he retires at 61, which means he'll need $4.2M saved. Fred currently has $3.3M in assets.

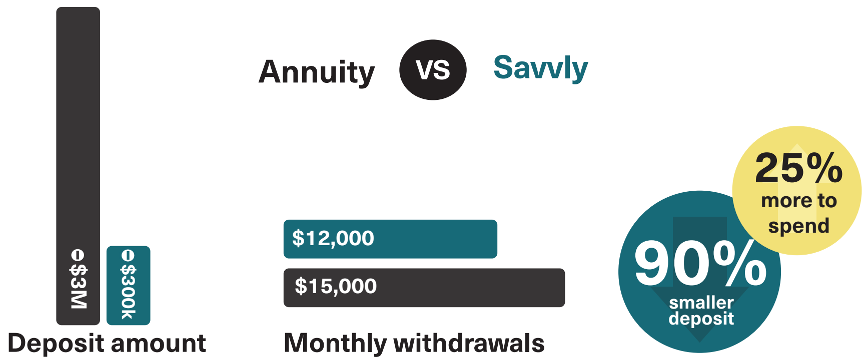


His financial adviser ran the numbers and found out that if Fred allocated 10% of his portfolio to Savvly and chose 86 as his Endowment Age, he could **stop saving and retire today**. He'd no longer need an additional $900,000 for his nest egg and would still end up with almost $600k in extra assets at age 90. Fred booked a plane ticket that same day and still ended up with almost $250,000 in **extra assets** at age 90.

Prakash put in 90% less than with annuity and still got more back[3]

Prakash, 65, is retiring from his medical practice and **wants to lock in lifelong income**. With a $3 million deposit, the best annuities his adviser could find offered an income of around $12,000/mo and a beneficiary payout that steeply declined to zero.

But with Savvly, his adviser found that if Prakash **invested only $300,000** and chose multiple Endowment Ages of 82, 85, 88, and 91, Prakash could **enjoy higher monthly withdrawals** of $15,000/mo and signficantly more liquidity. He'd also preserve the money that would go to his annuity premium for his estate if he were to die early.



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Frequently asked questions

What makes Savvly work?

Savvly is an alternative investment fund that **makes risk pooling accessible to your clients**. Risk pooling is the same concept behind most annuities, pension plans, and even social security —every investor contributes, and those who live the longest derive the most benefit.

Is it insurance?

No. Savvly is not an insurance policy or annuity. There is **no insurance company taking profits** from the Endowment Pool. Instead, that money goes to the investors who reach their Endowment Ages.

Is it a traditional investment fund?

No. Client money is invested in a brand name fund that tracks a major stock market index. **Savvly does not manage this fund.** It is held by a third-party custodian.

Which accounts are eligible?

Clients should use after-tax funding sources.

When and how is the payout received?

Upon reaching Endowment Age, your client will have access to fund shares equal to the principal and returns of the index fund, plus their share of the Endowment Pool in a single in-kind transfer of assets. This transfer is executed under the Limited Partnership agreement such that it is intended to be made to the client only and designed not to be assigned to anyone else.

Can clients distribute their investments across several payout ages?

Yes, as long as the total amount invested meets the minimum requirement.

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Frequently asked questions

What if my client dies before payout age?

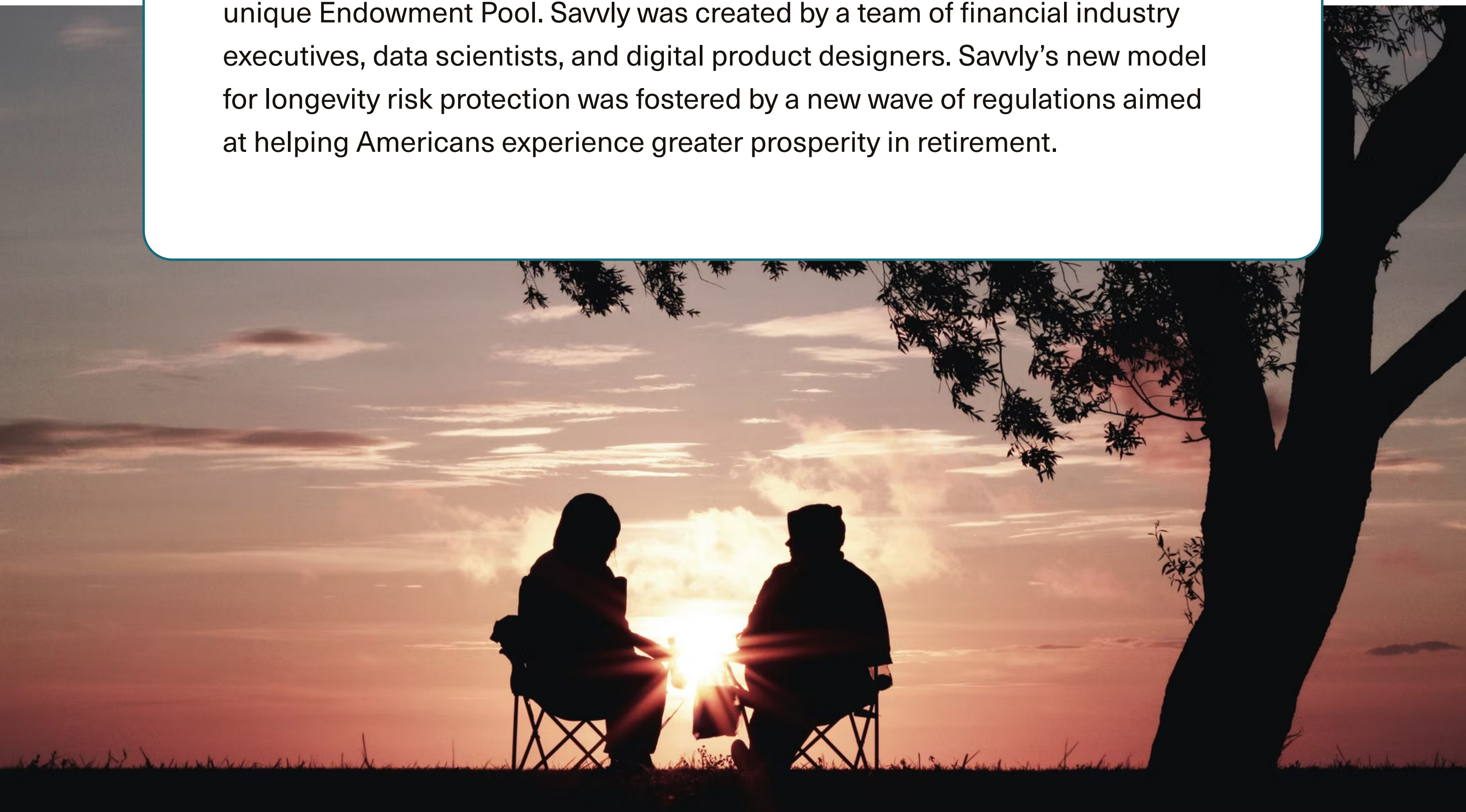
Their beneficiary will receive 25% of the minimum of the initial contribution and the market value of the initial contribution less fees and expenses.

Is there an option for couples?

Couples can invest in Savvly independently as long as the total amount invested meets the minimum requirement.

Why has nobody offered this before?

Savvly has developed the proprietary AI, actuarial algorithms, and blockchain accounting to be able to accurately and equitably manage its unique Endowment Pool. Savvly was created by a team of financial industry executives, data scientists, and digital product designers. Savvly's new model for longevity risk protection was fostered by a new wave of regulations aimed at helping Americans experience greater prosperity in retirement.



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Savvly key facts

To learn more, visit savvly.com **or call us at 1-888-372-8859.**

Investor qualification	Accredited Investors and Qualified Purchasers only
Return on investment	Principal and returns of index fund plus a share of the Endowment Pool. Create scenarios based on real actuarial data at savvly.com.
Expense ratio	**1%** admin fee at sign-up and then **25bps** annually. Clients who subscribe in 2022 will have admin fee at sign-up waived and a lifetime annual management fee of 10bps.
Minimum client age	**18**
Maximum client age	**105**
Investment type	Nonqualified (after-tax money)
Tax treatment	Assets are transferred to clients at Endowment Age, potentially without tax consequences until liquidated. Consult your tax adviser to determine if the tax benefits of an LP are right for you. Savvly does not provide tax advice.
Minimum initial investment	**$100,000 combined** *
Maximum investment	**Up to $300,000** in 2022
Minimum Endowment Age	**70** for men, **75** for women (investment must be held for at least five years)
Death before Endowment Age	Beneficiary receives 25% of the minimum of the initial contribution and the market value of the initial contribution less fees and expenses.
Adviser fee	Up to 100 bps annually

*Members or couples can invest together across different Endowment Ages as long as they meet minimum initial investment requirements. Single investors can fund Savvly with different payout ages as long as they meet minimum initial investment requirements.

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Footnotes

[1] This chart illustrates the performance of a hypothetical $100,000 investment made in Savvly at age 60 with illustrative returns at intervals of 15, 25, and 30 years. Figures include reinvestment of capital gains and dividends, but do not reflect the effect of any applicable sales charges, advviser fees, or redemption fees, which would lower these figures. This chart is not intended to imply any future performance of the fund.

[2] This example assumes a selected index fund return of 6% and 2% inflation. Figures include reinvestment of capital gains and dividends, but do not reflect the effect of any applicable sales charges, adviser fees, or redemption fees, which would lower these figures. This example is not intended to imply any future performance of the fund.

[3] This example assumes a selected index fund return of 6% and 2% inflation. Figures include reinvestment of capital gains and dividends, but do not reflect the effect of any applicable sales charges, adviser fees, or redemption fees, which would lower these figures. This example is not intended to imply any future performance of the fund.

Please see savvly.com for performance data to the most recent month-end. The investment return and principal value of mutual funds (both traditional and alternative) will fluctuate over time so that shares, when redeemed, may be worth more or less than their original cost. Net Asset Value (NAV) returns include reinvestment of dividends and capital gains but do not reflect the deduction of any sales charges. If a sales charge has been deducted, the results would have been lower. Public Offering Price (POP) returns include reinvestment of dividends and capital gains and reflect the maximum sales charge.

Not insured by FDIC or any federal government agency. May lose value. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.