

- * Many more out there: Fidelity, Aviva, Legal and General, Hargreaves Lansdown, Nutmeg, Moneyfarm, Wealthify, Dodl, etc.
- * They generally score low on at least one of the criteria in the table
- * 40% of each age group already use ISAs. Our go-to-market is more *in-person* to tap new or existing savers
- * We will build trust with ease of use, delivering pertinent information by patented technology and reliable service

Management team

- * Jencir Lee, CEO, Graduate Certificate with Stanford University, MSc in Applied Mathematics with Ecole des Ponts. Bootstrapped <https://tsterm.com> from zero to patenting.
- * Financial educators:
 - * Olamide Majekodunmi (<https://allthingsmoney.com/>)
 - * Hülya Günay (<https://venusglobal.finance/>), two of her kids undertook financial education themselves
 - * ... and more