



ALGOPEAR

We democratize institutional-grade trading algorithms to retail investors worldwide.

The Why

A story of grit and purpose

- **CEO lived out of his car as a college student-athlete. He started stock trading part-time and struggled to win consistently.**
- **After applying algorithmic trading, he turned \$5K into \$103K in 8 months, all while graduating college and becoming all-American in FB at DII level.**
- **This inspired him to launch an investor community teaching thousands of struggling investors in the market.**
- **Recruited by TD Ameritrade, he learned AI was a standard product for wealthy investors but not everyday people.**



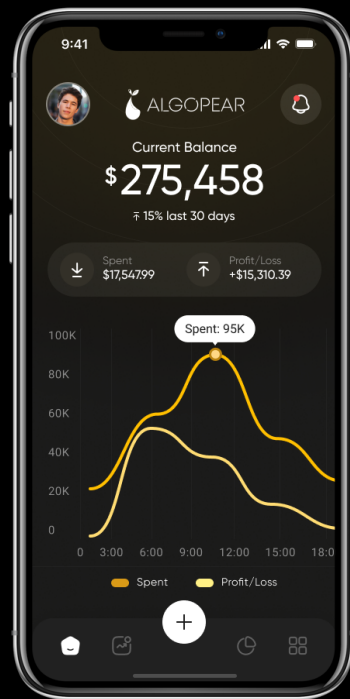
The Problem

The Data: More than **95%** of retail investors' **accounts hit \$0** in their 1st year trading.

- **The SEC "accredited investor rule" gatekeeps high-earning young investors with more risk appetite from private markets.**
- **401Ks aren't sustainable in bear markets and grow slowly in bull markets. This created do-it-yourself (DYI) investors (day traders) fighting to build wealth faster.**
- **Most retail investors are too undisciplined and busy with work and social life to day trade successfully.**

Deep Learning Personalized Investing App

An embedded investing product within small banking apps (think Zelle, but for investing). We are giving young professionals a better pathway to early retirement vs. traditional funds.



● Personalized AI Money Manager

- AI creates institutional-grade trading algorithms based on individual investors' experience level, starting capital, risk tolerance, current market conditions, spending interest by industry, and retirement goals.

● Zero fees

- No management, performance, withdrawal, or commission fees. (Subscription base service only)

● AI generative on-demand experience

- Real-time AI voice and text response for trading mentorship, on-demand education content, and tailored news and market trends.

AlgoPear Team



Ronnie Green CEO Sales & Quant

- Homeless to 9 yrs stock trader, turned \$5K to 103K
- Trading analyst at TD Ameritrade
- Founded G Club Capital (Quant firm) 32% annualized returns
- Ranked top 100 out of 70K traders on profit.ly



Ben Malena Marketing

- 1st employee of Explica - Digital Ad SaaS (\$40M Exit)
- 7 yr stock and crypto investor & influencer (HighVibe Assets YT channel)
- Ex NFL Athlete (Cowboys & Texans)



Jay BN CTO

- Built v1 of Acorns
- Built Finch acquired by Finder for \$25M
- Prev engineer
- Built product that acquired \$10 million funding from Sequoia & IDG Ventures

2X founders, Combined three decades of financial service experience

Traction

Our accomplishments today



25K

USERS

\$4M ARR

IN B2B CONTRACT AGREEMENTS

- **Banking partners**
Two banking partners on the West Coast and Southeast
- **Market performance**
Our AI investing models consistently beat the S&P 500 benchmark by +15% in the last four years.
- **Sticky Solution**
Averaged 0.4% monthly churn. 177% annual user growth increase

Targeting a \$28B Market

**Obtainable
Market
\$5.6B**

+4.5K small credit unions/banks in the US without robust investing services | 28M members pay \$200/yr using AlgoPear

**Serviceable Market
\$8B**

The US takes up 30% of the robo-advisor global market and is the largest region.


**Total Market
\$28B**

The global market is **expected to grow to 135B by 2030**, according to TBRC Business Research PVT - Global Newswire

Trends driving growth: Mass consumer adoption from using traditional bank products to digital asset management apps

Competitive Advantage

Why we're taking a large market share over the next 3-5 years

		Titan	Legacy Robo Advisors
Up to 15% Yields	✓	✗	✗
Mid Frequency Trading	✓	✗	✗
Prop Trading Algorithms	✓	✗	✗
Zero management and performance fees	✓	✗	✗
Full Transparency/Control	✓	✗	✗
Multi-broker connection	✓	✗	✗
Real-time Market Adaptation	✓	✗	✗

Go to Market

We're running a dual business model.

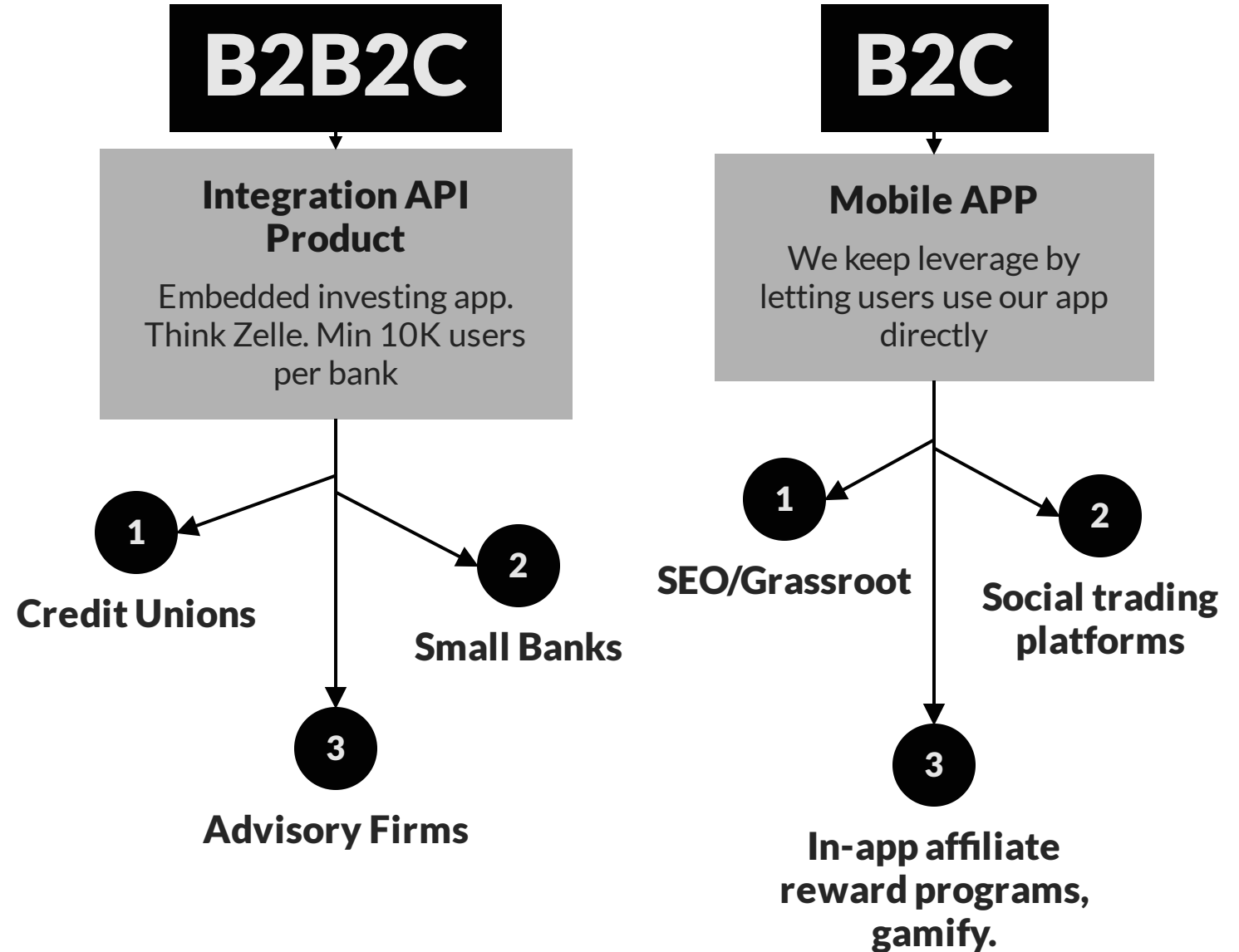
Initial Customer Profile

B2B Profile

- Titles: President/ VPs/Biz dev directors, Board Members
- Age 45-70
- Leader of banking networks

B2C Profile: End User

- Millennials/Gen Z - Age: 25-40
- Occupation: Engineers, analysts, VPs, practitioners, entrepreneurs, day traders
- Earning Range: \$75K to \$190K



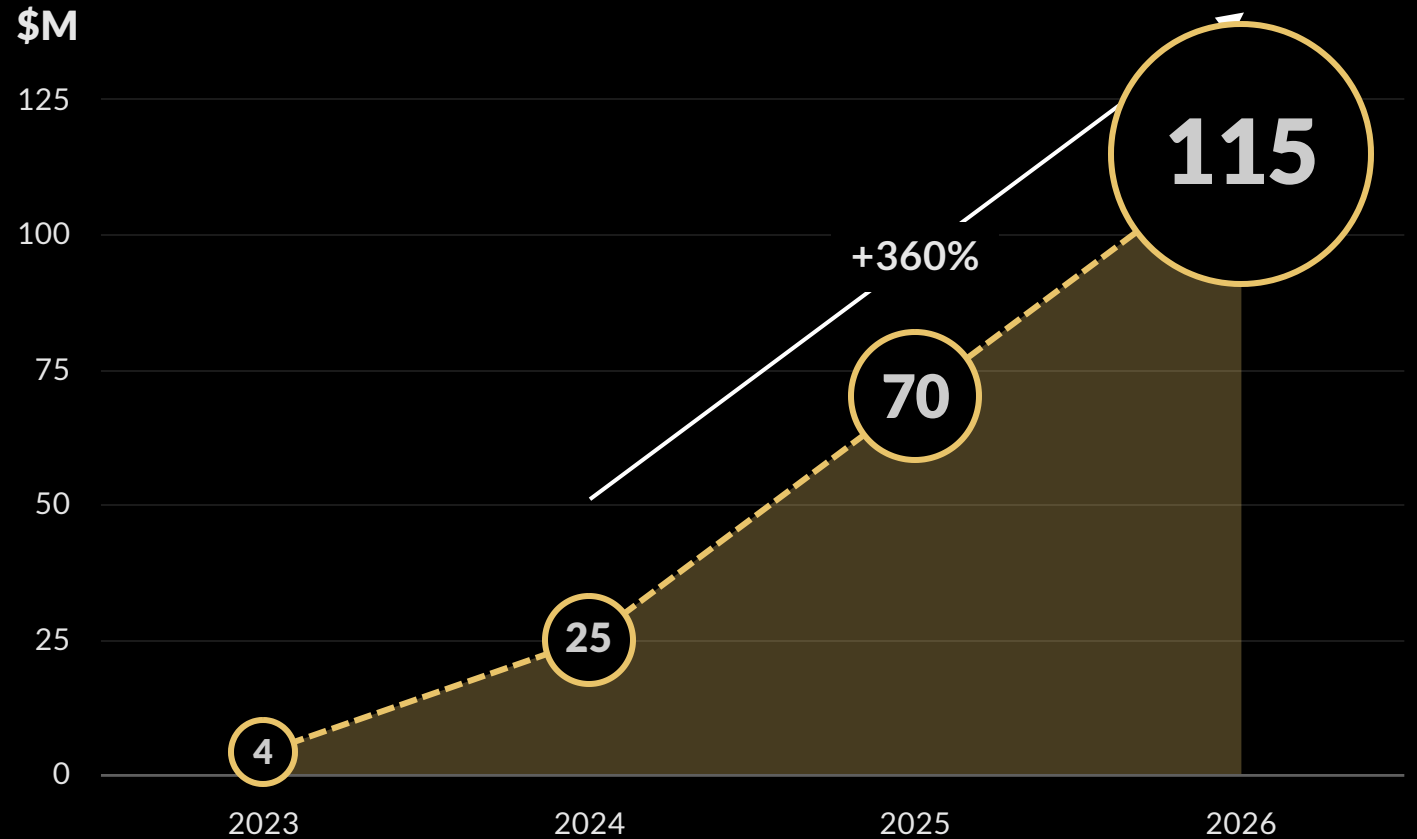


3 years

- We make \$150 annually per user
- \$2 to acquire 1 user
- 765K users by 2026

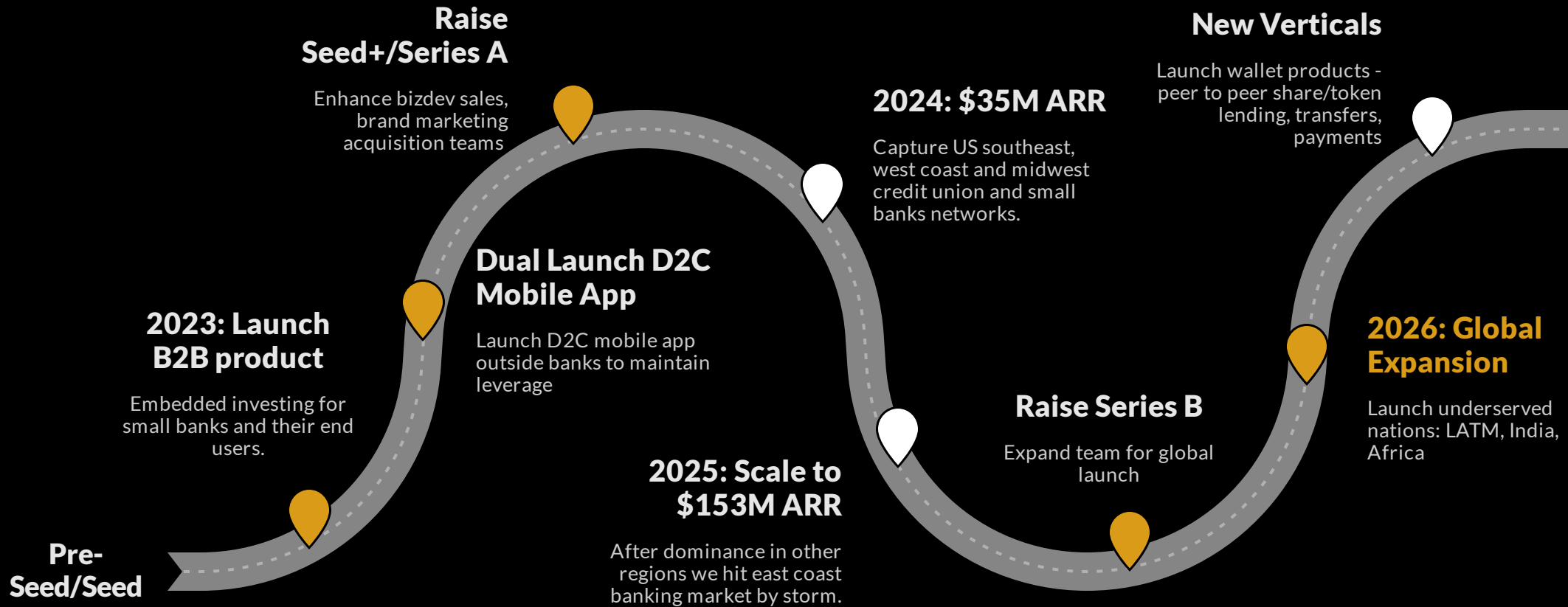
Business Model

3 Yr ARR Revenue Forecast



Path to \$100M in ARR

3 year roadmap



The Risk: What could go ~~wrong~~, **right**?

An aerial photograph of a large, luxurious estate with a central pond and a white box containing the word MOAT.

MOAT

Regulation risk?

To stay in good standing with Finra and SEC, register as an RIA and hire a risk compliance officer to ensure Financial and AI regulatory compliance.

Bear Market?

Our investing tech adjusts to real-time market situations without human error. We have savehaven strategies that work well in bear markets.

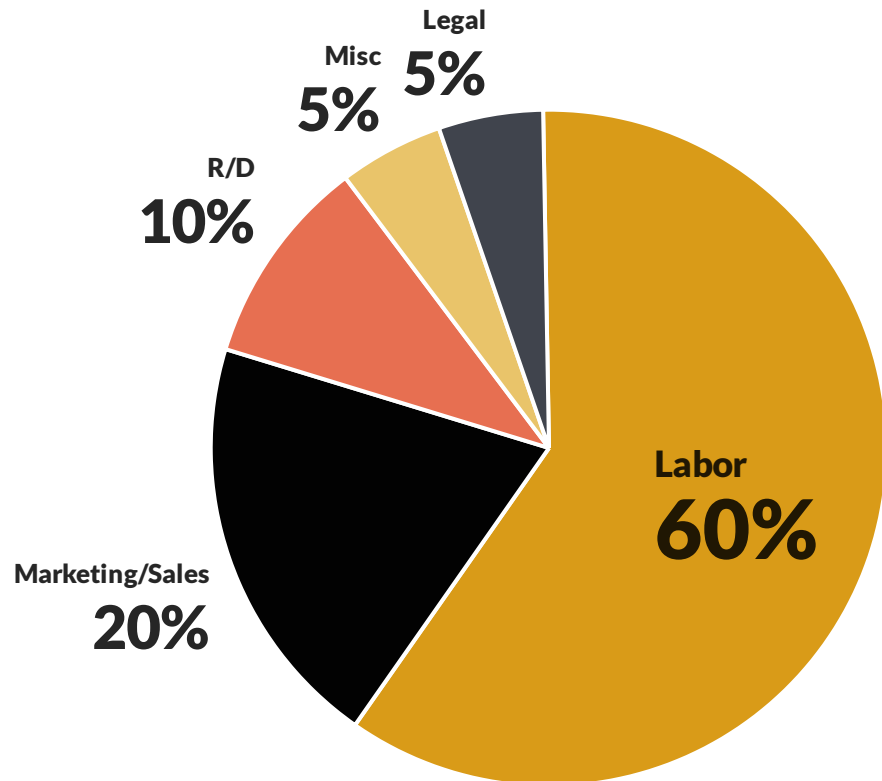
What if big tech creates a similar product?

We don't take big tech lightly. Our GTM keeps us 2-3 yr ahead in R/D and on top of our brand advantage.

What if big financial firms build something similar?

Big financial companies like Goldman Sachs and JP Morgan invest less in innovation but tend to acquire successful startups like ours that are rapidly taking market share.

Enhance Acquisition w/ \$10M



\$10
Million

Use of funds to achieve in 24
months

Milestones

- ✓ Acquire 422K users / \$70M ARR
- ✓ Onboard 42 banks
- ✓ Expand biz-dev/sales team



ALGOPEAR

We democratize institutional-grade trading algorithms to retail investors worldwide.