

Sunil Kulkarni – CFA, MBA, PhD CEO, <u>www.nuts2invest.com</u> LLC Founded in Delaware skulkarni1@nuts2invest.com (937) 885-6508



\$11T Potential US Market

92M Personal Investors

N2Is Knowledgeable Team

- Strong Investment (CFA & MBA) and Software Solutions Background
- Patent pending algorithm

Scalable Financial Advice Solution

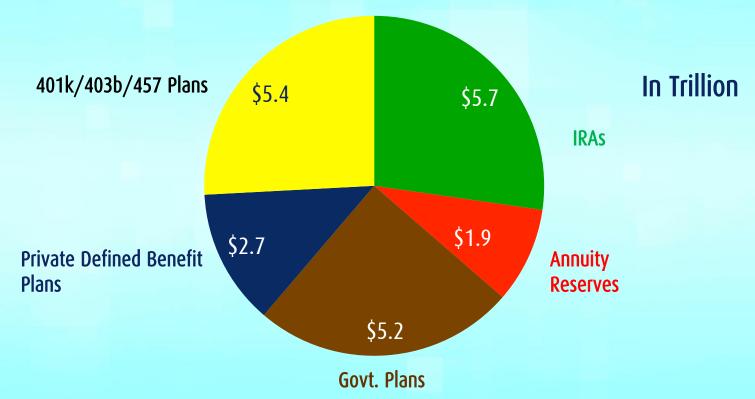
• Products, Services, And Regional Expansion



 Avoid Brokerage Fees, Self Management of Personal Funds With Access to Full Spectrum of investment Options.

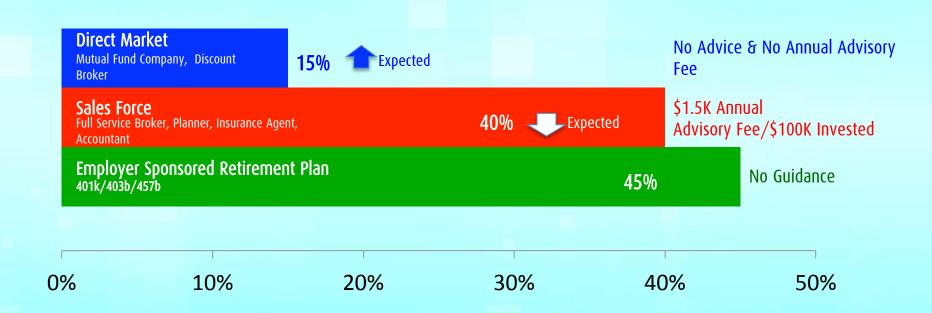


92M U. S. Investors Holding \$21T in Financial Assets (\$11.1T in 401k/IRAs)



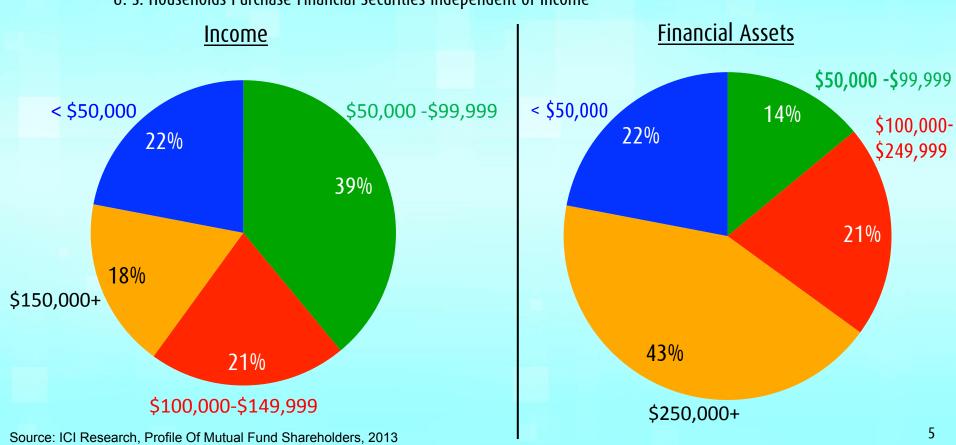


U.S. Mutual Fund Holders By Purchasing Source



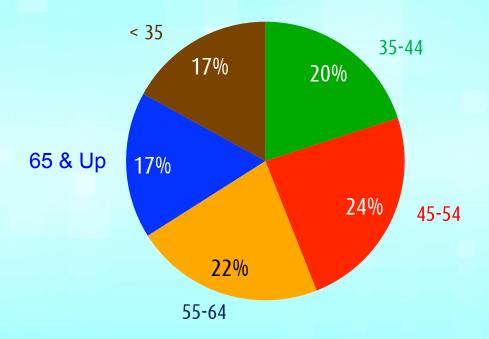


U. S. Households Purchase Financial Securities Independent of Income



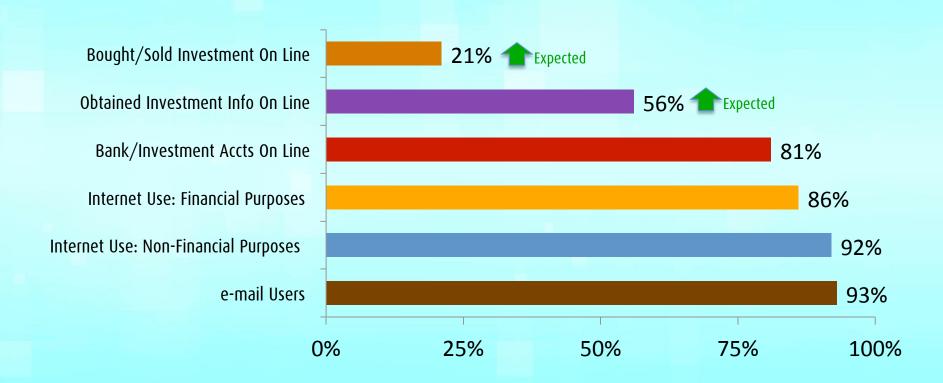


U. S. Mutual Fund Investors: Every Age Group In Play





Internet Usage for Investing Expected to Grow





Check Why We take pride in our Recommendations





A Game Changer In Investment Management

Performance Historical Data



Investor Portfolio Recommendations



Investment Product Seller

Today



LIPPER (

Portfolio Annual MANAGEMENT FEE \$1.5K / \$100K

NO Portfolio Recommendations Investor Limited Access **Full Service Brokers**

Discount Brokers E*trade, Scottrade...



FREE Portfolio Recommendations
Unbiased & Broad Access

Discount Brokers E*trade, Scottrade...



A Game Changer In Investment Management

	FULL SERVICE BROKERS	INVESTOR N2Is VALUE
Investment Products Supported	IRAS / MUTUAL FUNDS / STOCKS / ETFS	IRAs / MUTUAL FUNDS / STOCKs / ETFs + 401k Plans / Top 529 Plans
Portfolio Management Fees (For \$100K Investment Account)	\$1,500 Annually EXTENSIVE Sales Pitch	\$0 Annually NO Sales Pitch
Financial Advice Approach	COMBINED GENERIC Individual Investors Pool	SPECIFIC For Individual Investors Based On Their Risk Tolerance
Ease Of Use	Investors Tied To BROKERAGE SALES PITCH & Follow Ups	Investors SELF MANAGE Their Funds ONLINE At Their Convenience
Financial Analysis / Algorithm STRENGTH	1. Access To LIMITED Brokerage RELATIONSHIP BIASED Funds Only 2. NO TRACKING Of Fund Manager Performance 3. NO Return / Risk Optimization 4. Portfolio Assessments & Recommendations Performed ANNUALLY	1. Access To FULL FUND UNIVERSE (26K + Funds) 2. Fund Manager Selection Based On PROVEN PERFORMANCE TRACK RECORD 3. COMPLETE Return / Risk Optimization 4. Portfolio Assessments & Recommendations Performed MONTHLY

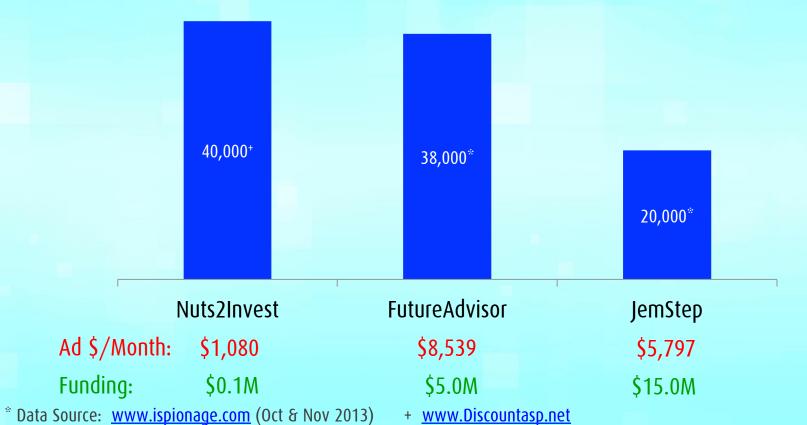


N2I COMPETETION	DC PLANS (401k/ 403b/457b)	IRA	529 EDUCATION	MUTUAL FUNDS & ETFs	STOCKS	BONDS	USER BASE*
FULL SERVICE BROKERS		1.5% Annual Fee Per Investment Amt Mgd		1.5% Annual Fee Per Investment Amt Mgd	\$X Per Trade	\$Z Per Trade	Millions
DISCOUNT BROKERS					\$Y Per Trade	\$W Per Trade	Millions
SMART401K.COM	\$200 Annual Fee Per Portfolio Managed						12,700
NESTEGGWEALTH.COM		1% Annual Fee Per Investment Amt Mgd		1% Annual Fee Per Investment Amt Mgd			<100
JEMSTEP.COM		0.25% Annual Fee Per Investment Amt Mgd		0.25% Annual Fee Per Investment Amt Mgd			1,000
FUTUREADVISOR.COM	0.25% Annual Fee Per Portfolio Managed						<100
NUTS2INVEST.COM	NO FEES / INDIVUDAL COMPANY 401K PLAN BASED	RECOMMEND MONTHLY 4* & 5* FUNDS	SUPPORT USA 50 STATE PLANS & COMPARE TO TOP 2 USA PLANS	ACCESS & EVALUATE 26K+ MF FUNDS & 1.5K+ ETFs	COMPARATIVE INFORMATION ON 15K+ STOCKS	N2I PHASE II (NO FEES)	<100

^{*} Data Source: FINRA Filing (Oct 2012)



Monthly Site Visitors, Ad Expenditure & Funding Received (Oct. & Nov. 2013)



¹²



	Daily Page Views*	Daily Time on site*	Monthly #clicks PPC Budget	Funding
JemStep.com	2.3	2:16	20,000** \$5,797**	\$4.5M Series A Funding (Oct 2013) \$6.0M Series A Funding (Feb 2012) \$4.5M Angel Funding (Jan 2008)
FutureAdvisor.com	2.5	2:40	38,000** \$8,539**	\$5M Series A Funding (Aug 2012) - Sequoia Capital
NestEggWealth.com	2.6	1:11		N/A
Nuts2Invest.com	7.1	12:33	40,000 ⁺ \$1,080	Request: \$2M Total For Two Years \$5.6M Total For Four Years

Data Sources (Oct & Nov 2013):

www.alexa.com

^{* &}lt;u>www.Discountasp.net</u>

www.ispionage.com