

- \* 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.