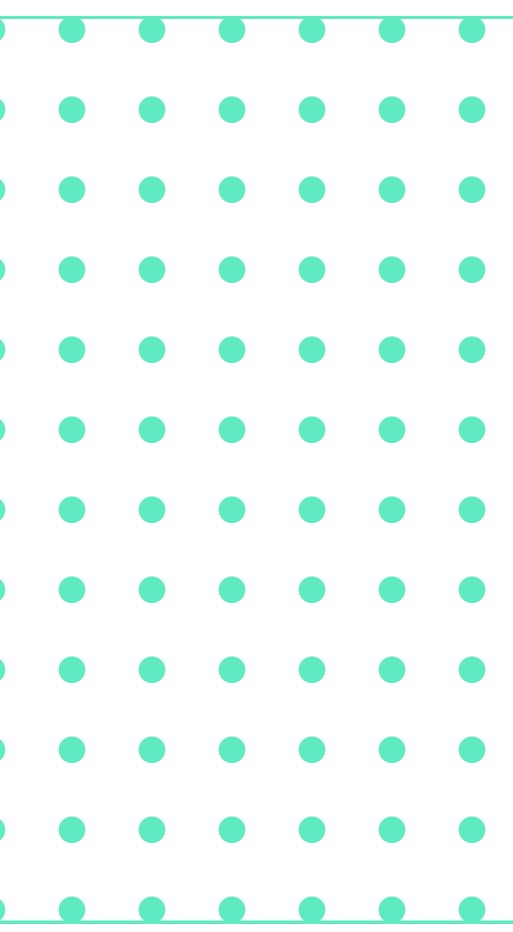


The Financial Pathway Tailored For You

Alberto Toia, Gloria Desideri, Giulia Talà, Simone Zani

The Problem



Lack of financial literacy cost adults at least \$10,000 in 2023

Source: CNBC

48%

Financial Illiterates

79%

Financial Literates
that do not make
profit

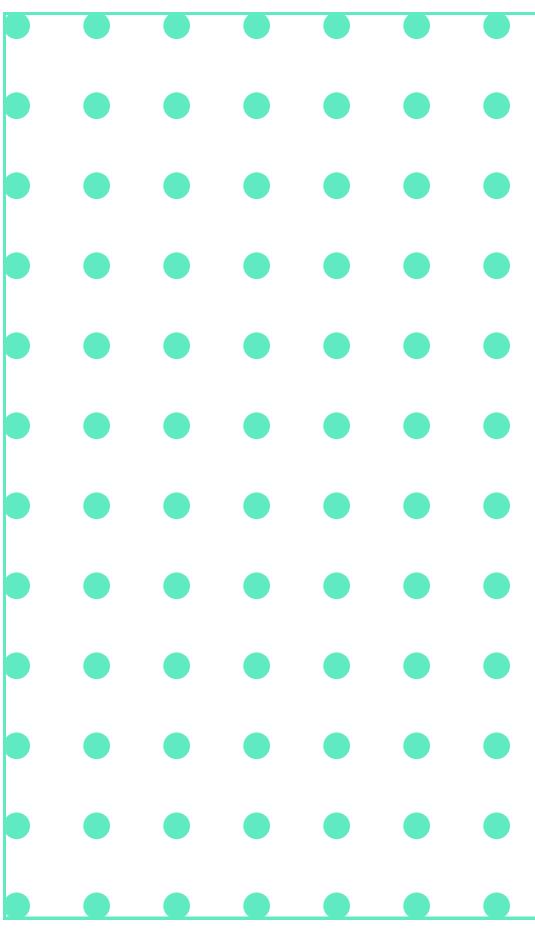
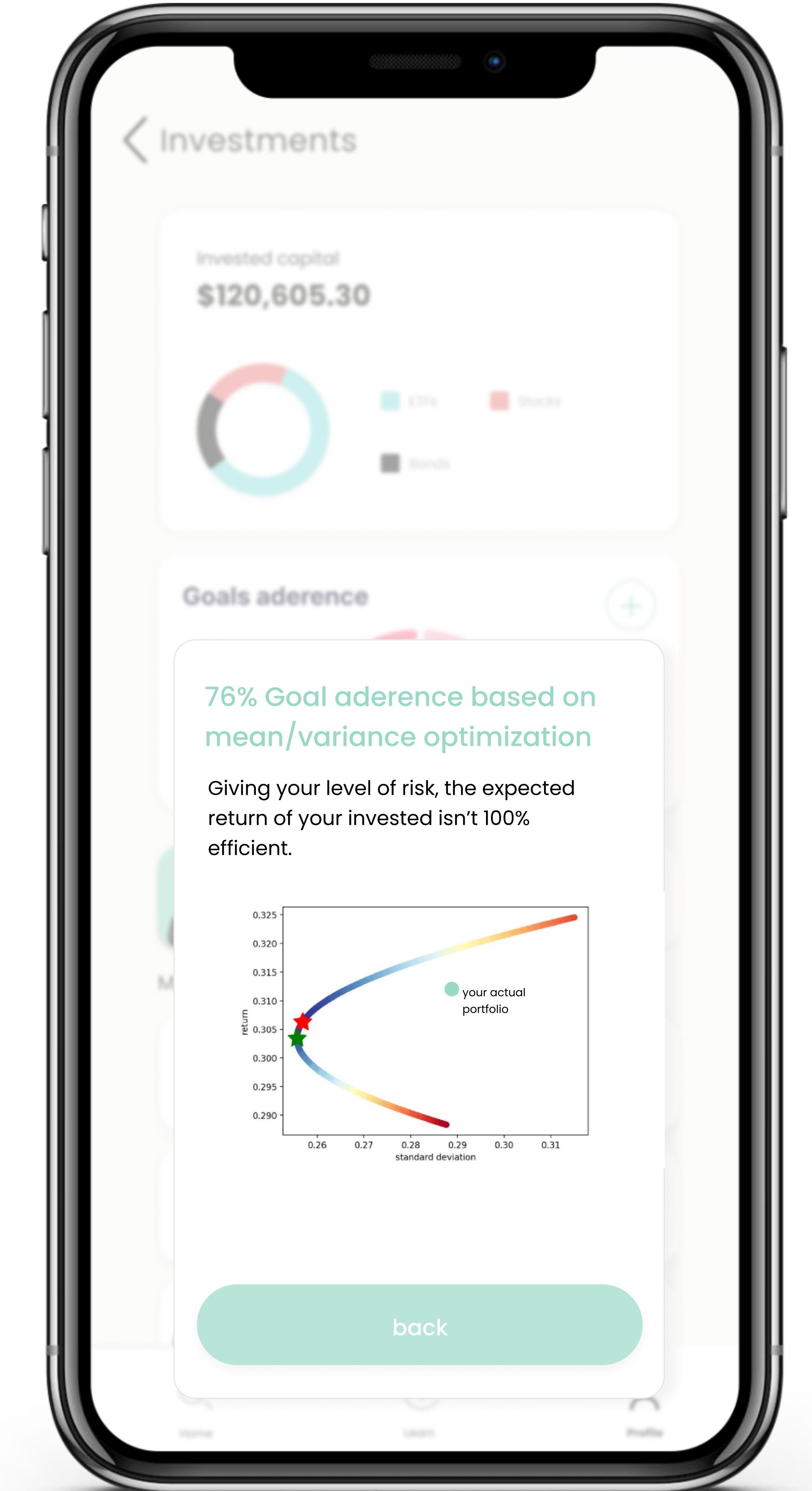
The **Solution**

Guidance through wise financial decisions in everyday life

360° view of your financial situation

Goals-oriented approach

Complexity made simple



Assessment Test

**FinBro needs to
get to know you better**

The image shows two smartphones side-by-side, both displaying the FinBro mobile application's user interface.

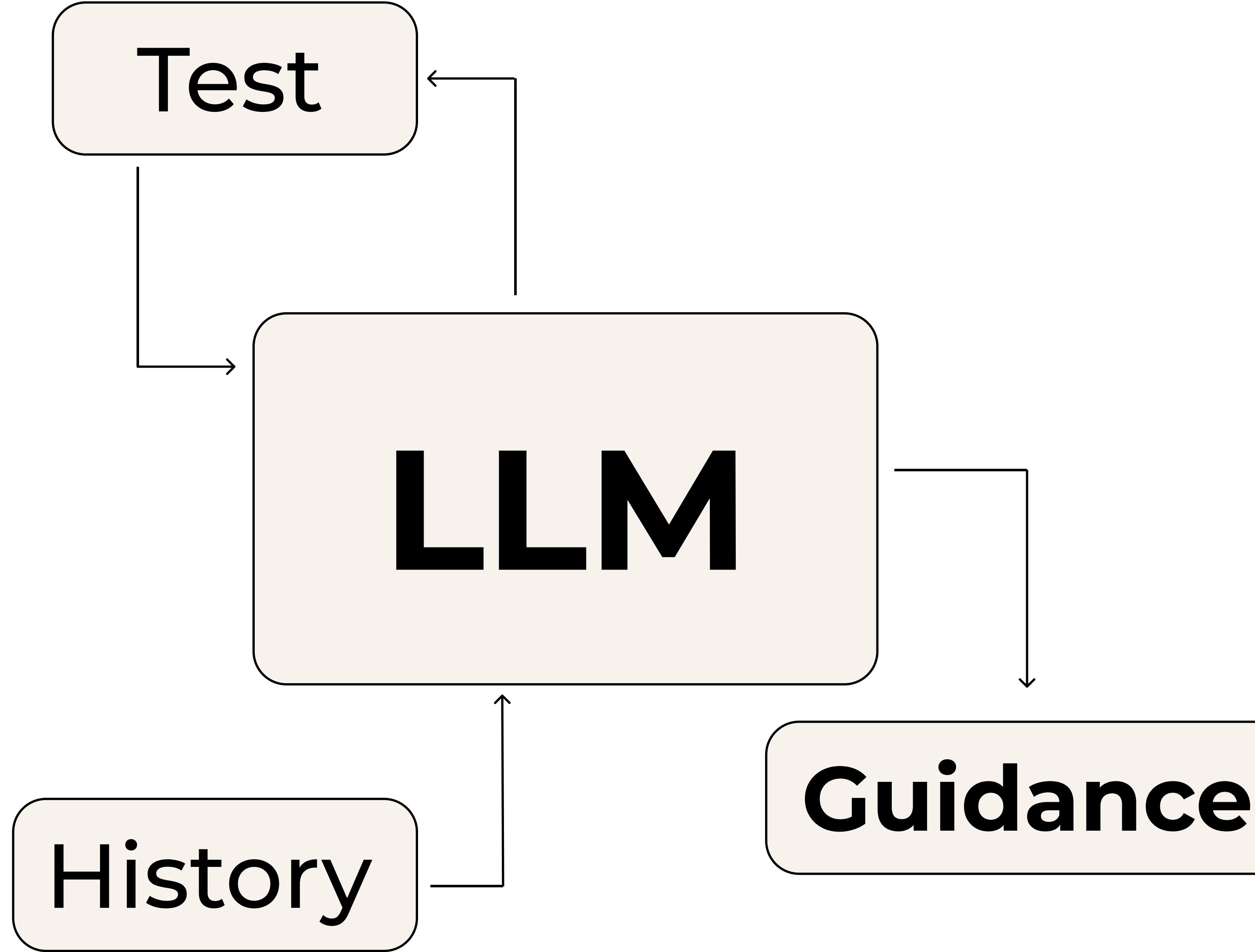
Left Phone Screen:

- Title:** What Are You Interested In?
- Description:** Please tell us a bit more about yourself and who you are, selecting topics you're interested in
- Topics:** Passive Investing (highlighted), Active Investing, Trading, General Learning (highlighted), Saving More, Financial Planning
- Next Button:** A large white button at the bottom right labeled "Next".

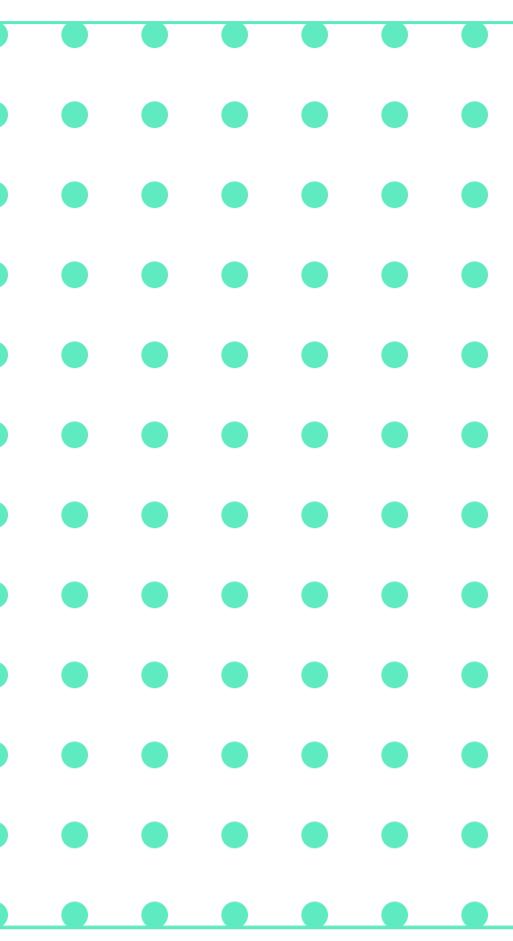
Right Phone Screen:

- Section:** Tell us more about yourself!
- Questions:**
 - What is your current average monthly income?
Example: \$4,400
 - How much do you typically spend per month?
Example: \$1,600
 - How much do you invest a month (if any, otherwise 0)?
Example (1): \$800
- Section:** Select your financial goals
- Questions:**
 - Select what you are interested in:
 - Invest more money
How much do you want to invest, montly?
 - Early Retirement
At what age would you retire?
 - Upgrade your investing strategies
What's your ideal spending percentage?
 - Save more money
What's your ideal spending percentage?
- Section:** Financial instruments:
- Questions:** Select asset classes you're familiar with:
 - Stocks
 - Bonds
 - ETFs
 - iBonds
 - Commodities (gold, silver, corn, oil)
 - Options and other derivatives
 - Real Estate
 - Cryptocurrencies
- Section:** Investing questions
- Question:** Suppose you have a portfolio exposed in US market. You read in

Financial Planning

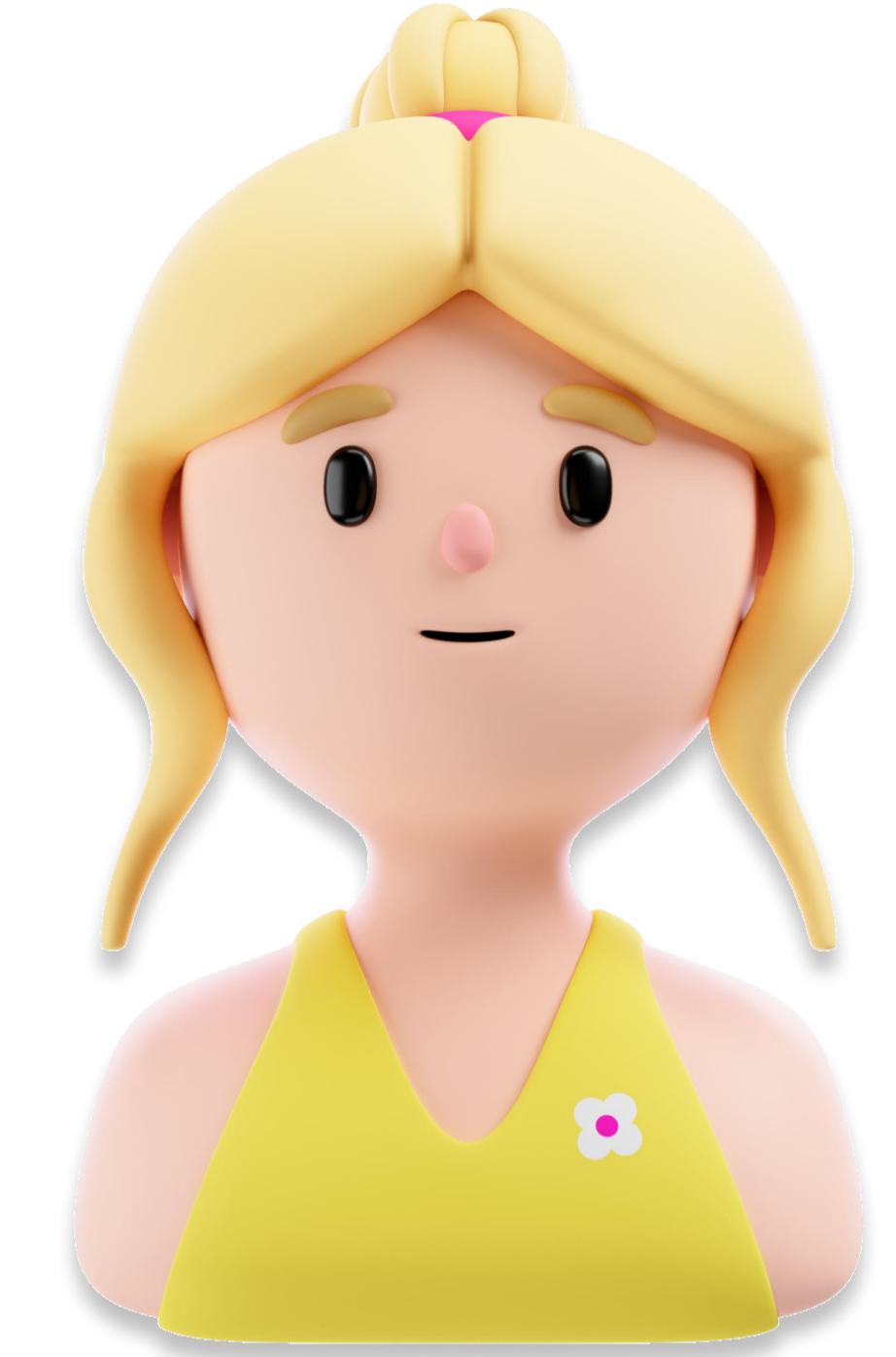


Meet the Bros



Investbro

Investment and Learning
AI -Assistant



Spendsis

Spending and Savings
AI-Assistant



Macrobro

New and Economics
AI -Interpreter

Product Features

- Customized answers produced by LLM for all type of user levels.
- Details depth based on user experiences and knowledge.
- Data security.
- Guided and goals-oriented learning system.
- Solutions proposed are based on financial objective theories.
- Actively retrieving learning system.
- Syncronized data from all the intermediates.



FinBro Challenge

Learning through effective techniques, such as the Leitner method while you earn brocoins

The image shows two smartphones side-by-side, both displaying the FinBro Challenge mobile application.

Left Phone Screen (Learning Tab):

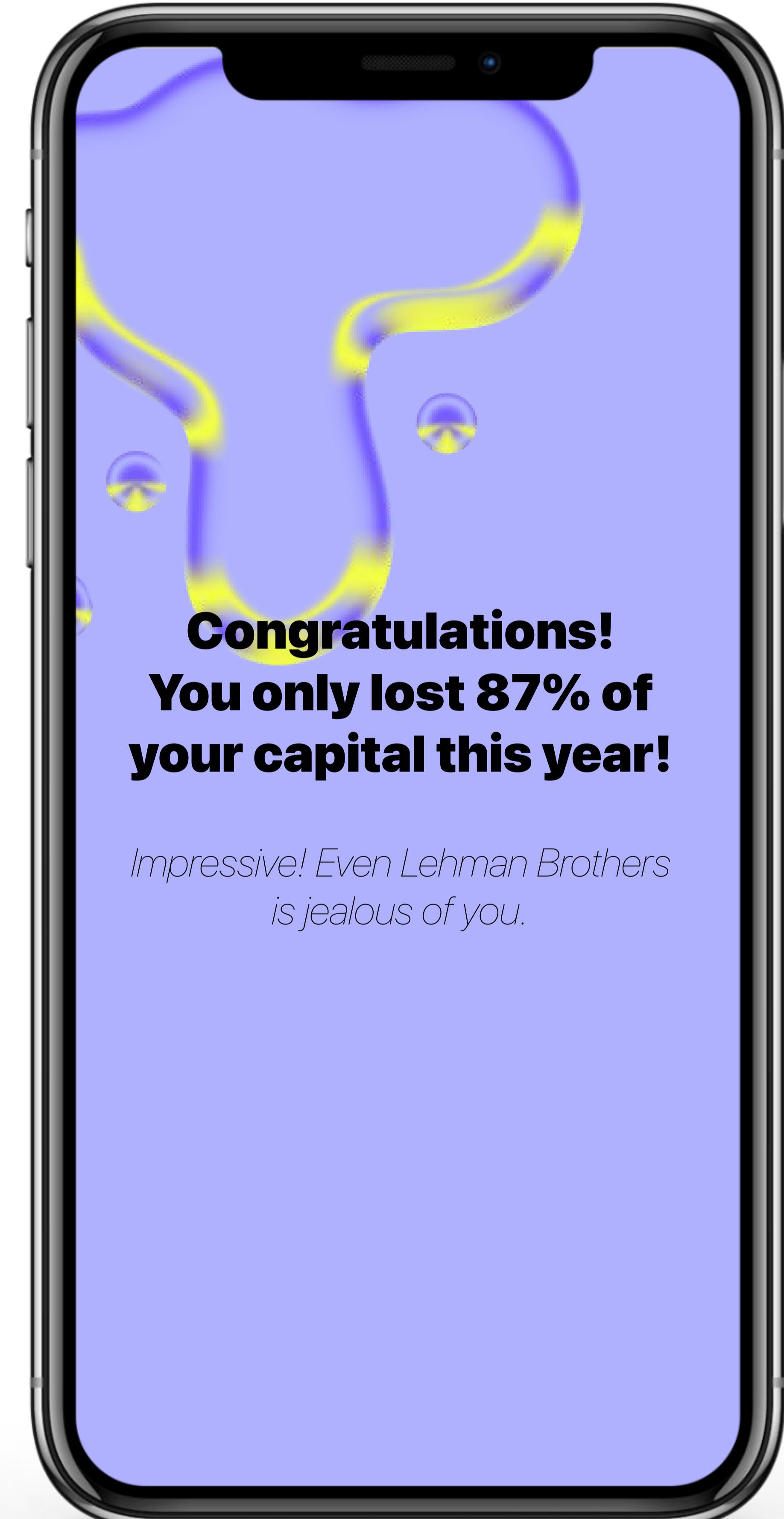
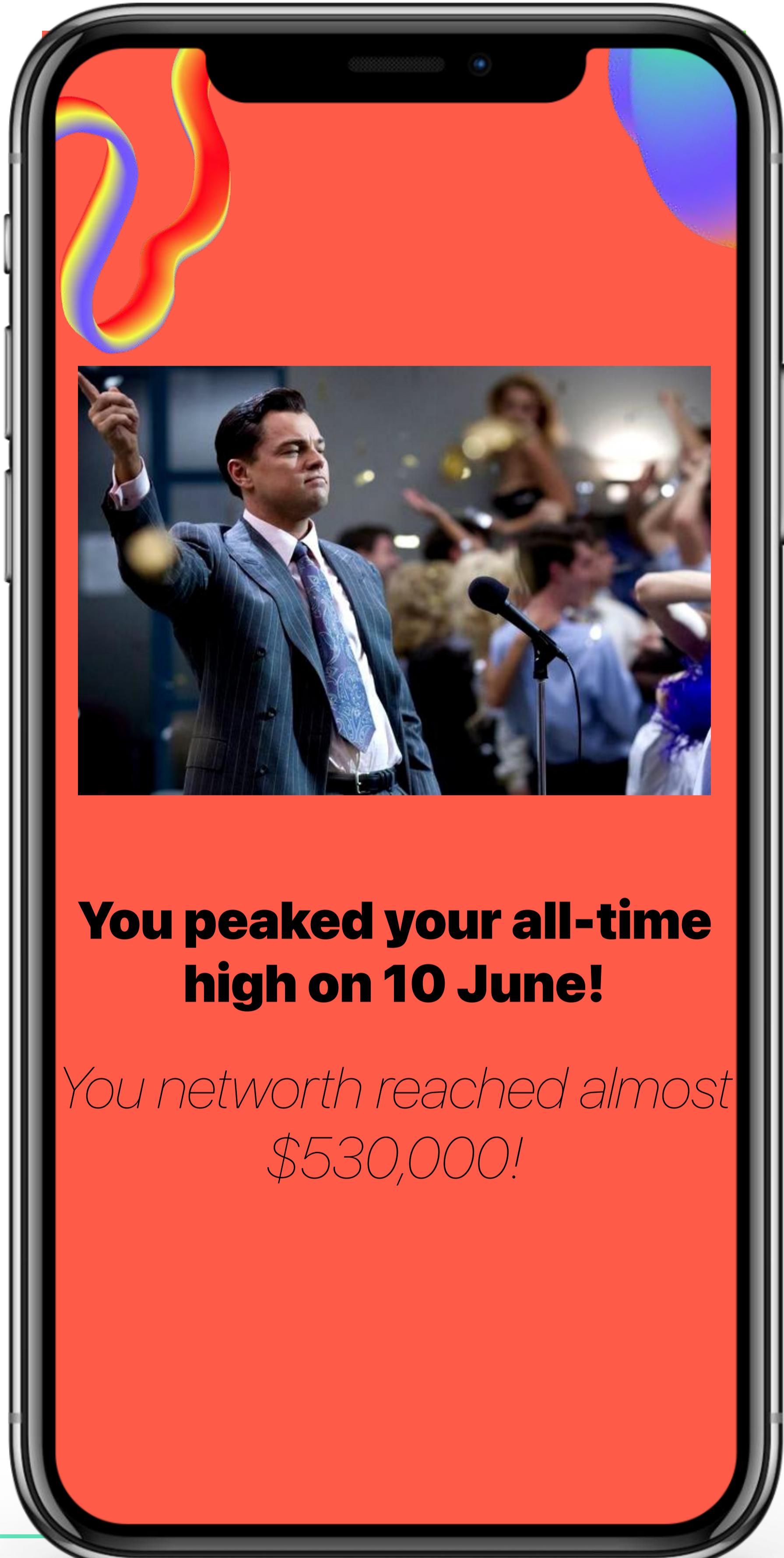
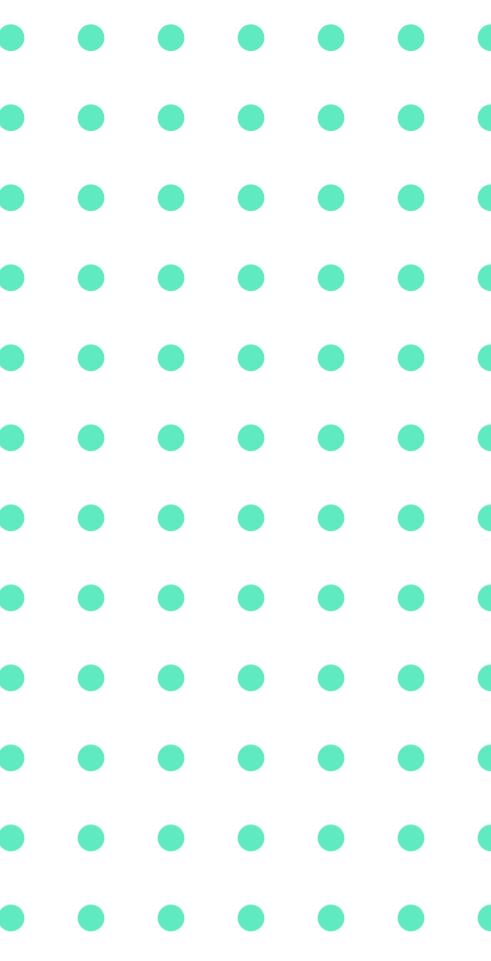
- Header:** Learning
- User Info:** 217 brocoins
- Search Bar:** Search for a topic
- Continue Watching:**
 - Modern Portfolio Theory (MPT) - 78% completion
 - Volume spread analysis - 37% completion
 - Capital allocation
- Suggested for you:**
 - What happened in 2008? (Easy)
 - Accumulating vs Distributing ETFs (Easy)
 - Value stocks
- Completed:** Bonds ladder
- Bottom Navigation:** Home, Learn, Profile

Right Phone Screen (LeaderBoard Tab):

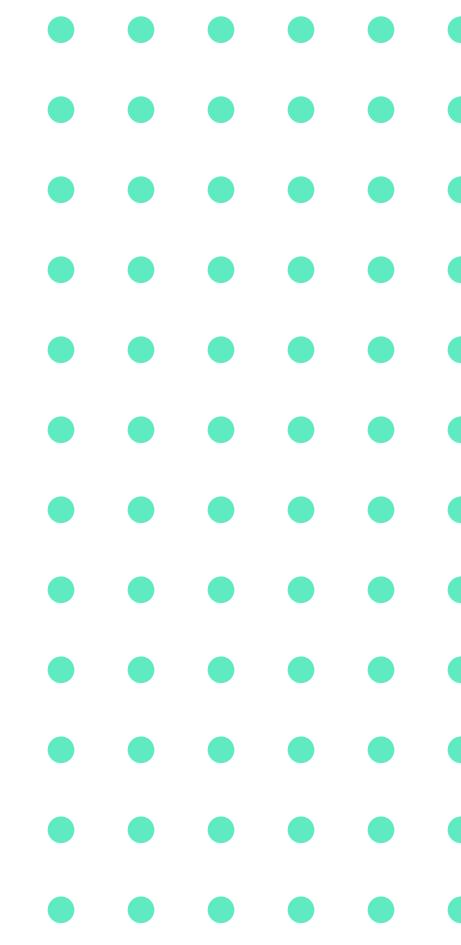
- Header:** LeaderBoard
- Leaderboard Data:**

Rank	User	Score
1	Ben	1470 brocoins
2	Frank	1340 Pts
3	James	1202 Pts
- My Investments:**
 - iShares IWDA by BlackRock: \$505.30 (10.3%)
 - Tesla Inc. TSLA: -\$103.20 (-0.3%)
 - Other investments: CLM, CLO, CLO, CLO
- Bottom Navigation:** Home, Learn, Profile

Financial Wrapped



Market Opportunity



CAGR in FinTech

The compound annual growth rate is the annualized average rate of revenue growth, in fintech industry from 2023 to 2028



CAGR in AI

The compound annual growth rate is the annualized average rate of revenue growth, in AI industry from 2023 to 2032



NPV

Net present value is the difference between the present value of cash inflows and the present value of cash outflows over a period of time

Read more about the project...



Thank you for listening!

