



ZOE

FINANCIAL

MATCHING THE MASS AFFLUENT
WITH FINANCIAL ADVISORS

THE PROBLEM



CLIENT



91% want financial planning rather than portfolio management



No data-driven way to qualify an advisor

Rely mainly on outbound sales & referrals



Lack a process of sourcing and converting leads



64% don't track number of leads



ADVISOR

SOLUTION

CLIENT

Zoe sources, qualifies, and matches clients with vetted advisors through a proprietary 20 factor matching algorithm.

ADVISOR



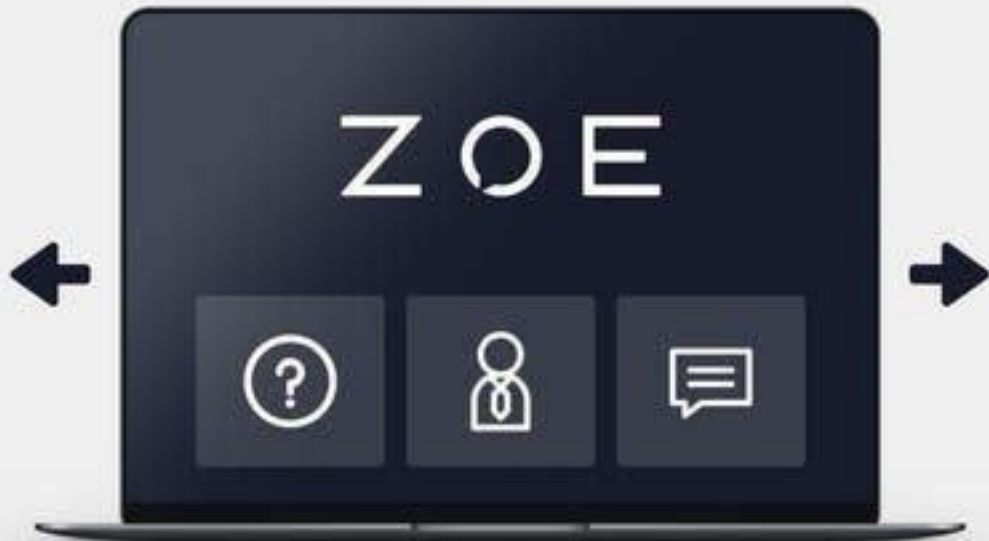
Qualified Advisors



Instant
Communication



Smooth Experience



Delightful Profile



Client Generation



Practice Analytics

ADVISORS

5% Acceptance

We have a process in place to thoroughly vet advisors to ensure they have an exceptional quality of work and have the proper experience.

1

**CREDENTIALS
& EXPERIENCE**

2

**UNBIASED &
TRANSPARENT**

3

**CLEAN
RECORDS**

4

**COMPLETE
ASSESSMENT**



MARKET

MARKET
SIZE

16M
HOUSEHOLDS

MARKET
POTENTIAL

\$85T
INVESTABLE
ASSETS

X

1%
ADVISOR FEE

=

\$85B
REVENUE

Holistic
Financial
Planning
DESIRES

\$250k-\$1M
AVG. LIQUID
ASSETS

35-55
YEARS OLD



WHY NOW?



EDUCATED CLIENTS

Although "fiduciary ruling" failed to become law; it educated the consumer on advisors conflicts of interest



RIA MARKET

Independent Advisors now are near 30% of the market. 15 years back they accounted only for 10%

COMPETITION

ZOE
FINANCIAL

	LISTINGS	LIGHTLY MANAGED	MANAGED
REVENUE MODEL	Advisor Listing Fee	Pay Per Lead	Revenue Sharing
ADVISOR CURATION	NONE	LOW	HIGH
TRUST LEVEL	LOW	LOW	HIGH
CUSTOMER EXP.	LOW	LOW	HIGH

BUSINESS MODEL

ZOE
CHARGES



ADVISOR'S
RECURRING
REVENUE



NO NETWORK FEES



NO FEE PER LEAD

MARKETING

1

LEAD
GENERATION

2

ENGAGE &
EDUCATE



TEAM



TEAM MEMBER 1



TEAM MEMBER 2



TEAM MEMBER 3



TEAM MEMBER 4



TEAM MEMBER 5



TEAM MEMBER 6

INVESTORS



INVESTOR



INVESTOR



INVESTOR



INVESTOR



INVESTOR



INVESTOR

MILESTONES



"The caliber of talent Zoe found was obvious. Night and Day."



"Zoe has become our most strategic partner. They have been a game changer for us."

**HAPPY
CLIENTS**

**MANAGED
ASSETS**

**ADVISOR
APPLICATIONS**

ROADMAP

