Welcome

PensioTec

Finance made simple as 1,2,3 : learn, invest, insure, succession, pension

www.pensiotec.com

PensioTec one-pager

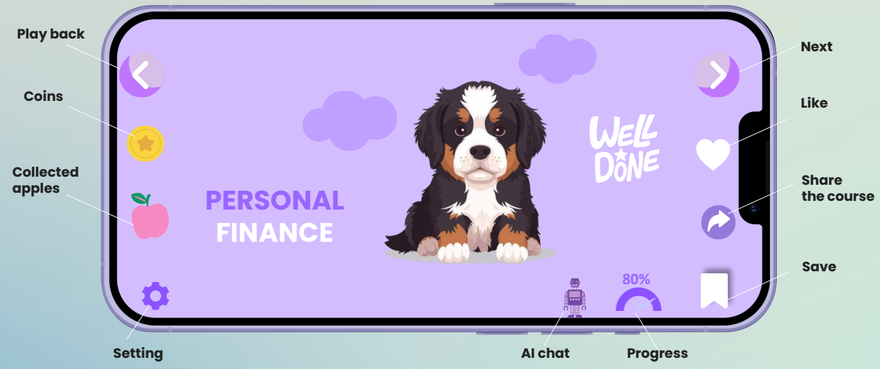
PensioTec

Finance made simple as 1,2,3 : learn, invest, insure, succession, pension

- **Problem:**
  70% of adults lack financial literacy and pension coverage. Millennials and Gen Z enter the workforce unprepared, while 50% of business owners near retirement have no succession plan.

- **Solution**:
  - Offers a smart M&A marketplace
  - Gamifies finance education and financial coaching
  - A third-pillar pension investing platform and smart insurance marketplace for underserved markets.
  - Long term, we are building the smartest AI agent for personal finance wellness. Users progress seamlessly across:

    Learn → Invest → Succession → Insure → Pension.



- **Market opportunity:**
  $1T+ global market across financial literacy, financial advisory, pension tech, and insurtech.

- **Target segments:**
  Millennials, Gen Z, and succession-planning families.

- **Why Now**: The market readiness + urgency of pain points.
  - 3B adults in need of financial literacy (huge entry point).
  - 0.5B underserved advisory market (ripe for disruption).
  - 0.5–1B workers wanting private pensions (large untapped demand).
  - Strong digital shift in insurance (1 in 3 want online quotes).

- **Pre-seed Fundraising: CHF 1.15** million to expand our SME M&A platform (enabling business buy-and-sell via our website), refine the MVP of our gamified finance learning app, and achieve key FinTech licensing milestones. We are also working with animators who have experience on Disney-level productions and viral animated box office projects.

- **Business model: B2B2C**
  - Freemium → Premium Subscription ($3-$18 monthly depending on user country of residency)
  - Fee based for SME M&A success fee, finance coaching, pension AUM, insurance brokerage (see Appendix)

- **Team**
  - Patrick Gono: Senior Software Engineer in Swiss robotics & nanotechnology, PhD in Physics (EPFL, Switzerland)
  - Hetty Samosir: ex-Deloitte Switzerland M&A Consultant, Cambridge MFin, BSc in Banking & Finance (Switzerland) & in Physics (Indonesia). A Swiss permanent resident
  - Joel Hutchinson: Quantum Technology (University of Basel & École Polytechnique, France), PhD in Physics (Alberta, Canada)
  - Nita Wakan: ex-Accenture Indonesia Technology Strategy Consultant, ex-EY Indonesia M&A Advisory

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Tractions:

- Google selected PensioTec as of one of the top 20 Semi finalists for the Next Unicorn program (PensioTec is the youngest startup on the list)
- Interviewing over 300 millennials, Gen Zs, and business owners from more than 60 countries
- 400+ people on the waiting list and growing
- The University of Cambridge IGNITE program selected our pitch as the winner in a panel judged by investors, including a Partner from Amadeus Capital
- Incorporated in Cambridge, UK (Company No. 16700183)
- M&A buy-and-sell MVP (desktop version) preparing for launch in Q4 2025
- Signed a client Letter of Intent with a Swiss robotics company for an M&A project, expected to generate between CHF 50K & CHF 100K in revenue
- Disney-level animation partner secured for gamification
- Supported by Swiss startup-enablers (Swiss Startup Association, Innosuisse, Venturelab, and Basel Area) and Barclays Eagle Lab Cambridge, UK

CONFIDENTIAL & PROPRIETARY

Team

Began as close friends and roommates, driven by a shared passion to solve global white spaces in finance and technology. Today, we're a **globally experienced team** with decades of proven execution across leading firms and universities. CVs are available in **Appendix**

Hetty Samosir, MFin (Cantab)
Founder & CEO

- Cambridge MFin with 10+ years in family business, SME funding, investing, M&A, automation, & Fortune 500 financial transformation ($150B+ revenue), multi billion-dollar finance projects.
- Best Pitch Winner at Cambridge (IGNITE); WEF Global Shaper Curator; Speaker; Advisor to startups & Fortune 500 (M&A).
- **Fintech domain expertise:** M&A, finance innovation, and AI-driven bond trading UX, pensions.
- Building teams across Europe, Asia, and America.
- Recognized for resilience, empathy, precision, strategic leadership; passionate about simplifying finance for real impact. Team sports: polo.

Dr. Patrick Gono
Founder & CTO

- EPFL PhD in Physics and experienced software engineer with a track record in $30M+ revenue nanotech startups and $40M-funded robotics ventures.
- **Tech Expertise:** in C++, Python, and game development; strong project management and cross-border engineering leadership.
- Recognized as a problem-solver with high emotional intelligence, combining technical depth with people leadership.
- Passionate about applying advanced technologies to build scalable, impactful products.

Dr. Joel Hutchinson
Head of Artificial Intelligence

- PhD in Physics & PostDoc in Quantum Tech with 10+ years in applied AI, teaching, & research.
- A Postdoc researcher at the University of Basel under Prof. Daniel Loss, recognised by Clarivate as one of the favourites for the 2025 Nobel Prize.
- Skilled in coding, AI, edtech product design.
- Recognized for public speaking (TED speaker).
- Author of multiple academic publications in leading physics, quantum technologies.
- Passionate about applying AI & quantum tech to create impactful, scalable solutions
- Expert bike tourer.

Nuraini N. Nita Wakan
Head of Product & Growth

- Cambridge-trained finance strategist with expertise in ESG/sustainable investing, Islamic (shariah) finance, and insurance.
- Extensive consulting experience in strategy, innovation initiative, and management for financial services.
- Strong track record in navigating complex compliance and project management across SEA
- Recognized for empathy, adaptability, and operational excellence; built high-performance finance teams; known for translating regulation into business-ready strategy.

Problem

Finance feels overwhelming

Most people don't know where to start

Most SME Business owners don't know where to find successors

Business owners rely on personal networks or word of mouth to find buyers and traditional M&A comes with high hidden fees

Financial advice is expensive

With little personalization

Pensions are underfunded

Hard to access, harder to top up

Insurance is confusing

Hard to know where to buy, with coverage and claims often unclear until it's too late

Problem

Financial Literacy Gap

- 3.5 billion people (70% of working adults) lack basic financial literacy(OECD, 2023).
- Financial education is absent from most school curricula worldwide (WEF, 2025).
- Per multiple studies, people with lower financial literacy often face significantly higher risk of debt and financial fragility (GFLEC, 2025; OECD, 2023).
- Many materials are not well localized (OECD 2025; 2021; World Bank, 2023).
- Literacy has been underfunded vs product marketing by 20 to 30 times (CFPB, 2013).
- **So what: We deliver localized, gamified finance learning.**

Massive Gap in Retirement Savings (Pension)

- 70% of the global working age population are not covered by pension (ILO, 2025).
- 85% of $55 trillion pension assets concentrated in wealthy OECD nations (IMF, 2025).
- Traditional systems exclude mobile and informal workers. Most developing markets lack digital rails to support retirement savings (OECD, 2024; World Bank, 2022, 2025). More than 2 billion people globally are informally employed (about 60 % of the world's workforce) (WEF, 2024). With advances in AI and automation threatening to displace more jobs in formal sectors, there is a risk that even more people may be pushed into informal work and remain without adequate pension coverage.
- **So what: We make retirement investing and topping-up pensions easy.**

Financial Advisory Falls Short Globally

- Advisor shortage: Aging professionals + weak talent pipeline (McKinsey, 2025).
- Affordability gap: Millions in the UK and elsewhere need advice but can't afford it (FT, 2023). In Switzerland, per hour advice cost CHF 150-CHF 250, whereas in the US $300 on average. Traditional financial advice still lack inclusion (FT, 2025).
- Digital dependence: 40%+ globally rely on social media/blogs/podcasts for advice; 70%+ among Millennials & Gen Z (OECD, 2024), risk to misinformation and scams (OECD, 2024).
- **So what: We make financial coaching simple ,affordable & hybrid (AI + human).**

SME Business Owners Lack a Succession Plan

- **Globally,** business succession is a looming crisis. Globally, 78% of entrepreneurs want to keep their business in the family, but 52% have no succession plan (HSBC, 2025).
- **United states:** 52.3% of employer businesses are owned by people 55+ or near retirement age (US Census Bureau, 2020); with 74% planning to sell or transfer ownership, and 40% remain uncertain, highlighting a major succession gap (Gallup, 2025).
- **Europe:** Over half of business owners lack a succession plan; ~150,000 firms and 600,000 jobs are at risk in Europe annually due to inefficiencies in business transfer systems (FFE, 2016).
- **Asia:** Similar risks are seen in China, Hong Kong, Taiwan, India (HSBC, 2025).
- **So what: We provide digital succession & exit planning tools.**

Massive Gap in Insurance & Protection

- Over 4.5 billion people globally lack access to essential health coverage (WHO, 2023; WHO, 2025). Up to 90% in low-income countries(UNDP, 2024).
- Confusion among consumers about insurance coverage and dissatisfaction with claims handling and compensation (OECD, 2024).
- **So what: We run a transparent insurance marketplace.**

Explosion of Financial Scams

- Scammers stole more than $1 trillion worldwide last year (Feedzai cited in US Congress, 2024).
- $5.7 billion lost to investment scams and $1.4 billion lost in cryptocurrency-related fraud in 2024 (FTC, 2025).
- Fake influencer scams (e.g. Elon Musk, Martin Lewis) contributed to €4B+ losses in EU consumers (FT, 2025; WEF, 2025).
- **So what: We build user education & secure solutions to protect.**

Solution

Learn finance in a fun way

- Engaging
- Personalized learning
- Main target: Gen Z and Millennials.
- Global: Launch in Indonesian, English, and Spanish (may include in German) to start

Buy or sell a business

- Succession made simple & fast
- AI-driven matching for SMEs
- Transparent (no hidden fees)
- Main target:
  - ✓ Business owners seeking succession solutions
  - ✓ Millennials/Gen Z looking to take over
- Global

AI-enabled platform

- Long term, the smartest AI agent for personal finance wellness

Connect with finance coaches (human)

- Trusted, accessible
- Lower cost
- Long term vision: Hybrid human+ AI model
- Main target: Gen Z and Millennials
- Global

Invest for retirement across diversified asset classes

- Secure & optimized
- Retirement investing made easy
- Main target: Gen Z and Millennials
- SEA & other emerging markets

Get insured in minutes

- Clear choices
- Digital ease
- Peace of mind
- Main target: Gen Z and Millennials
- SEA & other emerging markets

PensioTec

An all-in-one smartest finance wellness platform

Market data

Estimated adults willing or in need of learning finance globally: ~3 billion (OECD, 2023)

Massive entry point & engagement

Mass market (banked adults, ~5.0 billion globally) (World Bank, 2025)
~0.5 billion want financial advisory, but find it unaffordable (Deloitte, 2023; FT, 2023)

Underserved advisory market ripe for disruption

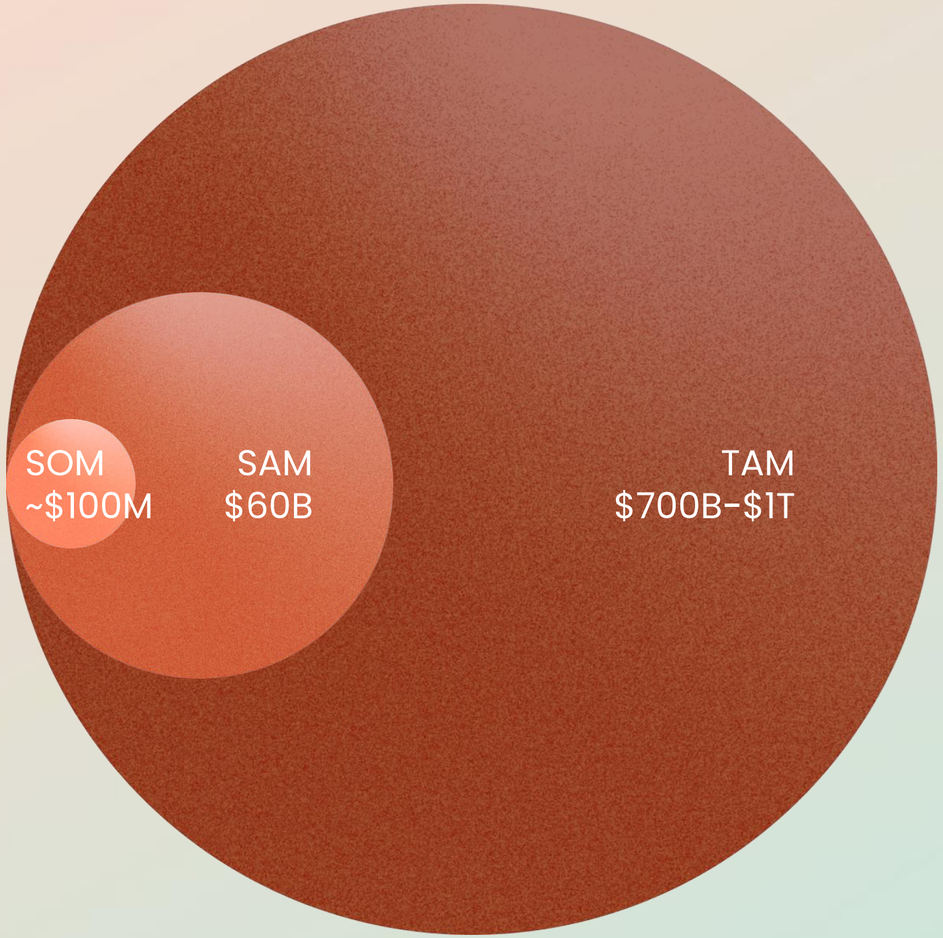
0.5 – 1 billion workers want private pension (IMF, 2025; OECD, 2023)

Large untapped voluntary pension market

1 in 3 insurance consumers worldwide prefer to collect and compare quotes online
(BCG, 2023)

Strong shift to digital-first insurance distribution

Global Market Size



- Global SOM: ~$500M/year
  1–3% adoption in core regions
- Global SAM: $60B/year
  Across Southeast Asia, Latin America, Africa, MENA
- Global TAM: $700B–$1T/year

Data source

Global financial literacy:
Morgan Stanley, yahoo! finance

Global financial advisory:
Mordor Intelligence

Global pension:
OECD

Global insurance:
McKinsey & Company

We have modelled a SOM of around £100M by 2029.

At PensioTec, our vision is to democratize financial knowledge and smart finance tools, enabling everyone to achieve financial independence by the time they retire. Our name reflects this mission, a fusion of "Pension" and "Technology." We are creating a seamless ecosystem that brings together gamified financial education, inclusive entrepreneurship opportunity, investing, and insurance.

LOCK-IN: Our first step is a gamified financial education platform available in all English-speaking countries, German, the most widely spoken languages in Southeast Asia (e.g., Indonesian, one of Facebook's and Twitter's earliest and largest user communities), and Spanish (half billion speakers) with plans to expand into additional languages.

In parallel, we are developing an AI-enabled M&A Succession Marketplace that connects near-retirement SME business owners with young entrepreneurs, across the UK, Switzerland, the US and Southeast Asia, and English-speaking countries encounter aging population challenges, continue scaling globally.

As our users advance through gamified learning, we will partner with personal finance apps (e.g., budgeting and bookkeeping, etc) and reliable digital brokerage and investment partners to help them practice real-world financial decisions safely.

Our long-term mission is to expand into a retirement investing and insurance marketplace that serves underserved and digitally excluded communities, giving millions of people access to tools that help them save, invest, get insured, and retire with security.

Ultimately, our long-term aim is to build a smart AI agent for personal finance wellness that continuously delivers innovative, accessible financial solutions.

Business model
B2B2C

Short term monetization (from 2025 on):

Transactions-based revenue:

SME M&A success fees
(M&A marketplace offering)

Coaching fees
(Financial coaching sessions)

Ads fees
(M&A marketplace platform)

Long term monetization (from 2026/27 on):

Recurring revenue:

Subscriptions
Gamified finance education, freemium → premium)

Third Pillar Pension AUM fees(monthly or annual)

Transactions-based revenue:

Insurance brokerage fees
(Insurance marketplace commissions)

Online purchases
- Freemium users: Unlocking finance lessons and certifications
- Merchandise e.g. books

Product

Pillar 1: M&A marketplace

Connecting business owners seeking succession or exit support with young entrepreneurs (Millennials and Gen Z) looking to take over.

Easy scheduling

- For Media Team, who will create aesthetic photos and videos.
- Meet Potential Buyers virtually before NDA
- M&A advisors with review stars and number of past deals

AI algorithm matches buyers & sellers

automates due diligence, compare asking price vs AI driven valuation using traditional DCF, comparables, and recent deal transactions

Sellers and buyers onboard in minutes

through guided forms, automated KYC, & NDA workflows, reducing friction typical in M&A deals

Democratizing business ownership transitions

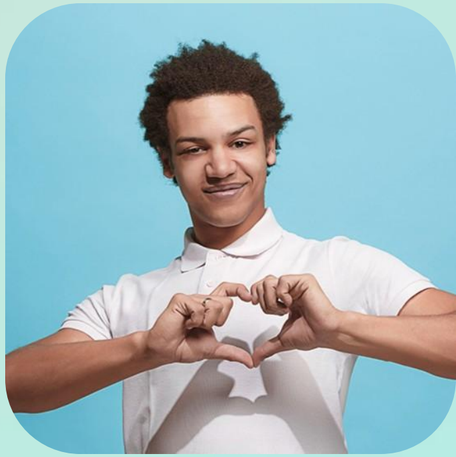
Traditional M&A cater to large firms and Fortune 500 firms. We make M&A and succession solutions accessible to SMEs and individual entrepreneurs

Tiered information disclosure control

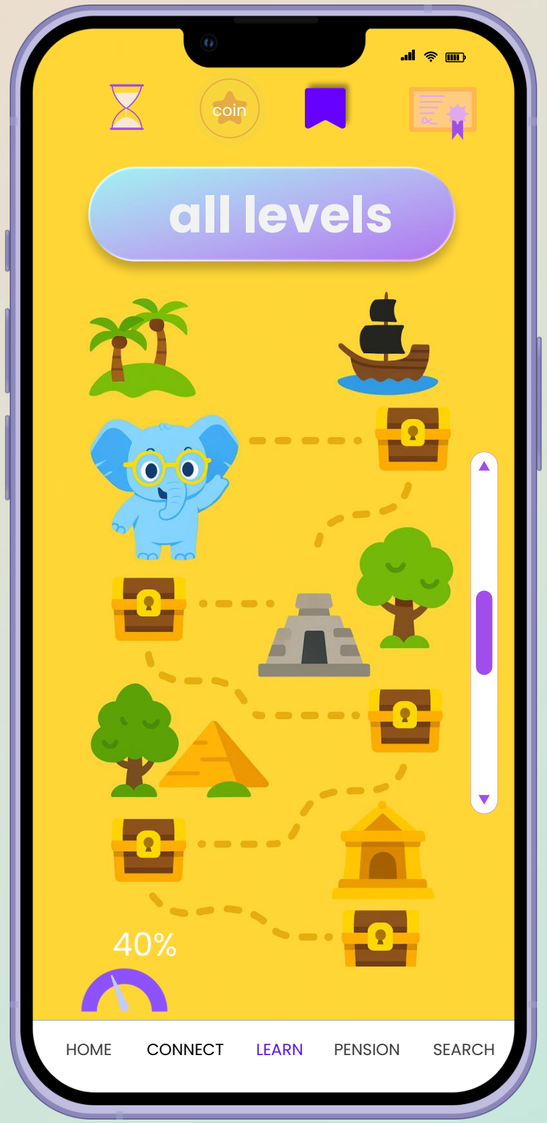
Dynamic NDA-based visibility levels, sellers decide what's public, gated, or private

Transparent pricing, no hidden fees

In traditional M&A there are many hidden. We directly addresses one of the biggest pain points in SME M&A



Product



Pillar 2: Financial Literacy

Engaging (gamified), research-based learning design focused on quality and outcomes

Gamification turns complex finance into simple, engaging learning, proven to boost skills & motivation (OECD).

The Elephant
Symbolizing prosperity, wisdom, and stability, the elephant represents our roots in Asia and our mission to make finance learning fun and lasting.

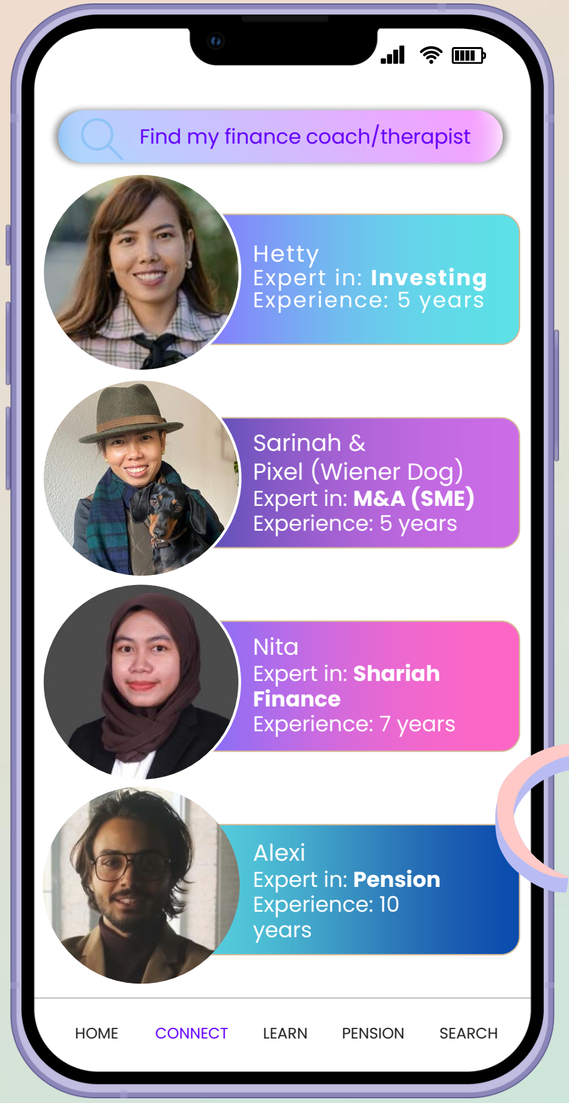
The Bernese Swiss Mountain Dog
Loyal, reliable, and strong, this Swiss icon reflects the trust and resilience we aim to bring to our community in Switzerland and beyond.

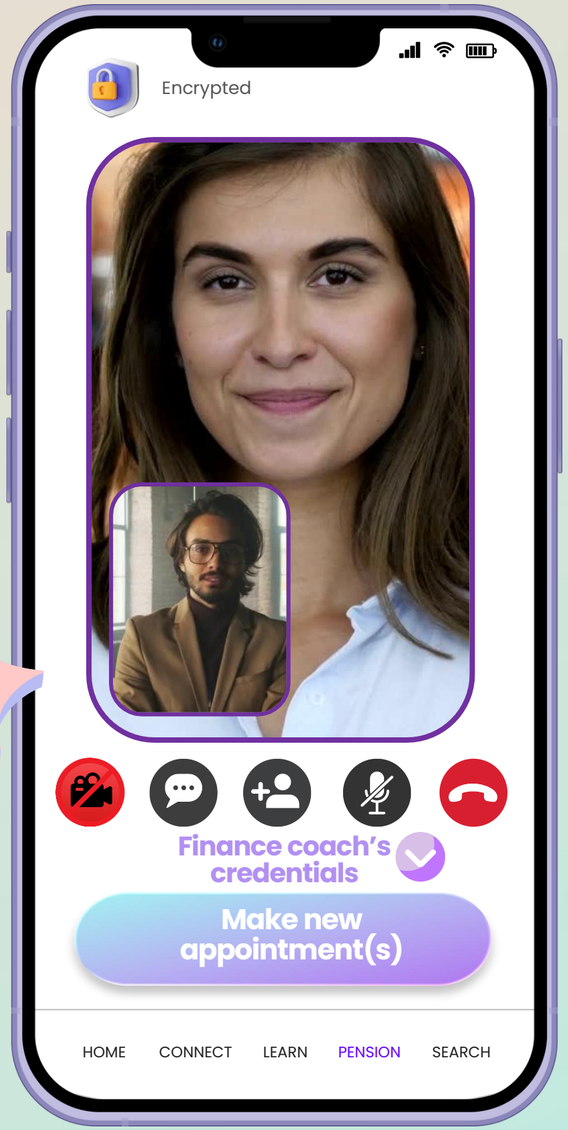
Looking Ahead
We plan to expand our family of characters by embracing animals that reflect the values and cultural heritage of each country we grow into, ensuring local communities feel represented and connected to our mission.

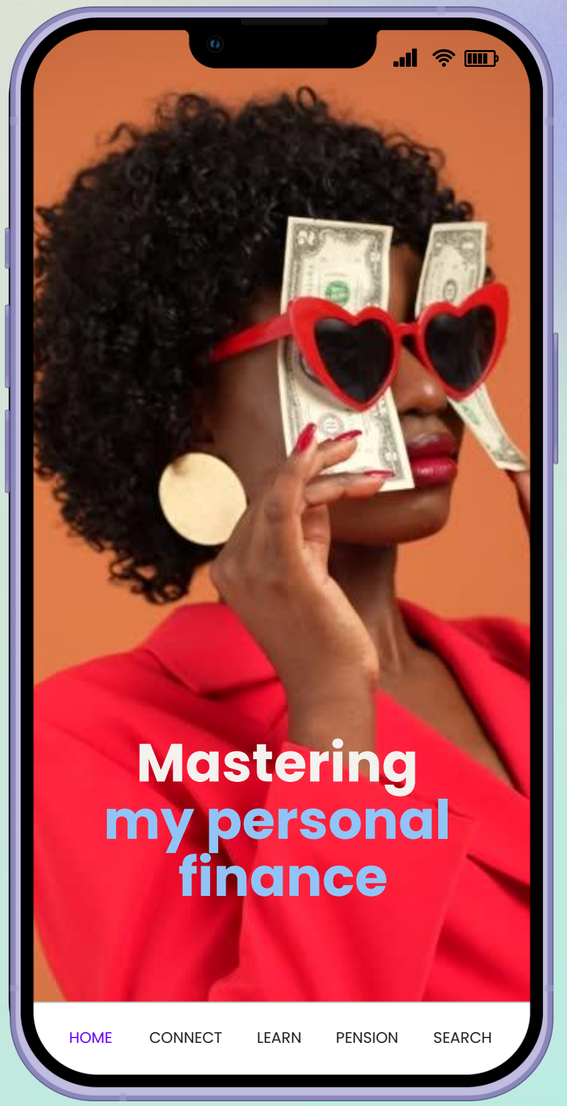
Product

Pillar 3: Financial coaching

Easily connect with trusted financial coaches (advisors)







Product

**After successfully gaining digital traction,
we will launch PensioTec Clubs, where business owners can meet M&A experts,
users can meet trusted coaches & join financial workshops and connect with fellow learners.**

PensioTec Club

Outbound Sales

B2B2C

ICP 1: Young professionals (Gen Z & Millennials Age between 24 & 44)

- **Buyer Persona:** Tech-savvy and non-tech-savvy employees from diverse backgrounds across private and public sectors
- **End-User: Individuals seeking**
  - ✓Financial literacy
  - ✓Opportunities to take over SME businesses
  - ✓Private retirement investing guidance & platform
  - ✓Complementary finance products (e.g., insurtech)

ICP 2: SME business owners & firms

- **Buyer Persona:**
  - ✓Business owners near retirement , family business without a clear successor
  - ✓Firms seeking scalable, digital-first financial wellness benefits (e.g., loyalty programs via employer mini-pension fund rewards for employee retention)
- **End-User:**
  - ✓Business owners seeking smooth exit and wealth transfer (integrated with pensions)
  - ✓Employers (local or outsourcing)

ICP 3: Gig economy workers

- **Buyer Persona:** Self-managed income earners, freelancers, seasonal/informal workers
- **End-User:**
  - ✓Individuals seeking access to formal and private retirement solutions
  - ✓Opportunities to take over SME businesses

ICP 4: Migrants & employers of overseas or local workers

- **Buyer Persona**:
  - ✓Household heads who wish to offer retirement benefits to their household staff.
  - ✓Diaspora individuals seeking business to take over in home country or pension solutions for personal use or as a gift for family, while also improving financial literacy
- **End-User**: Diasporas seeking M&A opportunity, or needing access to private (digital) retirement solutions, and financial literacy

Competition

PensioTec
1. M&A, 2. Gamified finance edu, 3. Coaching
4. Third Pillar Pension Investing, 5. InsurTech

Long-term focus

Product Category

Direct competitor: Wealth Planning, **Switzerland**
Selma Finance

Direct competitor: Financial advisory booking, **SEA**
Halofina, Pina

Direct competitor: Digital brokerage with Finance lesson **Israel**
eToro

Direct competitor: Financial Edu for women, **Sweden**
Female Invest

Adjacent players: EdTech Global
Coursera, Udemy, Khan Academy

Direct competitors: Gamified financial literacy
Zogo

Adjacent players: EdTech languages, math, chess
Duolinggo

Adjacent player: EdTech Hybrid Indonesia (operating in SEA)
Ruangguru

Financial Advisory, Finance Literacy, EdTech

Direct competitors: M&A SME Marketplace, **the US, the UK, Switzerland**
BizBuySell, BusinessForSale.com, DealStream, Sunbelt, Transworld, companymarket.ch, businessmarket.ch, Firm4Sale, Daltonbusiness, Rightbiz, SMERGERS

M&A marketplace for online businesses, **US**
ACQUIRE.COM

M&A leveraging AI, **US & Japan**
FLIPPA, Inven.ai, M&A Research Institute

M&A Desktop/ Online Market-place

Direct competitor: Insurance marketplace **SEA**
WePlus, Lifepal

Adjacent competitor: Insurance marketplace, **US, Germany**
Tractable, Corgi, Root, Oscar, Lemodane, WeFox

Adjacent players: third pillar pension investing apps US, UK, Switzerland
Robinhood, Betterment, Wealthfront, Acorns, PensionBee, Smart Pension, Nest, VIAC, Frankly, Swissquote, YUH, Finpension, Alpian

Insurance marketplace, Third pillar Retirement Investing Apps

Traditional | **Digital-only** | **Hybrid Trust Layer (Human + AI guidance)**

Adjacent players: Professional networking
LinkedIn, XING

Adjacent players: Finance media and database
Finimize, FT, Bloomberg, Yahoo Finance, S&P Capital IQ

Adjacent players: Budget tracking app, **SEA**
Whiz, Moni, Sepran, Finku, Sribuu

Adjacent player: bookkeeping, **SEA**
Warung buku

Adjacent players: Budget app, **Global**
My Finances, YNAB, Money Manager, Monefy, Wallet, PostFinance

Potential partners: Finance Media, PFM, Budgeting, Bookkeeping
Our users to practice PFM (integrating via APIs or partnering). Finance media as knowledge partner & and professional networking for community growth

Adjacent players: Digital brokerage in **US, Germany, Netherlands, Demark, Austria, Switzerland, UK, Israel**
Robinhood, Interactive Brokers, Trade Republic, N26, Degiro, Saxo Bank, Bitpanda, Swissquote, YUH, True Wealth, Revolut, Wise, eToro

Adjacent players: Digital stock brokerage **SEA**
moomoo, Webull, Syfe, Headway, Tiger Brokers, Pluang, Ajaib, Bibit, Bareksa

Potential partners: Digital stock brokerages
Empowering their users with our financial literacy.

Our Move: We don't compete, we ride the wave. Empowering users of banks and Fintech (digital brokerage app) with our financial literacy.

Adjacent players: Payment infrastructure **SEA**
Hitpayy, Transfez, Warung buku, Xendit, Fazz, Dana, Ovo, GoPay

Adjacent players: Payment infrastructure, money transfer (cross border), neo banks, **US, Australia, Netherlands, UK**
Stripe, Chime, Adyen, Worldpay, Checkout, Revolut, Wise, Monzo, Airwallex

Long term potential partners: Payment, Money transfer (cross border)
Utilize payment apps' rails for distribution and pension top-ups.

Short-term focus

Differentiation

How PensioTec Stands Out

PensioTec is addressing a major white space in global financial literacy landscape, led by resilient founding team with deep expertise, empathy, and an unwavering passion to fix a broken system.

Gamified Learning, Not Gamified Trading

We gamify financial literacy with stories, sound, and smart design to build knowledge, not risky clicks.

AI for Good

We build AI that cares, like a mentor guiding its users. From matching M&A buyers and sellers, automating due diligence, and generating website code for business owners. It personalizes and gamifies financial education and optimizing pension portfolios across goals, risk levels, and time horizons.

Culturally Aligned Solutions

We design products that respect diverse values, are gender-aware, and culturally contextual, providing solutions that fit real lives. We think globally, act locally.

Long-Term Driven & Cost-efficient

We align with long-term environmental and social goals, while cutting hidden costs. Investing in your future shouldn't come at our precious planet's expense.

Built on Research + Real-World Networks

We are building with deep financial expertise, backed by research, and ethical design. We're not here to sell financial noise.

We Make People Smart with Resources

We build tools that turn financial literacy into smarter decisions. We also create communities where learners share knowledge, support each other, and grow together, making financial learning collaborative and lasting.

Fundraising

We are raising pre-seed investment of CHF 1.15 million

- Scale SME M&A platform (business buy-and-sell)
- Refine MVP of gamified finance learning app
- Secure FinTech licensing milestones

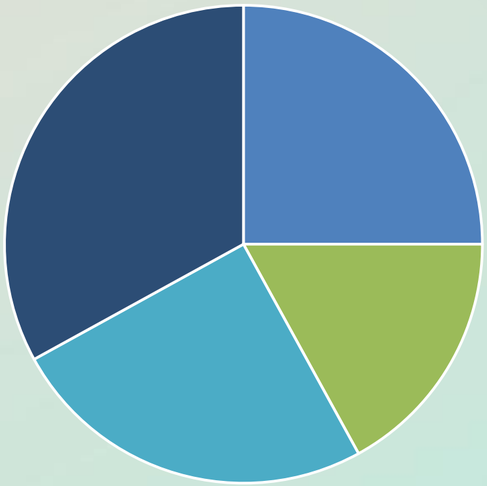
Partnering with world-class tech firms and Disney-level animators to create an engaging, high-impact finance experience.

- Product Development
- User Growth
- Partnerships & Distribution
- Technology
- Strategic Hires
- Marketing
- Regulatory & Market Setup

Funding deployment plan

18-month runway

- 25% Product & Tech (incl. R&D)
- 17% Growth, Marketing
- 25% Team & Talent
- 33% Compliance, Legal, Operations



PENSIOTEC LTD
(Company No. 16700183)
Bradfield Centre
(Managed By Trinity College)
184 Cambridge Science Park
Milton Rd, Milton, Cambridge CB4 0GA, UK

PENSIOTEC AG
Elisabethenstrasse 54
4051 Basel Stadt, Switzerland
(We aim at incorporating in Switzerland in Q4 2025, the latest Q1 2026. We intend to operate from Switzerland)

HQ
PensioTec AG (Switzerland)
Operating from Switzerland

└── **PensioTec Ltd (UK)**

Future structure

Europe
└── PensioTec Luxemburg, S.à r.l.
EU invoicing & IP holding
└── PensioTec Ireland, Ltd.
Client onboarding & licensing

North America
└── PensioTec U.S. Inc.
└── PensioTec Canada Inc.
Client onboarding & licensing

Asia-Pacific
└── PensioTec Singapore Pte. Ltd.
└── PensioTec Australia, Pty Ltd.
└── PensioTec Indonesia, PT.
Client onboarding & Licensing

Latin America (TBC)
└── Pensiotec LATAM S.A. de C.V.
Client onboarding & Licensing

Expansion new markets depending on macro and political stability.

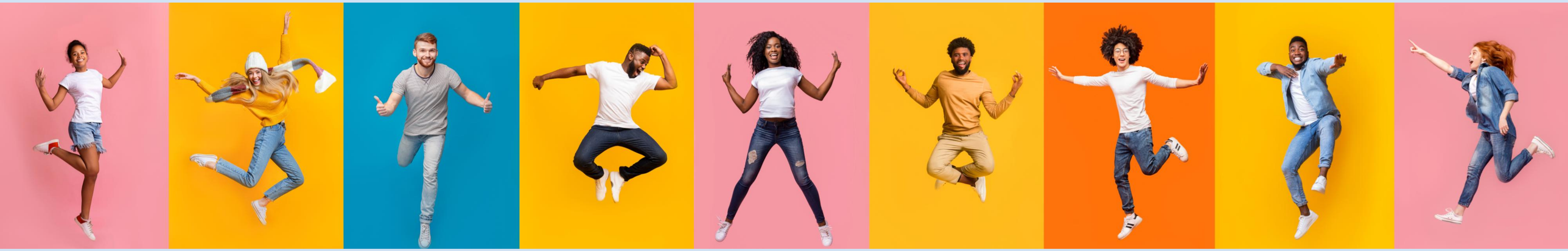
Go-to-market

Community Building

- Micro-influencer promotions (5K–100K followers)
- Reach out to business sellers via LinkedIn and emails from major marketplace & local communities to try PensioTec
- PensioTec' Social Media
- PensioTec' events
- Building in public aired in (Youtube, TikTok, Instagram)
- University ambassadors
- The Art of Personal Finance Taschen book
- Traditional media
- Podcast series
- Sports sponsorship
- Public infrastructure ads Airports, train stations
- Email newsletters, blog, Substack

Strategic Partnerships

- FinTech channels
- Big Tech companies
- Credit banks (M&A financing partners
- Custodian banks
- Top academic & research institutions
- Insurance & pension companies
- Knowledge partners
- Accelerators
- NGOs, chambers of commerce, development agencies
- Big finance media FT, Bloomberg, Forbes, etc
- Big Tech companies
- Policy makers



PensioTec

Milestone

Operating from Switzerland

FOUNDATION

- Founder(s) validate the problem and sketch a solution
- Focus: market research, proof of concept
- Product–fit: Research & discovery to test whether "people are willing to pay for our products", and "our products can improve their lives by solving pain points"

March 2025
Confidential

PROOF OF VISION

- Led VC & startup event at Roche HQ (Swiss firm with the highest market cap), curated VC speakers from Amadeus Capital, Zühlke Ventures, Creator Fund, Smart Society Ventures, & Head of Roche Venture Fund, Basel Government Head of Health
- Wave Tech Fellowship and pitched at Google Zurich
- Built presence at:
  - START Summit 2025
  - Bern Startup Days
  - VivaTech Paris with insights from founders: Jensen Huang (NVIDIA), Cliff Obrecht (Canva), Mike Krieger (Instagram), Joseph C. Tsai (Alibaba)
  - Startup enablers: Swiss Startup Association, Basel Area, Venturelab, Innosuisse, SICTIC
- Closed B2B first Swiss B2B client contract (robotics company)

Summer 2025

TRACTION & BUILDING MVP

- UK legal entity has been incorporated
- **2025 revenue: CHF 50K – 100K (financial M&A advisory MVP)**
- Google has selected PensioTec as one of the top 20 semifinalists in its Next Unicorn program (pensioTec is the youngest startup)
- Hiring Disney-level animators, who worked for viral Box Office animation films
- Barclays Eagle Lab
- Release PensioTec Scholarship
- Take part in many pitching competitions
- Interviewing 300+ Millennials, Gen Z and business owners from 60+ countries
- 1000+ wait list and more
- **Pre-seed fundraising**
- Top-tier engineers & products hired
- **Launch M&A marketplace MVP desktop for the UK and Switzerland**
- **Launch of B2B2C Financial Coaching MVP via website**

Autum-Winter 2025
Pre-seed Round
Pre-1m ARR

REFINING PRODUCT MARKET FIT

Finance literacy

- **Release app MVP: English, German, Indonesian** (ca. 300 M+ population), and **Spanish** (a half billion)
- Onboard 500K+ financial literacy users & 50K badges shared via LinkedIn and social media
- Early press & global recognition
- Become most loved finance learning app for Gen Z & millenials

M&A

- Become most loved M&A platform for Gen Z & millennials
- Prepared M&A expansions to other English-speaking countries & SEA

Other

- 50+ B2B partnerships with PFM apps, banks, digital brokerage apps, insurers, big techs
- Take part in Tier 1 accelerator program(s)
- Publish PensioTec's taschen finance book
- Publicly announce every licenses

2026
0.5-1 m ARR
From M&A, coaching, literacy

Seed
1 year post pre-seed

SCALING & CATEGORY LEADERSHIP

Finance literacy

- Reach 0.5-1M+ users, with 40%+ MAU and 4-8% freemium-to-premium target conversion
- Embedded in national school and university financial literacy programs and integrated with banks CSR initiative

M&A

- Expansions to other English speaking countries targeting regions with aging-population challenges: the US, Canada, Ireland, Australia, New Zealand

Other

- Scale ~50 team members across product, engineering, and growth
- Announce regulatory license & approvals for new markets
- Fintech APIs for seamless integration

2027
+2m ARR
From M&A, coaching, literacy

Stage A
2 years post pre-seed

REVENUE ACCELERATION

- 2-4M+ users, with viral growth driven by creator networks and referrals
- Form strategic alliances with banks, insurers, and fintech APIs for seamless ecosystem integration
- Recognized among the Top Fintechs in Europe & Asia for innovation and impact
- Strengthening existing hubs and building SEA hubs
- Partnerships with top insurers and banks in SEA markets
- Scale team to 70+
- Acquire a FinTech startup (M&A) to obtain licensing, tech capabilities or for market expansion

2028
+10m ARR
From M&A, coaching, literacy, Private pension investing, smart insurance marketplace

Stage B
3 years post pre-seed

CATEGORY LEADERSHIP

- 7-10M+ users
- Roll out Smart AI Agent for personal finance wellness
- Become a trusted partner of governments, insurers, and employers in advancing financial literacy and inclusion
- Featured on Forbes/FT "Top Fintech Innovators" and Fast Company "Most Innovative Companies" lists
- A category leader bridging education, entrepreneurship (M&A), and retirement finance

2029
+50m ARR
From M&A, coaching, literacy, Private pension investing, smart insurance marketplace

EXIT

- **Strategic acquisition** by a major bank or fintech firm, or alternatively,
- an **IPO** on the Swiss, US (Nasdaq or NYSE), or London **Stock Exchange.**

ARR: booked revenue ARR (not run-rate)

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Appendix

AI / ML Integration

Pillar 1: Gamified Financial Learning (LLM & Agentic AI)

- Personalizes and gamifies lessons based on user progress and knowledge gaps.
- Agentic AI generates interactive missions, quizzes, and narratives for engaging, habit-forming learning.
- Offers conversational feedback and tutoring, simulating a real financial coach.

Pillar 2: Smart M&A Succession Marketplace

- AI-driven deal matching connects SME owners with qualified acquirers using investor data and market insights.
- Automated valuation engine combines financials, comparables, and latest transaction data for accurate, expert-validated valuations.
- AI website generator builds modern, attractive sites to boost visibility and buyer engagement.

Pillar 3: Pension Investment Optimization

- ML-driven portfolio analytics recommend optimal third-pillar pension allocations across asset classes, tailored to user age, income, and risk profile.
- Continuously learns from user behavior and market trends to maximize long-term savings outcomes.

Pillar 4: Smart Insurance Marketplace

- Recommender system analyzes user demographics, health data, and financial goals to suggest the best insurance products for each life stage.
- Builds trust through transparent comparisons and claim-success probability scores.

Personal Finance Agent (Long-Term Vision)

- Agentic AI acts as a proactive, personalized financial assistant, learning from user behavior and market data to deliver real-time advice, reminders, and portfolio optimization.
- Integrates with banking, brokerage, insurance, and pension APIs to automate and simplify financial decisions.

PensioTec

Gallery

Co-founder Pitch
Google Zürich, Switzerland

Co-founder Pitch
Google Zürich, Switzerland

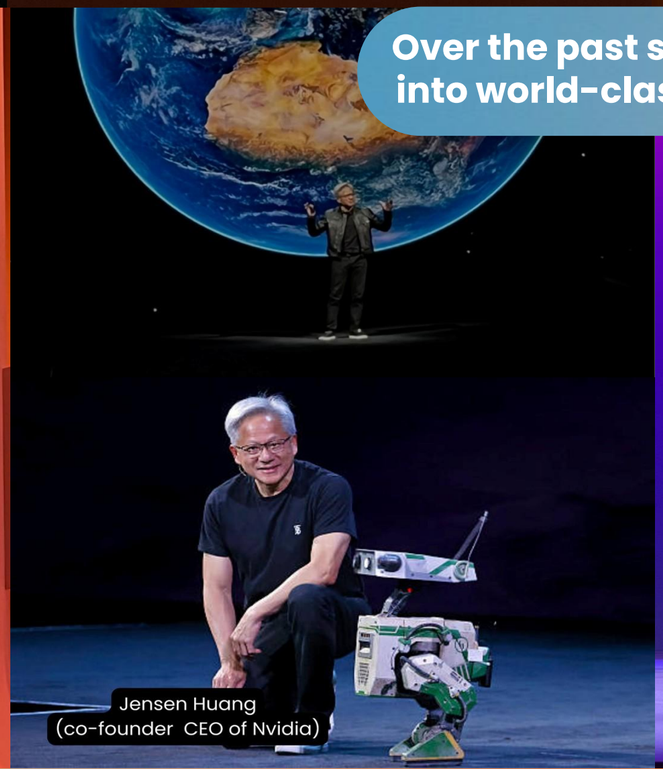
Cliff Obrecht
(co-founder of Canva)

Leading Startup & Venture Capital Event
Hosted at Roche HQ (market cap $200+ billion company)

Over the past six months, we have plugged into world-class founder/investor network

John Elkann
(chairman of Ferrari)

Antoine Arnault
(CEO of Christian Dior of LVMH)



Jensen Huang
(co-founder CEO of Nvidia)

Mike Krieger
(co-founder of Instagram)

Gallery

Partner of Sequoia Capital (VC)
Luciana Lixandru

CEO & Co-founder of Airwallex
Jack Zhang

Our co-founder, paying attention

Start-Ups in Austerity Session: Watch here

Attended in-person lectures by founders who built ideas into global tech companies, solving major problems through their startups' solutions.

Gallery

Sam Altman
Co-founder and CEO of OpenAI

Severin Hacker
CTO of Duolingo

2023 Hawking Fellow | University of Cambridge: Watch here

The Duolingo Journey | ETH Zürich: Watch here

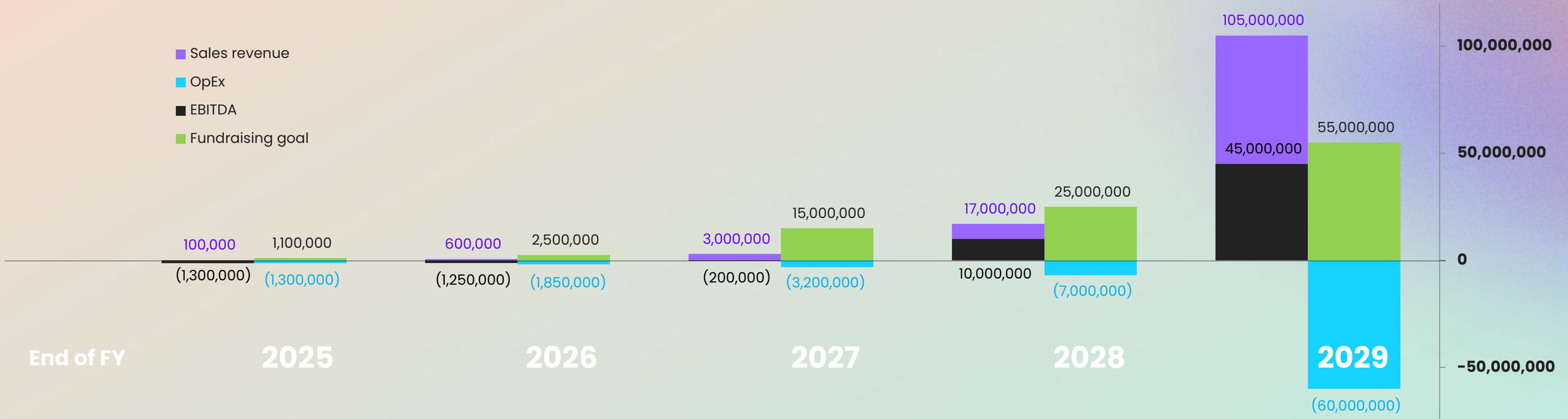
Office

Our Office in Switzerland is located in Basel's finance district, next to J. Safra Sarasin's headquarters, Baloise, Bank of International Settlement, UBS, benefiting from security and network of potential clients (business owners) and partners.

Office

Cambridge, UK Shared Office
Bradfield Centre
184 Cambridge Science Park
Milton Rd, Milton, Cambridge CB4 0GA, UK

Financial Projection



Projections benchmarked against comparables (Canva, Duolingo, Robinhood, Revolut, Wise, Ajaib, Pluang, Bibit)

Currency: CHF Swiss Franc	2025	2026	2027	2028	2029
Sales revenue	100,000	600,000	3,000,000	17,000,000	105,000,000
OpEx	(1,300,000)	(1,850,000)	(3,200,000)	(7,000,000)	(60,000,000)
EBITDA	(1,300,000)	(1,250,000)	(200,000)	10,000,000	45,000,000
Fundraising goal	1,100,000	2,500,000	15,000,000	25,000,000	55,000,000

Pricing Plan

Product Pricing (Freemium-to-Premium): Gamified Finance Learning from Beginner to Advanced

Product	Developed Markets (USD) UK, Switzerland, EU, the US, Canada, Ireland	Emerging markets (USD)	Notes
Premium Subscription B2C: Gamified Finance Literacy	**$12–18 per month** or **$120–150 per year**	**$3–5 per month** or **$30–50 per year**	Unlimited **self-paced lessons**, access to **group classes (online or in-person)**, certification included. Access to robo advisor (up to a certain number of chats/talks TBC)
Premium Subscription B2B (Enterprise HR Package): Gamified Finance Literacy	**$3–6 per employee monthly**	**$1.5–2.5 per employee monthly**	Unlimited **self-paced lessons**, access to **group classes (online or in-person)**, certification included. Access to robo advisor (up to a certain number of chats/talks TBC)
Freemium B2B2C	Unlock single premium lesson/module: **$3–5 per module**	Unlock single premium lesson/module: **~$0.70–$1.30 per module**	Freemium user has access to limited daily learning (e.g., **only 3–5 modules per day**).
Freemium B2B2C	Group lesson (online, 60–90 mins with expert coach): **$30–60 per session**	Group lesson (online, 60–90 mins with expert coach):**~$3–7 per session**	For Freemium user, Group lesson can be bundled: e.g., **5-session pack with 10% discount**.
Freemium B2B2C	Certification exam per badge (one-time unlock): **$50–100**	Certification exam per badge (one-time unlock): **~$5–10**	

Note: Pricing is subject to change based on exchange rates, ongoing market validation, customer feedback, competition, and evolving regulatory requirements.

Pricing Plan

PensioTec

Product Pricing (Fee-based): Finance Coaching(Advisory), Pension AUM Fees, Insurance Brokerage, SME M&A Marketplace

Product	Developed Markets (USD) UK, Switzerland, EU, the US, Canada, Ireland	Emerging markets (USD)	Notes
Smart SME (M&A) Marketplace B2B2C	**1-4% per deal** Fee tiers below:	**1-4% per deal** Fee tiers below:	No retainer fee; success-based only
	4% fee on deal size up to ~$5M	4% fee on deal size up ~$5M	SMEs
	3% fee on deal size $5-20M	3% fee on deal size ~$5–20M	Mid-size SMEs: Lower % vs boutiques; scale efficiency
	2% fee on deal size $20-100M	2% fee on deal size ~$20–100M	Upper mid-market: Competitive with Big4, but success-based only
	1% fee on deal size >$100M	1% fee on deal size above IDR 1.5T (>$100M)	Matches global IB benchmarks, but success-based only
1:1 Finance Coaching (Advisory) B2B2C	**$30–60 per session** depending on coach's experience & complexity	**$13-52 per session** depending on coach's experience & complexity	For deeper personalized help. Keeps distinction from group learning/workshop.
Private Pension Investing (3rd Pillar) B2B2C	**Management fee: 0.25–0.6% AUM annually** depending on selected asset classes & custodian banks (local or international)	**Management fee: 0.25–0.6% of AUM annually** depending on selected asset classes & custodian banks (local or international)	Tax-advantaged investing; recurring revenue as AUM grows. Minimum deposit (TBC depending Blackrock or other custodian banks' feedback), while maximum deposit depending on government approval
Insurance Marketplace (Brokerage) B2B2C	**5–10% commission per policy** sold on straightforward case 10-15% on more complex insurance	**5–10% commission per policy** sold on straightforward case 10-15% on more complex insurance	Commission fee based on complexity of insurance products

Note: Pricing is subject to change based on exchange rates, ongoing market validation, customer feedback, competition, and evolving regulatory requirements.

Burning SDG

1 NO POVERTY

Expanding pension access and financial literacy to reduce poverty risks.

3 GOOD HEALTH AND WELL-BEING

Promoting financial security and retirement planning to support mental and social well-being.

4 QUALITY EDUCATION

Delivering lifelong financial learning tools.

5 GENDER EQUALITY

Designing inclusive solutions that empower women.

8 DECENT WORK AND ECONOMIC GROWTH

Supporting SME business succession and entrepreneurship.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Building digital financial infrastructure.

10 REDUCED INEQUALITIES

Expanding financial access for underserved groups.

17 PARTNERSHIPS FOR THE GOALS

Collaborating with institutions to drive systemic change.

Confidential

Co-Founder & CEO of PensioTec
Hetty Sarinah Samosir

- Permanent Swiss Resident with a Permit Type C, Indonesia Passport (eligible to switch to a Swiss passport)
- **Raised & educated in Indonesia, I have also lived, studied, & worked in the US, UK, & Switzerland** (since 2015)
- **Where you'll find me outside work:** I enjoy team sports (polo), attending classical music concerts, gardening, painting and design, reading (books and the Financial Times), hiking, and spending time in nature (yes, I hug trees).
- My entrepreneurial and tech curiosity began early and has grown into a lifelong passion for innovation and financial technology.

WORLD CLASS PROJECT MANAGEMENT & TECH EXPERIENCE

MERGERS & ACQUISITIONS (M&A) CONSULTANT
FINANCIAL ADVISORY DELOITTE, SWITZERLAND

- **End-to-end M&A Deal Execution from deal origination, due diligence, structuring, closing**
- **Managed complex cross-border** sell-side & buy-side projects (small-mid cap), for multinational manufacturing facilities in Europe, Asia, and North America
- **Other Finance Projects:** pension, tax (equity compensation, $200+m), payment automation, forensics, family office financing, led 15+ professional (outsourced teams, analysts , interns)

ACCOUNTANT (CORPORATE FINANCE ASSOCIATE)
DATA SERVICES & STRATEGY INTERN
AMERISOURCEBERGEN, now CENCORA
$150+ billion annual revenue**.** Top 10 Fortune companies

- **Automated payment for +150 firms-clients (B2B),** analysed large datasets
- Helped save **CHF 30+ million** via **capital structure optimization**
- **Managed integration analytics** post-acquisition of HD Smith, led 2 associates

MFIN CONSUNTANT, CMTA AG (illiquid bond trading in Vienna)

- Supported C-suit with further internationalization strategy, financing strategy, artificial intelligence technology integration. Outcome: a successful investment by a leading Austrian bank (Raiffeisen)

THESIS RESEARCH ON ADOPTION OF ARTIFICIAL INTELLIGENCE IN PHARMA FOR DRUG DISCOVERY

- Collaborated with Genentech, Center for AI in Medicine, six other leading AI drug discovery firms.

LEADERSHIP & RECRUITING GOOD PEOPLE EXPERIENCE

CURATOR (PRESIDENT) & VICE PRESIDENT OF GLOBAL SHAPERS
WEF BERN (SWISS) HUB GLOBAL SHAPERS COMMUNITY

- Engaged in **strategic dialogues** with tech founders, investors , government officials at **WEF Annual Meetings in Davos (2022, 2023)** and other key WEF events.

CO-FOUNDER & PRESIDENT
INDONESIAN FUTURE LEADERS CHAPTER LAMPUNG

- Partnered with the US Embassy Jakarta, US Department of State, UNESCO, Red Cross, Central Bank of Indonesia, Garuda Indonesia, PLN, governor & mayor offices, Temple University's Dialogue Institutes, & Indonesia's Prominent Leaders.
- Recruited 400+ volunteers locally and internationally. Collaborated with Iman Usman, co-founder of Ruangguru, a soonicorn edtech company in the Southeast Asian market. Activities were featured on Europe News, Metro TV, and local TV channels and news media.

EDUCATION

- **MASTER OF FINANCE DEGREE, University of Cambridge, the UK**
  Quantitative Program, strong focus on financial technology (AI) & quantitative finance
- **BACHELOR'S DEGREE IN BANKING & FINANCE, Bern University of Applied Sciences, Switzerland**
  Exchange program, Harvard University, the US
- **BACHELOR'S DEGREE IN PHYSICS, University of Lampung, Indoensia**
  Exchange program, Temple University, the US (Former US President Barack Obama YSEALI Scholarship)
- **DELOITTE**
  M&A & finance training (notable alum: Wise's co-founder, Kristo Käärmann)
- **VARIOUS TRAININGS:** WEBLOOM **Wave Tech Fellowship at Google Switzerland, Swiss Startup Associations** incl. at Google Switzerland, SwissQuote, Kellerhals Carrard, **Innosuisse (Swiss Government various trainings for startups incl. ICT), University of Cambridge's IGNITE program**

CERTIFICATIONS & WORKSHOP

- Building AI Agent and Coding Workshop by IBM at Basel One (2025), Info
- Wave Tech Fellowship, Assignment at Google Zurich (2025), Credential
- Stanford University, Supervised Machine Learning(2025), Coursera Credential
- Yale University, Financial Market (2025), Coursera Credential
- University of Pennsylvania, Gamification (2025), Coursera Credential
- University of Pennsylvania, FinTech: Foundations, Payments, Regulations, (2025), Coursera Credential
- Bloomberg, Environmental Social Governance (2025), Credential
- Bloomberg, Market Concepts (2024), Credential
- Google, Project Management (2025), Coursera Credentials

IN-PERSON STARTUP, TECHNOLOGY, FINANCE LEADERSHIP WORKSHOPS

- Nvidia's Co-founder and CEO, Jensen Huang, "AI", Paris (2025)
- Canva's Co-founder and COO, Cliff Obrecht, "Hypergrowth", Paris (2025)
- Instagram's Co-founder Mike Krieger, "AI & Europe Innovation", Paris (2025)
- Alibaba Group's co-founder and chairman, Joseph Tsai, "China Private Sector Innovation", Paris (2025)
- Stanford GBS VC expert and professor, Ilya Strebulaev, "AI Venture Trends" & "Unicorn Hunting", Paris (2025)
- Google's former CEO, Eric Schmidt, "Dignity & Control in the age of AI", University of St Gallen (2025)
- Duolingo's Co-Founder and CTO, Severin Hacker, "Founder Journey", ETH Zurich (2024)
- Amadeus Capital Partners' Founder, Herman Hausser, "Tech Entrepreneurship", University of Cambridge (2024)
- Open AI's Co-founder and CEO, Sam Altman, "Artificial Intelligence & Science", University of Cambridge (2023)
- Morgan Stanley's Investment Banking Vice Chairman, Prof. Luigi Rizzo, "Cross-border M&A", CJBS (2023)
- Securities and Exchange Commission's Former Chair, Jay Clayton, "IPO & M&A", Cambridge King's College (2023)
- US Federal Reserve's Former Vice Chair, Roger W. Ferguson Jr. "Interest Rates", University of Cambridge (2023)
- Revolut's CEO, Nikolay Storonsky, "FinTech Entrepreneurship", University of St Gallen (2017)

FUN FACT

- Within six months, Hetty achieved **2nd place** in her first national polo competition (university world largest championship) for the Median Division, a milestone requiring years of preparation
- Award-winning storyteller, awarded best pitch at Cambridge judged by VC firms like Amadeus Capital Partners
- Various community network: Chambers of commerce (Swiss-Asia, Swiss-British), WEF Global Shapers 10K+, McKinsey YLI Alumni 1K+, Deloitte Switzerland Alumni, Active Member of Polo Clubs (Hurlingham, Zurich, Cambridge University), OXBRIDGE, & Harvard alumni, CAMentrepreneur, Swiss Startup Association, Basel Area, Swiss VentureLab, EPFL, BFH Alumni, WeBloom Tech Fellowship Alumni, Barclays Eagle Lab Cambridge

PensioTec's CTO
Patrick Gono

- Software engineer with a background in computational physics
- Slovak and German passport, currently based in Switzerland
- Fluent in C++ and Python, with experience in C#, UI development, lua scripting
- Wide range of experience across the whole development process, including user requirements, CI/CD, development, testing, deployment, release & continuous support
- Passionate teacher & team player

SOFTWARE ENGINEERING & TECH EXPERIENCE

Senior Software Engineer
Raylution AG, Switzerland
- Startup developing a non-invasive autonomous robot for laser cosmetics and diagnostics
- Optimized machine vision tracking algorithms for an autonomous cosmetic laser robot
- Adapted codebase to new CAN bus hardware interface
- Automated laser spectroscopy for cancer diagnostics

Software Engineer
Nanosurf AG, Switzerland
- Working on control software for atomic force microscopes (AFM), precision nanoscale measurement devices
- Developed an image-based wafer alignment procedure integrated into the new semicon industry device lineup
- Improved microscope integration, added support for external hardware to enhance capabilities of our precision nanoscale microscopes
- Implemented improvements across testing framework, build/deployment, all the way to UI

Software Engineer C++
Advanced Osteotomy Tools – AOT AG, Switzerland
- Developed user application for operating an autonomous robotic laser osteotome
- Supported all stages of medical device certification (CE)
- Developed novel bone cutting strategees for SEEG mplant drilling and contactless knee replacement operations
- Devised and implemented strategies for 6-degree-of-freedom wrist/lower arm corrections
- Performed several animal studies in clinics across Europe

PHYSICS & RESEARCH

Postdoctoral fellowship
EPFL, Switzerland
- Published 8 papers on detailed quantum simulations of solar-powered hydrogen production

EDUCATION

PhD, Physics, Ecole Polytechnique Federale de Lausanne (EPFL), Switzerland
- High performance ab-initio simulations of the oxygen evolution reaction – the key to efficient solar hydrogen production
- Student representative of the Physics Doctoral school and president of a physics student association

MSc, Condensed Matter Physics, Masaryk University, Czechia
- Simulation of relativistic quantum mechanics using the finite element method
- Graduated Suma Cum Laude

BSc, Physics, Masaryk University, Czechia
- Atomic force microscopy (AFM) studies of quantum dots

AWARDS & CERTIFICATIONS

- Teaching Excellence Award (EPFL, 2020)
- C++ Nanodegree Udacity, Credential
- Advanced C++ Programming Udemy, Credential
- Advanced Workshop on High-Performance & High-Throughput Materials Simulations
- Teaching Toolkit Workshop issued by EPFL
- French B2 issued by EPFL

OTHER ACTIVITIES

- SYPT (Swiss Young Physicists' Tournament) Juror at the high school competition
- IPT (International Physicists' Tournament) Juror and Tutor at the university competition
- Organized scientific conferences and workshops: raised money, secured speakers, organized venues, created websites, etc
- Organized regular Physics, Pizza & Beer seminars as well as annual science outreach events, including several invited Nobel laureates

FUN FACT

- Earned PhD in Physics from EPFL at just **26 years old**
- Passion for baking world-class pastries and hosting gatherings that bring people together — because great teams, like great recipes, need the perfect mix of ingredients
- In line with visionary leaders: Elon Musk and NVIDIA's Jensen Huang both advocate studying physics, applying first-principles thinking, and physical-world intelligence to build technology that can redefine an industry

Head, Artificial Intelligence
Joel Hutchinson

- **Canadian passport, based in Basel. Research and teaching experience in physics with special interest in quantum computing and simulation in France, Switzerland, and Canada**
- **Canada Citizen with family roots in Los Angeles, USA.**
- **Where you'll find me outside work:** touring bike, mountain biking, skiing
- **Programming skills:** Python, C++, Fortran, Cirq, Mathematica, KWANT, Jupyter Lab, High Performance Computing, TRIQS, LaTeX

RESEARCH & TEACHING EXPERIENCE

Postdoctoral Researcher,
UNIVERSITY OF BASEL, SWITZERLAND

Postdoctoral Researcher
ECOLE POLYTECHNIQUE, FRANCE

Teaching Assistant & Substitute Lecturer
UNIVERSITY OF BASEL, SWITZERLAND
- Quantum Field Theory. Electrodynamics, Quantum Phase Transitions, Quantum Mechanics

Teaching Assistant and Tutor
UNIVERSITY OF ALBERTA, CANADA
- Mathematics and Physics

Instructor and Author
PREP 101
- Physics (MCAT prep)
- Author of MCAT mathematics textbook

Teaching Assistant
- Computational Physics, Introductory Physics, Electrodynamics

Awards and Fellowships

Major Fellowships
- NSERC Postdoctoral Fellowship (2019–2021)
- Alberta Innovates - Technology Futures Graduate Scholarship (2016–2019)
- NSERC Canada Graduate Scholarship – Doctoral (2015–2018)
- NSERC Canada Graduate Scholarship – Master's (2013)

Selected Awards
- Faculty of Science Doctoral Dissertation Award (2019).
- Queen Elizabeth II Graduate Scholarship - Doctoral Level (2017-2018)
- President's Doctoral Prize of Distinction (2015-2018)
- Best Student Oral Presentation (Theoretical Physics), CAP Congress (2015)
- University of British Columbia Faculty of Science Graduate Award (2012-2013)
- Dean's Silver Medal in Science, University of Alberta (2012)

EDUCATION

- **PH.D. IN PHYSICS, University of Alberta, Canada**
  Thesis: Transport and Superconductivity in Spin-Orbit Coupled Electron Systems
- **M.SC. IN PHYSICS, University of British Columbia, Canada**
  Thesis: Thermodynamic and Transport Properties of a Holographic Quantum Hall System
- **B.Sc. (Honours) in Physics, University of Alberta, Canada**
  First Class Honours

INVITED TALKS

- APS Global Physics Summit, Anaheim, USA (2025)
- Theory Seminar, Aachen, Germany (2024)
- Theoretical Physics Institute Seminar, Edmonton, Canada (2023)
- Theory of Condensed Matter on the Plateau Seminar, Palaiseau, France, (2023)
- European Materials Research Society Fall Meeting, Warsaw, Poland, (2018)
- Contributed Talks and Posters Over 30 presentations including APS March Meetings, CAP Congresses, Max Planck Institute Workshops, DFG Seminars and Swiss Quantum Days

OUTREACH AND SCIENCE COMMUNICATION

- Game designer for Save the Cat: Quantum Quest unveiled at the APS Global Physics Summit (2025)
- TEDx Speaker, Vancouver, Canada (2014)
- Creative Collaborator for space exploration video promotions, NASA/ Space Generation Advisory Council (2012)

PUBLICATIONS

- (Preprint) J. Hutchinson, et al., Introduction to dimensional reduction of fermions, arXiv:2502.01670
- (Preprint) D. Miserev, J. Hutchinson, et al., High-temperature superconductivity from finite-range attractive interaction, arXiv:2502.11624
- E. Thingstad, J. Hutchinson et al., Topological interlayer superconductivity in a van der Waals heterostructure, Phys. Rev. B 111, L060505 (2025)
- J. Hutchinson and K. Le Hur, Analytical approach for the Mott transition in the Kane-Mele-Hubbard model, Phys. Rev. B 104, 075120 (2021)
- J. Hutchinson and K. Le Hur, Quantum entangled fractional topology and curvatures, Commun. Phys. 4, 144 (2021)
- J. Hutchinson and F. Marsiglio, Superconducting order parameter symmetry for the extended Hubbard model below Tc, J. Phys.: Condens 33 065603 (2020)
- J. Hutchinson and J. Maciejko, Unconventional transport in low-density two-dimensional Rashba Phys. Rev. B 97, 184513 (2018)
- J. Hutchinson and J. Maciejko, Universality of low-energy Rashba scattering, Phys. Rev. B 96, 125304 (2017) * Editor's Suggestion
- J. Hutchinson and J. Maciejko, Rashba scattering in the low-energy limit, Phys. Rev. B 93, 245309 (2016)
- J. Hutchinson, et al., Conductivity tensor in a holographic quantum Hall ferromagnet, Phys. Lett. B 738, 373-379, (2014)

FUN FACT

- Referee: PRR, PRL, Scientific Reports, Canadian Journal of Physics, Physics Letters A, Physica Status Solidi
- President, Graduate Physics Student Association, University of Alberta
- Recently started picking up baking, and they are delicious

Head, Quality Finance Assurance
Nuraini Y. Nita Wakan

- Currently live in Cambridge, UK with Graduate Visa, Indonesia Passport
- **Raised and educated in Indonesia, I have also lived, studied, worked in the US, the UK and Japan**
- **Where you'll find me outside work:** reading books and art making with my daughter, attending education and Muslim events in Cambridge and London

WORLD CLASS PROJECT MANAGEMENT & TECH EXPERIENCE

MANAGER
EY PARTHENON, INDONESIA

- Formulated a turnaround **strategy** for Indonesia's largest SoE bank's **pension fund** with a value >$1.5 Mn in cost optimisation per year
- Created an **industry research and growth strategy** for a **fintech company** in Indonesia to achieve 30% revenue growth
- Developed workshops and leadership taught on **investment strategies** for 5 institutions under the Indonesian Ministry of Finance

TEAM LEAD, STRATEGY AND CONSULTING
ACCENTURE, INDONESIA

- Designed a **digital payment centralisation strategy** for the largest electricity SoE with >30% productivity improvement
- Developed >70 to-be business processes and 40+ technology initiatives for a large hospital network with potential >40% **productivity improvement** and >6.5 Mn **cost reduction**

CLIMATE FINANCE INTERN, CAMBRIDGE CENTRE FOR ALTERNATIVE FINANCE

- Supported research and data analysis on **sustainable finance initiatives and catalytic capital**

LEADERSHIP & RECRUITING GOOD PEOPLE EXPERIENCE

NETWORK AND RELATIONSHIP TEAM
THE INDONESIAN ASSOCIATION OF ISLAMIC ECONOMISTS IN THE UNITED KINGDOM (iaei-uk.org)

- Built strategic relationships with other institutions to **promote Islamic economics** in the UK
- Coordinated **networking and transfer of knowledge event** and collaborations to expand IAEI UK research and member engagement

CO-FOUNDER AND MANAGING DIRECTOR
Youth Finance Indonesia (youthfinanceindonesia.org)

- Initiated and founded an NGO focusing on financial literacy and education for Indonesian youth
- Directed strategic plans, maintaining an effective team and operational performance
- **Trained 100K+ students at school and campus about basic financial knowledge**, partnered with Child Youth Finance International, Citi Bank, Financial Service Authority (OJK), Allianz

EDUCATION

- **MASTER OF FINANCE DEGREE, University of Cambridge, the UK**
  focus on sustainable finance, impact investment and circular economy
- **BACHELOR'S DEGREE IN ACCOUNTING, Gadjah Mada Indonesia**
  Exchange program, Tohoku University, Japan
- **EY PARTHENON**
  Project management, Design Thinking, Presentation skills with think-cell
- **ACCENTURE**
  Data Storytelling, Digital Finance Strategy
- **Various trainings: University of Cambridge's IGNITE program for startup, Asia Pacific McKinsey Next Generation Women Leaders, McKinsey Young Leader for Indonesia**

CERTIFICATIONS

- Islamic Finance Qualification, The Chartered Institute for Securities and Investment (2020) Credential
- Islamic Financial Planner, Islamic Banking and Finance Institute Malaysia & FPSB (2024)
- Bloomberg, Environmental Social Governance (2025), Credential
- Introduction to Sustainable Finance, United Nation (2025), Credential
- 3rd Winner think-cell Global Case Competition among 200+ participants 36 countries (2025), Credential
- EY Artificial Intelligence – Bronze Badge (2020), Credential
- EY Robotic Process Automation – Bronze Badge (2020), Credential
- EY Digital – Silver Badge (2020), Credential

IN-PERSON STARTUP, TECHNOLOGY, FINANCE LEADERSHIP WORKSHOPS

- Moderated a Podcast with Sonita Lontoh – Board of TrueBlue and Sunrun, advisor Sway Ventures Sillicon Valley VC , awarded Asian American Hall of Fame (2025)
- Scaling Startups: How Can Countries Compete with the US with Mohamad El-Erian (2025)
- Ignite 2025 1:1 Clinics with Natasha Miller, Managing Director/Group Operating Officer Strategy and Consulting, Accenture London (2025)
- Talk with Sandiaga Uno, Founder Saratoga Capital and Former Minister of Tourism and Creative Economy (2025)
- Accelerate Cambridge Female Founders Day with Partner Amadeus Capital, Founder Gillvray Health, TechNovator, Sotera and Mimicrete (2025)
- Talk with Indra Nooyi, former CEO PepsiCo (2025)
- How AI is reshaping the way Entrepreneurs Build and Raise Capital with Sam Marchant-Partner Inaugural (2025)
- Blockchain, inside and out with Jorik Schellekens (Nethermind), Cambridge (2024)
- Climate and FinTech Market Dynamics and Trends, E-lab Kings College with Henrik Jones – Founder/Partner of Buckhill Capital and Jason Kibbey – Founder/former CEO of Worldly (2024)
- Navigating the Commercialisation Journey: Insight from the Triple Chasm Framework with Dr. Uday Phadke, Founder and CEO of Triple Chasm (2025)

FUN FACT

- Only learned to swim after becoming a mom, better late than never!
- Climbed Mt. Rinjani (3,276 mdpl), second highest mountain in Indonesia as my first-ever hike and my honeymoon.

What If We Make It: Comparable Success Stories

- Democratized Language Learning Globally – Duolingo (USA)
- Made language tutoring, once for elites, accessible to everyone; now a $9B+ listed company.

- Democratized Design Globally – Canva (Australia)
- Made complex design accessible; today worth $40B+.

- Democratized Investing in US – Robinhood (USA)
- Made stock trading simple and mobile-first; IPO at $30B peak.

- Democratized SME Succession in Japan – Kento Kurasaki (Japan)
- Opened up M&A succession for SMEs; built a platform that made him a billionaire at 32.

- Democratized Insurance in Europe – Wefox (Germany)
- Digitized insurance distribution; today valued at $4.5B.

PensioTec

Together, we can make finance simple, secure, and democratized. Thank you

Confidential

Thank you

PensioTec

"Finance unifies us"

Hetty Sarinah Samosir
hetty.samosir@pensiotec.com
Co-founder and CEO

patrick.gono@pensiotec.com
Patrick Gono
Co-founder and CTO