

AURO AI

YOUR PERSONAL ASSET-MANAGER



PRESENTATION AT STANFORD ANGELS SUMMIT

MARCH 2, 2021

AMAR ANAND, FOUNDER

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Current Pain-points and Auro.AI solutions

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Pain Point

Current state-of-play

Auro.AI solutions

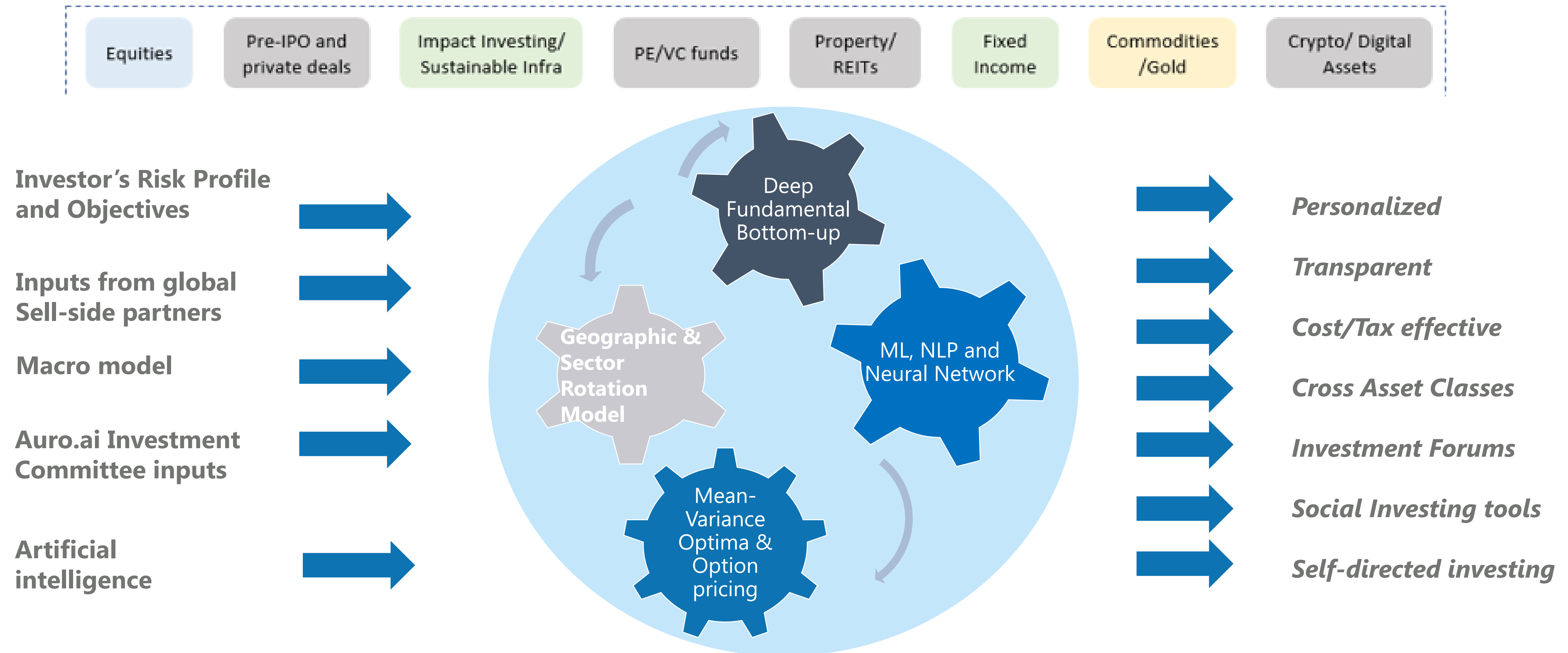
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|---|--|---|
| 1. Gamification of trading and investment process | - Inexperienced traders are lured into impulse and momentum trading by following peers and trending stock like they would in their social media accounts | - Curation of long-term, institutional grade investment portfolios tailored to each client's risk-appetite and goals |
| 2. Incentives to induce high churn and leverage | - Payment for Order Flow arrangements where the unsavvier the retail investors, the higher the price institutional investors are willing to pay for that flow
- Conflict of interest to promote high leverage | - 0% management fees, with only a profit share and no revenues earned from trading, aligns interests and removes conflicts |
| 3. No platform to create an investment culture from a young age | - Lack of financial and investment knowhow to analyze the firehose of financial information available | - Adaptive learning module to help folks learn about investing
- Gain access to investment master-classes and mentors
- Ability to connect with experts and forums to get advice |
| 4. Most Robos are black boxes with double fees | - Most other robos just wrap MF/ETFs so lack of portfolio transparency which makes it hard to engage
- Double fee structure (robo + underlying MF/ETF fees) | - Proprietary Quantimental model creates personalized actively managed multi-asset portfolios of individual securities
- No double fees as wrap mostly individual securities |
| 5. Lack of access to illiquid asset classes | - Most retail investors are heavily underweight asset classes (VC, PE, HF, pre-IPO, Crypto) which have outperformed most listed asset classes | - Top-of-funnel multi-asset class portfolios with tokenization and private deal engine offering electronic execution and settlement for complex securities
- Access to proprietary deal flow with both intermediation (marketplaces) but also advice |



YOUR PERSONAL ASSET-MANAGER

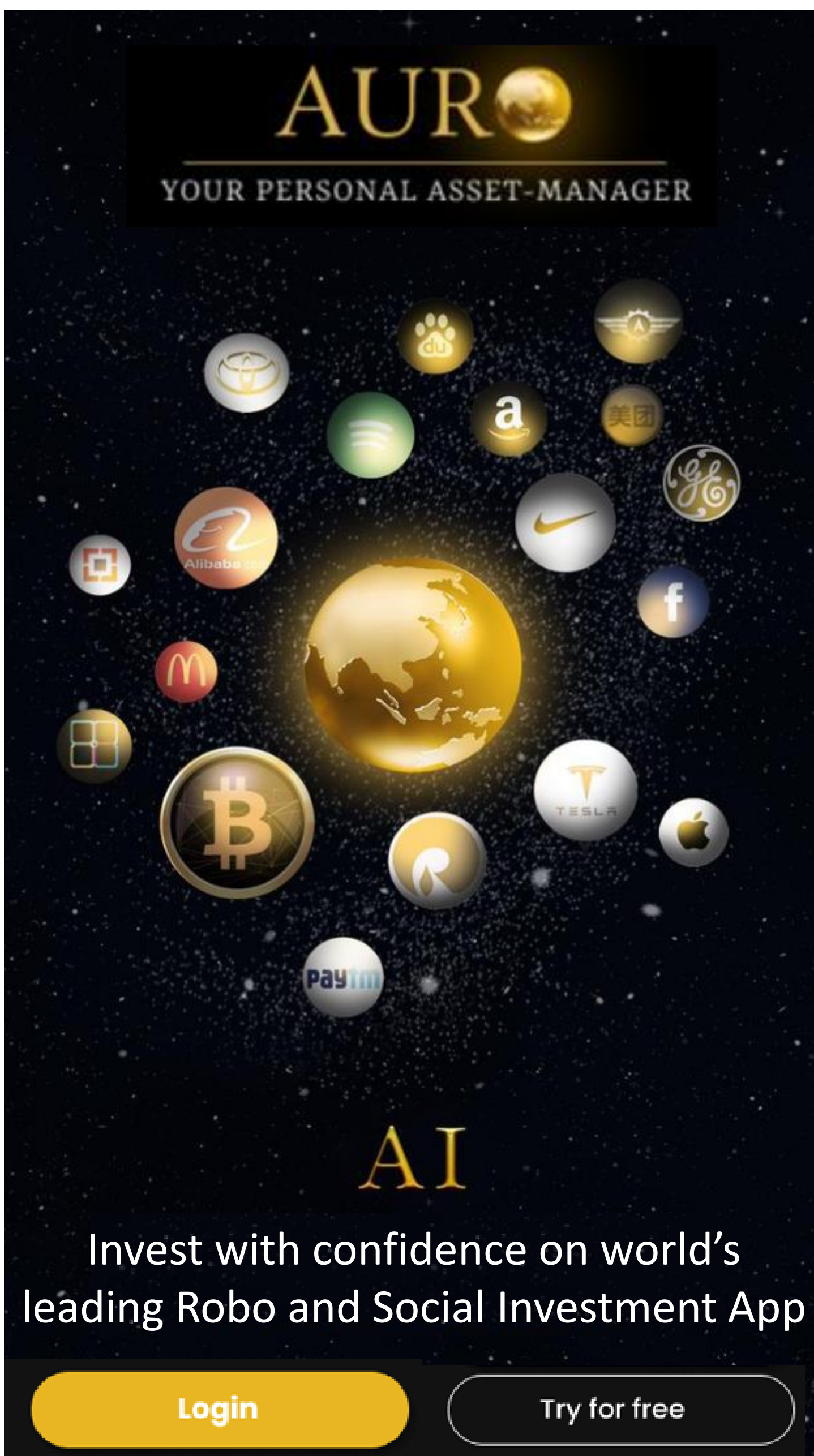
WORLD'S ONLY ROBO-ADVISOR THAT'S NOT JUST A PASSIVE MF/ETF WRAPPER, BUT AN ACTIVELY MANAGED PERSONALIZED PORTFOLIO OF INDIVIDUAL SECURITIES ACROSS BOTH LIQUID AND ILLIQUID ASSET CLASSES

Asset Allocation Model

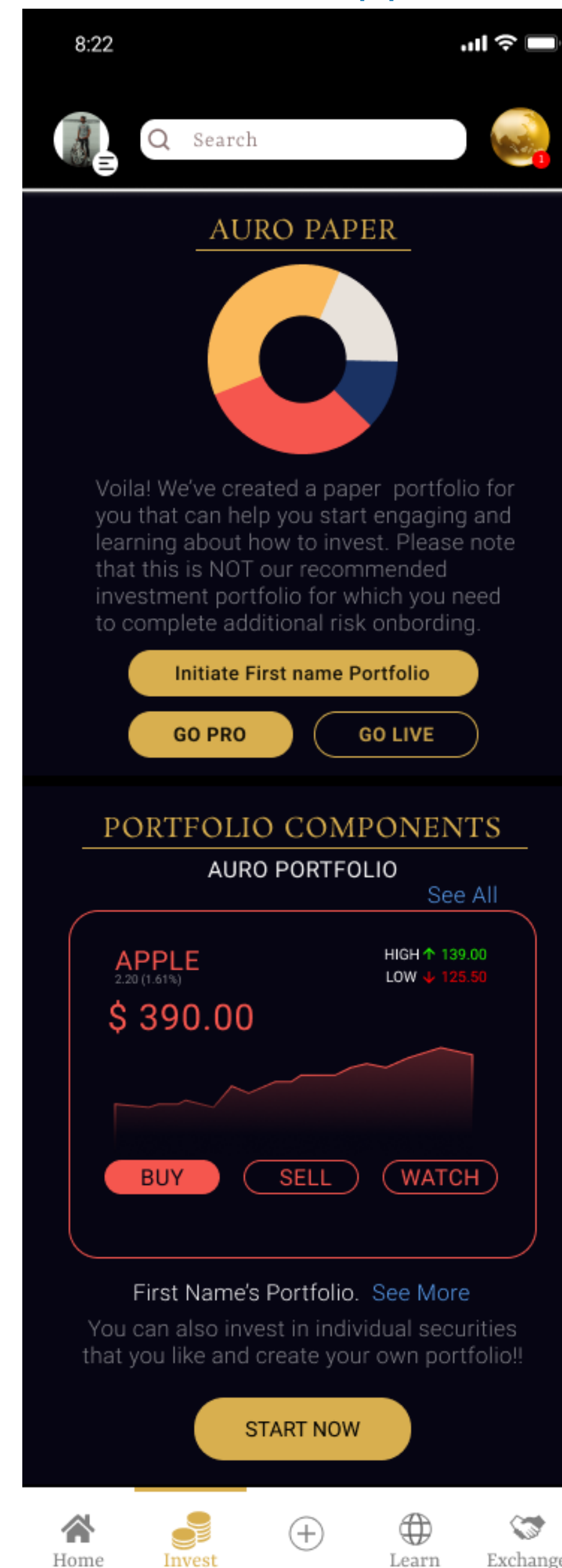


Disrupting a \$50 Trillion market (of which Robos expected to capture \$10 Trillion by 2025) by democratizing institutional grade asset management for retail investors to give them a fairer shot at wealth creation

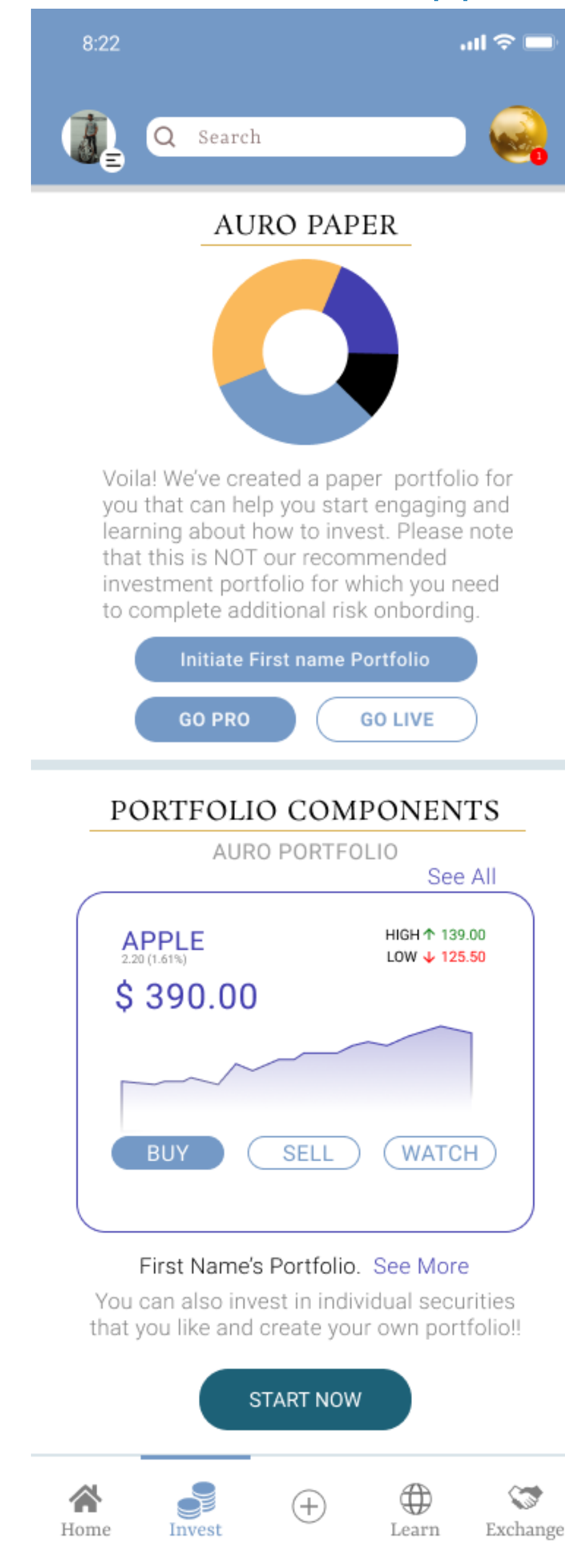
Not just an idea but App ready and in final phases of Product Launch



Retail App



Professional App



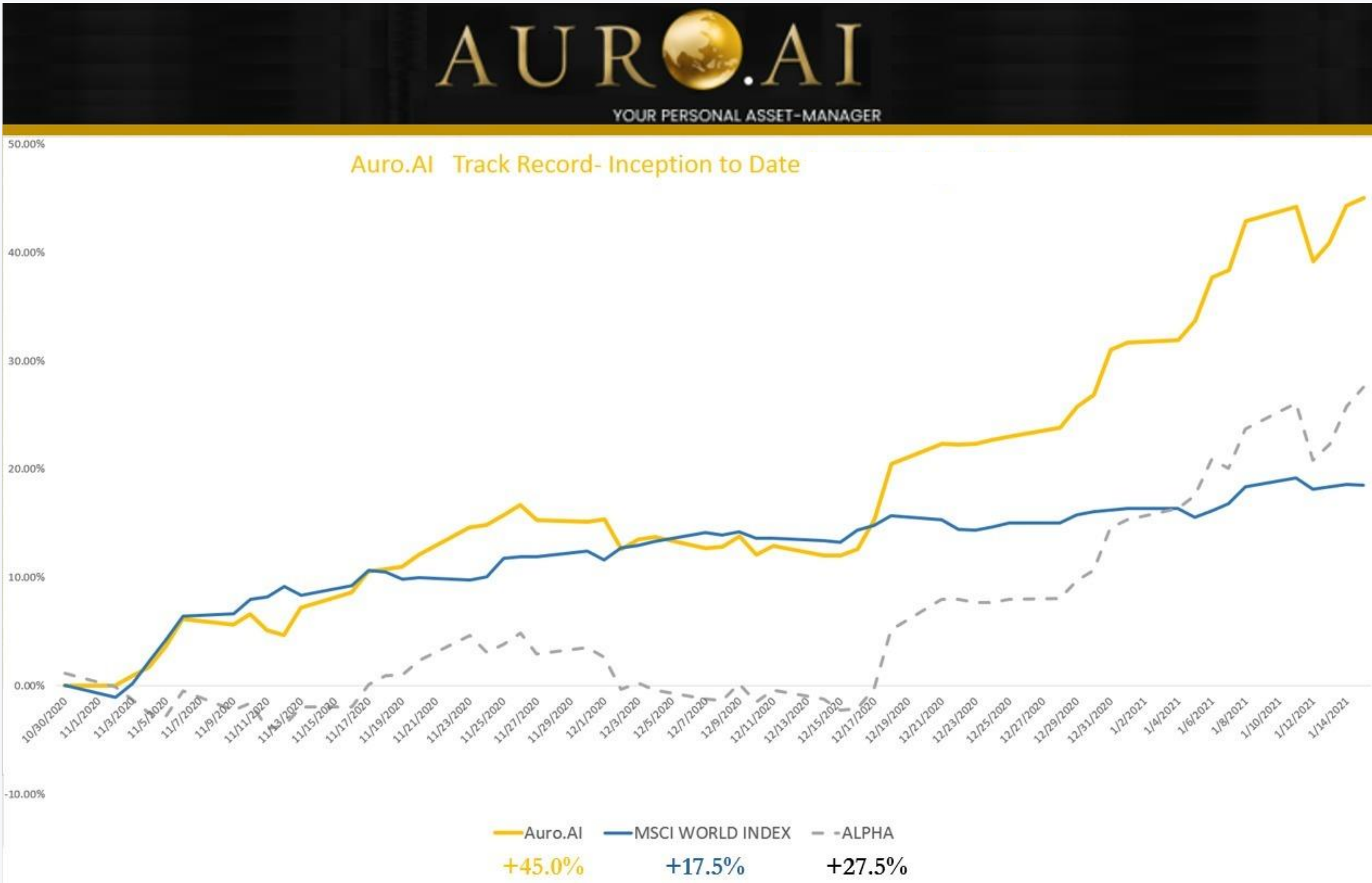
Auro.AI's high compliance standard with necessary licenses for a GLOBAL play

AURO’s proprietary investment model and regulatory licenses obtained across multiple markets, creates high barriers-to-entry as the market becomes more competitive and regulators impose higher regulatory/compliance requirements for players

Market	Regulator and Regulations	Licensing Requirements	<u>Auro</u> License status	
US 🇺🇸	Firms that provide advisory services in the U.S. are typically registered as investment advisers with either the SEC or one or more state securities authorities	RIA	✓	RIA
India 🇮🇳	Securities and Exchange Board of India (Research Analysts) Regulations	Research Analysts	✓	FPI
China 🇨🇳	China Securities Regulatory Commission (CSRC) launched a pilot of a mutual funds advisory scheme in 2019 that allows asset managers and fund distributors to provide customized investment advice and maintain discretionary control over clients’ investment portfolios	License under the advisory scheme	✓ +	QFII, HK connect; Local partnership to be formed
Hong Kong 🇭🇰	SFC licenses on advising on securities and asset management SFC Proposed Guidelines on Online Distribution and Advisory Platforms and Further Consultation on Offline Requirements Applicable to Complex Product	Type 4, 9	✓ +	Type 9 obtained
Japan 🇯🇵	<u>Registered</u> as an investment adviser under the FIEA, and supervision by the FSA and local finance bureau (LFB)	Investment Adviser	+	Local partnership to be formed
Australia 🇦🇺	Obtain an Australian Financial Service Licence (AFSL) and then apply for the appropriate authorizations ASIC operates a regulatory sandbox framework allowing certain fintech companies to test specified services for up to 12 months without an AFSL	AFSL	+	To apply
UK 🇬🇧	Apply for Financial Conduct Authority (FCA) authorisation	<u>FCA authorisation</u>	+	To apply

Auro.ai portfolios have outperformed MSCI by 27.5% with low Vol and high Sharpe

Auro.Ai track-record of a sample portfolio versus MSCI World index (Oct'20- Jan'21)



Portfolio Stastics	
Annualized return	210%
Volatility	22%
Sharpe Ratio	9.37
Maximum Drawdown	0.88%
Maximum single day return	4.42%
(18 Dec'20)	
Minimum single day return	-3.53%
(12 Jan'21)	

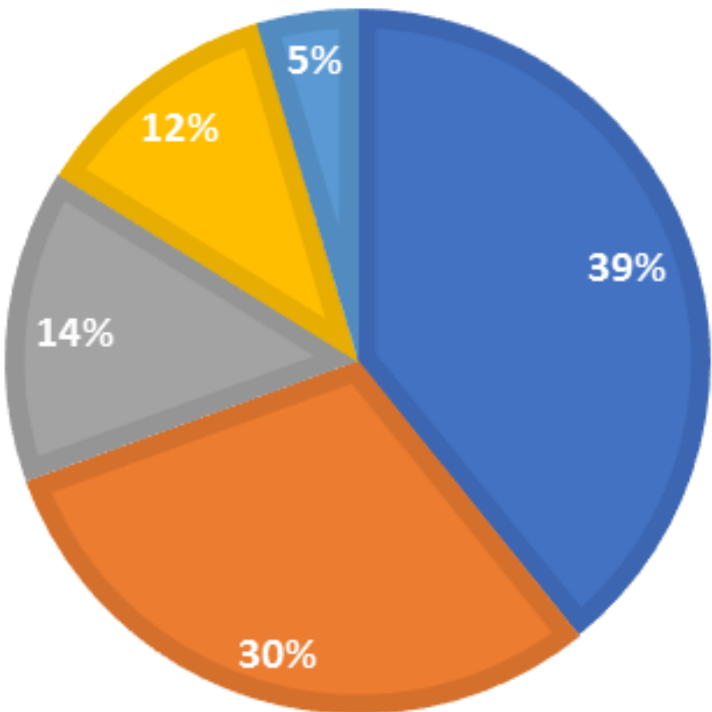
Auro.ai portfolio outperformed MSCI world equity index while taking less risk

Auro.Ai portfolio composition by Securities, Asset Class and Country (Oct'20- Jan'21)

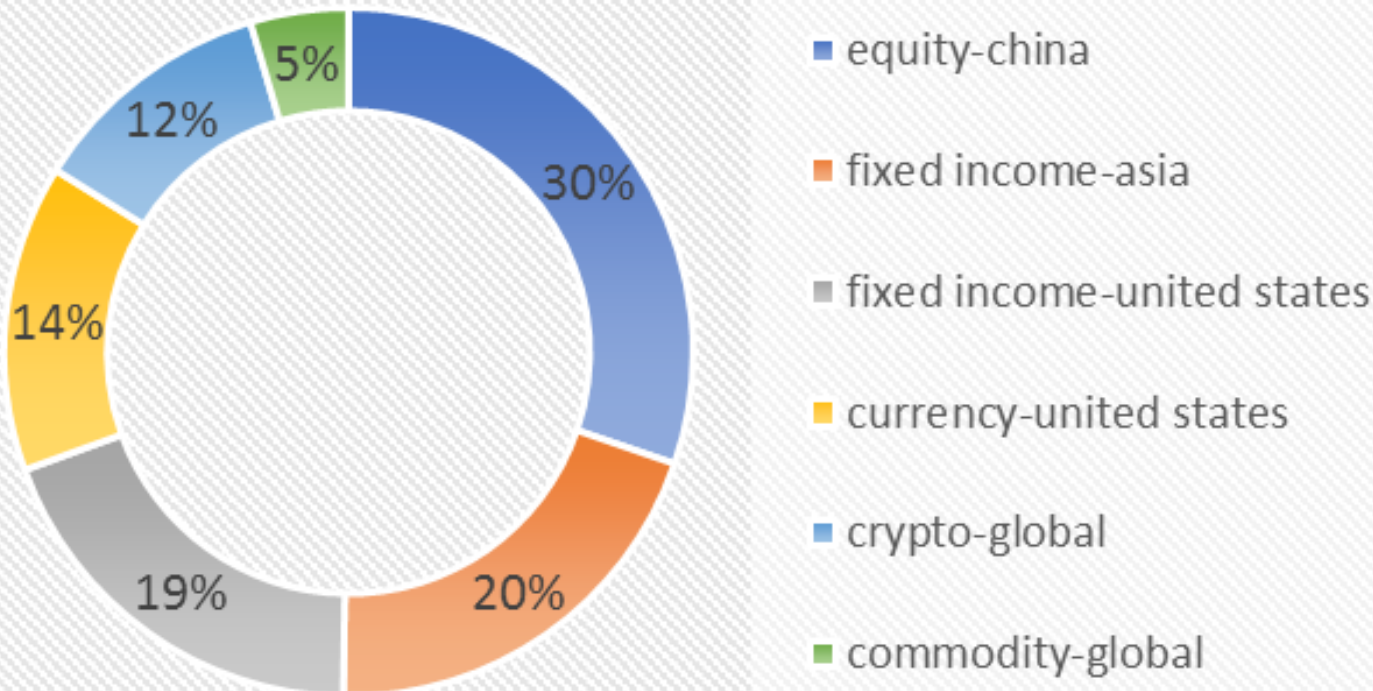
Currency	security_name	sub_industry_name	% Weight	In-price (30 Oct'20)	CMP (18 Jan'21)	Return	Return * % Weight
GLOBAL	Bitcoin/US DOLLAR	crypto-global	11.54%	13639.39	36201.59	165.42%	19.09%
HKD	Great Wall Motor Co Ltd	Automobile Manufacturers	3.00%	12.54	27.85	122.09%	3.66%
USD	Luckin Coffee Inc	Restaurants	3.00%	4.39	9.16	108.66%	3.26%
USD	Tuniu Corp	Hotels, Resorts & Cruise Lines	3.00%	1.04	2.07	99.04%	2.97%
USD	NIO Inc	Automobile Manufacturers	3.00%	30.58	56.27	84.01%	2.52%
USD	Pinduoduo Inc	Internet & Direct Marketing Re	3.00%	89.98	161.2	79.15%	2.37%
HKD	Microport Scientific Corp	Health Care Equipment	3.00%	27.25	51.5	88.99%	2.67%
HKD	Innovent Biologics Inc	Biotechnology	3.00%	57.2	94.5	65.21%	1.96%
HKD	CanSino Biologics Inc	Pharmaceuticals	3.00%	150.9	244.6	62.09%	1.86%
HKD	Wuxi Biologics Cayman Inc	Life Sciences Tools & Services	3.00%	72.2	104.6	44.88%	1.35%
HKD	WuXi AppTec Co Ltd	Life Sciences Tools & Services	3.00%	123.5	169.4	37.17%	1.11%
ASIA	Markit iBoxx Asia Government T	fixed income-asia	20.00%	210.101	217.1807	3.37%	0.67%
HKD	Weimob Inc	Application Software	0.05%	9.92	20.7	108.67%	0.05%
HKD	Lenovo Group Ltd	Technology Hardware, Storage &	0.05%	4.85	9.18	89.28%	0.04%
HKD	Sunny Optical Technology Group	Electronic Components	0.05%	128.2	204.8	59.75%	0.03%
HKD	Kingdee International Software	Application Software	0.05%	20.35	31.9	56.76%	0.03%
CNY	Sangfor Technologies Inc	Systems Software	0.05%	190.24	289.3	52.07%	0.03%
GLOBAL	SPDR Gold Shares	commodity-global	4.60%	176.2	171.13	-2.88%	-0.13%
USD	DOLLAR INDEX SPOT	currency-united states	14.40%	94.038	90.905	-3.33%	-0.48%
USD	iShares 20+ Year Treasury Bond	fixed income-united states	19.21%	157.57	151.82	-3.65%	-0.70%
			100%				42.37%

DECOMPOSITION BY ASSET-CLASS

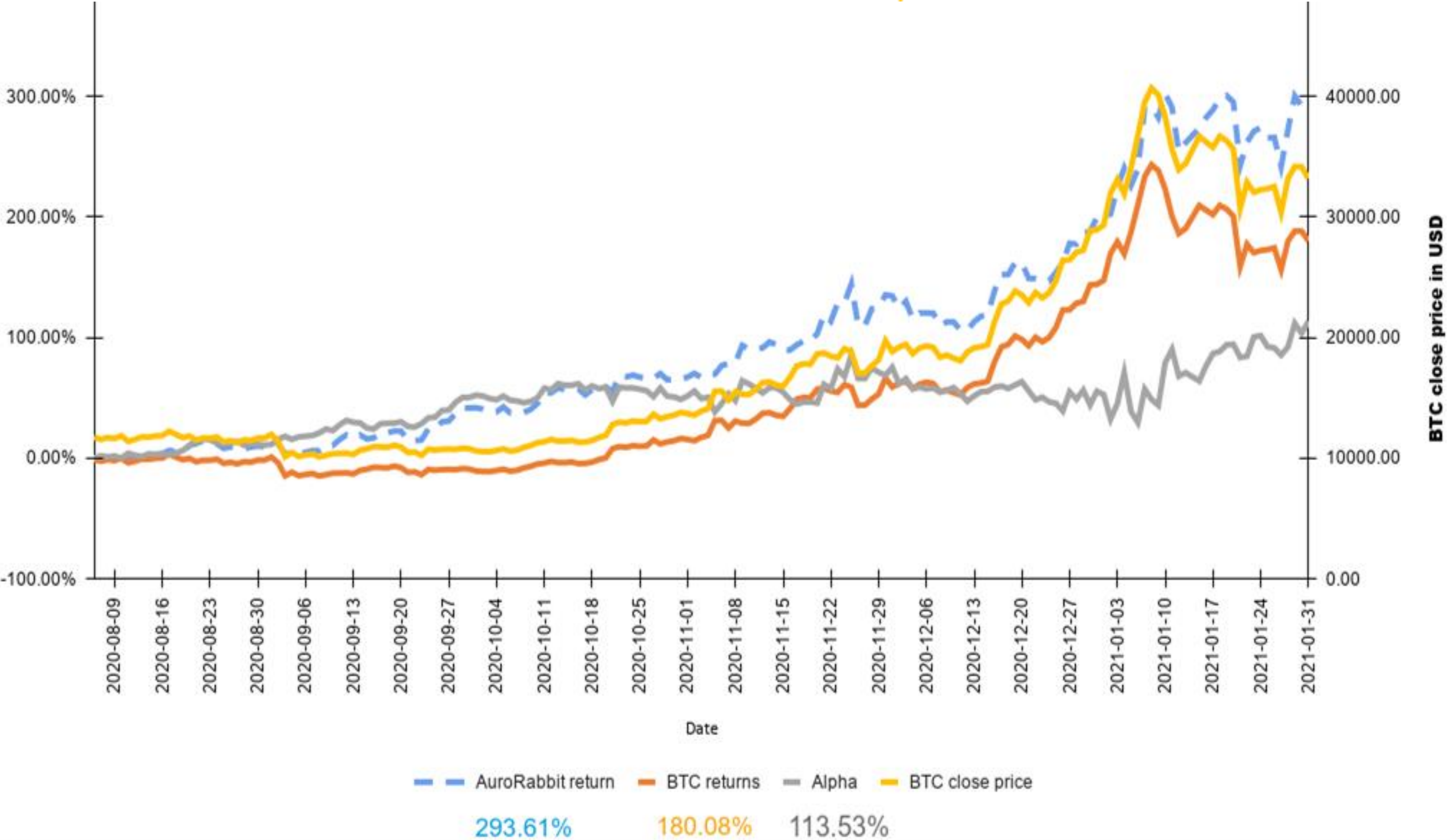
Fixed Income Equity Currency Crypto Commodity



Decomposition by Asset Class-Country Mix



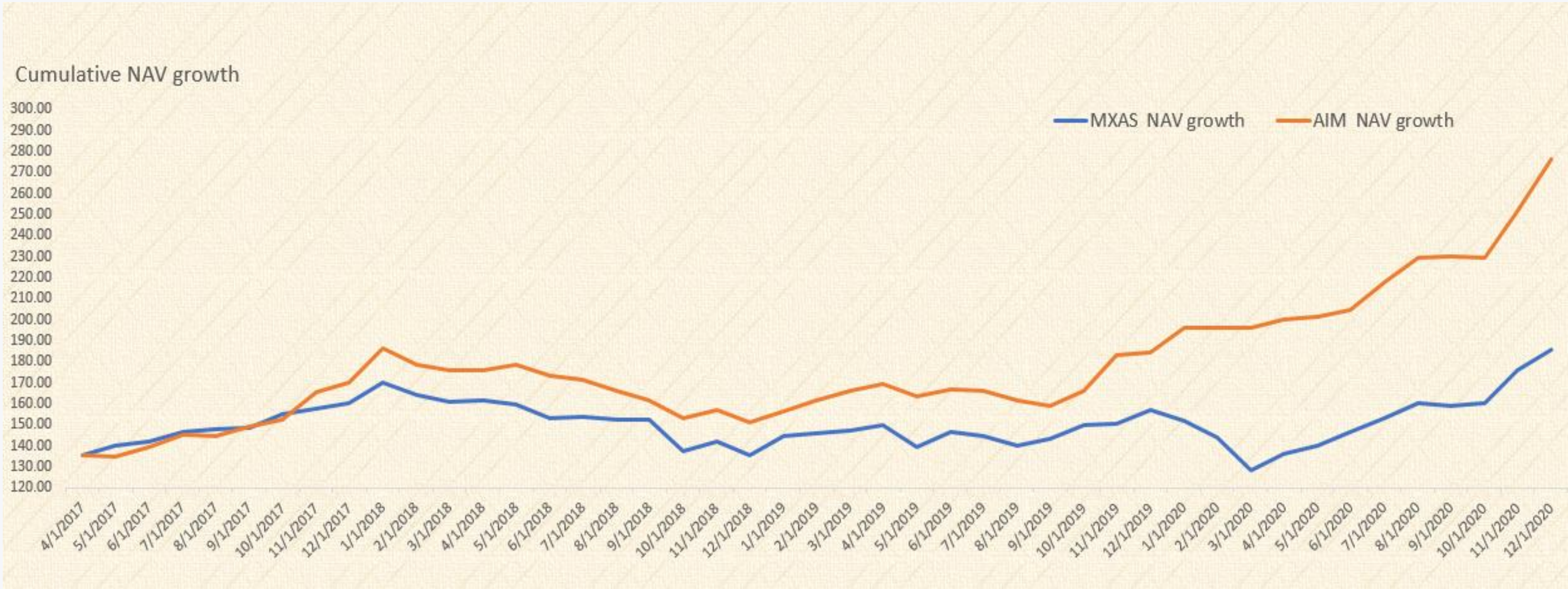
Auro Rabbit Track Record - Inception to date



Portfolio statistics	
Annualised returns	605.46%
Volatility	68.4%
Sharpe ratio	8.84
Max. single day return	15.07%
Min. single day return	-14.01%
Maximum drawdown	15.70%

Auro.ai is a robo-advisor built not by Fintech but by a Lone Pine Capital grand cub with a track record of outperformance in asset management

Auroville Investment Management (AIM) track-record versus MSCI Asia-Pacific (MXAS) index



- ✓ Geography: China (A, H and ADR shares), India, Japan and US are the largest geographic contributors of return
- ✓ Sector: Tech, Healthcare, Consumer and Financials are the largest sectoral contributors of return

B2B2C centric business model

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B2B2C

- 1. RoboAdvisory-as-a-Service:** Risk-based and thematic investing portfolios for your underserved or self-directed clients
 - **White Labelled For Banks, Brokers, Wealth/Asset Managers with their own Robo**
 - **White Labelled For Employers to offer to their employees as a way to manage 401K, retirement contributions**
 - **Branded with Auro prop Robos**
 - **Offering to Companies offering loyalty programs with cash back TO offer “Cash Back+Sweep into Inv Pfolios”** and to banks/credit-cards to offer cool new feature of **Rounding-up transactions** and investing in Inv Pfolios OR investin in the companies themselves which they just transacted in e.g. Reliance, PCCW, M&S etc (go into personal sleeve)
 - **Offering to Insurance companies to offer tax-advantaged self-directed accounts** with a Robo feature in addition to ETF/MFs.
- 2. Liquid and Illiquid marketplace-as-a-Service:** create a marketplace and private deal engine offering electronic execution and settlement for complex securities.
 - **White Labelled For Banks, Brokers, Wealth/Asset Managers with their own Robo**
 - **Branded with Auro advised private investments**
- 3. Crypto Robo-advisory and marketplace-as-a-Service:** leverage Black Rabbit algorithmic fund to create personalized risk-based portfolios across crypto currency ecosystem (BTC, ETH, Stable, Alt coins). Create on-ramp to facilitate bank client’s access to trade Crypto for self-directed.
 - **White Labelled For Banks, Brokers, Wealth/Asset Managers to offer Crypto to their clients**
 - **Branded with Auro advised Crypto investments**
- 4. Auro.RIA: Platform-as-a-Service:** Equipping Advisors to grow and deliver engaging client service, in the face of challenges like system, product and compliance restrictions, manual processes and limited products.
 - **White Labelled For Banks, Brokers, Wealth/Asset Managers**
 - **Branded for IFAs**

B2C

5. Direct marketing to students, Retail and Professional Investors

- Adaptive learning module to help young adults learn about investing and underlying concepts
- Platform to pitch stocks, create a track via paper/live portfolios, get noticed by potential employers
- Gain access to investment master-classes and mentors
- Social engagement to make investing rewarding and fun

6. On-ramp via Social, Professional and Alumni clubs

- Create ecosystems of communities to originate, help diligence and fund private deals

Conversations already underway with #1 bank in HK, #3 Tech platform in China, #1 bank in UK, #1,2,5 bank in India, #1,2 bank in Philippines, #3 bank Singapore, #2, 3 broker in India, #1 insurer in AsiaPac, #10 broker in US. Engagement already begun in the largest universities in US, India, UK, HK, and China.

Management team: Experienced in building large scale asset management and technology businesses



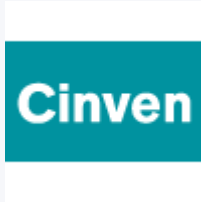
CEO



Founder, HF/PE/VC



Founding Team, MD & Sector Head



PE



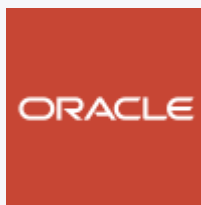
CO-Founder, Web 2.0



Prop Investment



CTO (TBC)



Head of Sales & Business Development



Chief Product Officer – Tech



Auro JV - pool of 60+ data scientist with expertise in AI. Ability to rapidly ramp up existing capacity in low-cost high talent destinations in Delhi, Chandigarh, Mohali



Chief Data Scientist/AI-ML | Ph.D.



AI Robo



Inspire the Next



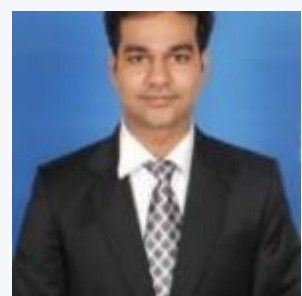
Biocon BMS



THE UNIVERSITY OF SYDNEY



MIT



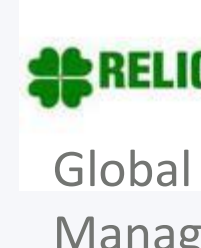
Chief Product Officer – Investment Quant



Investment Head, Digital Wealth platform



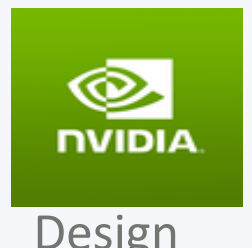
Hedge Fund



Global Asset Management



PE/ VC



Design engineer



IIM



IIT

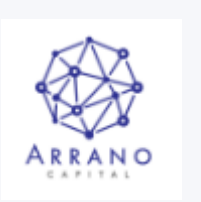
AURO.AI



COO | CFO



Fintech Founder



Hedge fund



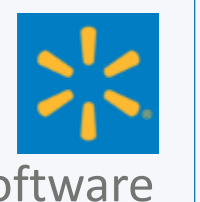
Fintech



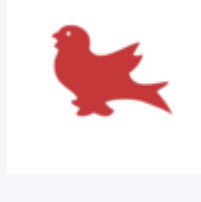
Data Scientist/ software dev



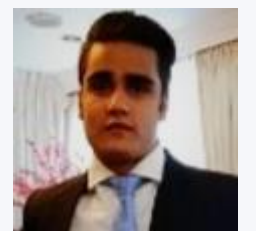
Web Developer



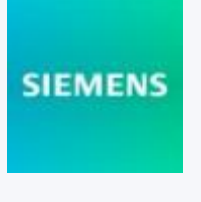
Software Developer



Data Scientist/ software dev



Semiconductor



Dublin Uni



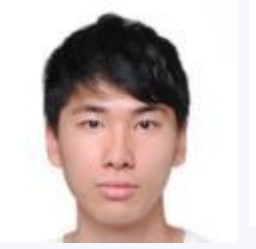
Data Scientist/ software dev



Mani&Co.



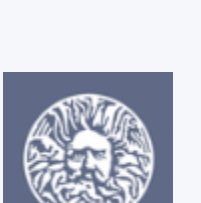
Software Engineer



Asset Manager



China FinTech



Bath Uni

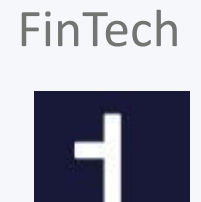


City Uni HK

Analyst/ Biz Dev



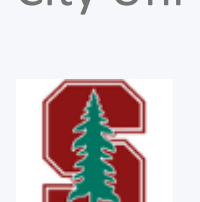
Able



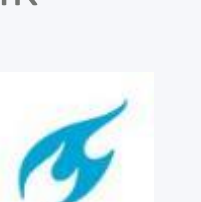
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adyen

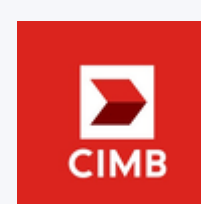
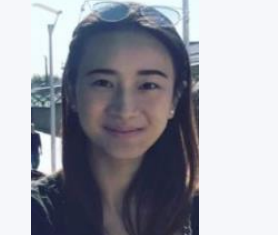


S



Associate (TBC)

Associate (TBC)



Malaysian IB



RHB



Associate



London Business School



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Cognitir Data Science

Associate

Financial Projections

Income Statement	2021	2022	2023	2024	2025
Reveneue	5,585,511	11,117,297	20,572,740	35,876,352	57,486,610
Cost of Goods Sold (COGS)	1,677,361	3,209,215	5,938,099	9,901,991	15,684,755
Gross Profit	3,908,150	7,908,082	14,634,641	25,974,360	41,801,855
Expenses					
Salaries and Benefits	2,812,500	5,454,742	8,688,979	12,634,509	17,699,577
Selling Expenses	554,670	786,944	1,118,804	1,617,829	2,343,324
Depreciation & Amortization	642,000	1,068,667	1,395,333	1,655,333	1,648,667
Rent and Overhead	151,350	306,885	494,939	728,671	1,026,575
Interest	10,000	10,000	10,000	10,000	10,000
Total Expenses	4,170,520	7,627,237	11,708,056	16,646,343	22,728,143
Earnings Before Tax	(262,370)	280,845	2,926,586	9,328,018	19,073,712
Tax Rate	16.50%	16.50%	16.50%	16.50%	16.50%
Taxes	(43,291)	46,339	482,887	1,539,123	3,147,162
Net Earnings	(219,079)	234,506	2,443,699	7,788,895	15,926,549

Cash Flow Statement	2021	2022	2023	2024	2025
Operating Cash Flow					
Net Earnings	(219,079)	234,506	2,443,699	7,788,895	15,926,549
Plus: Depreciation & Amortization	151,350	306,885	494,939	728,671	1,026,575
Less: Changes in Working Capital	(68,933)	(62,953)	(112,146)	(162,900)	(237,648)
Cash from Operations	1,204	604,343	3,050,784	8,680,465	17,190,772
Investing Cash Flow					
Investments in Property & Equipment	3,210,000	1,100,000	1,100,000	900,000	900,000
Cash from Investing	3,210,000	1,100,000	1,100,000	900,000	900,000
Financing Cash Flow					
Issuance (repayment) of debt	-	-	-	-	-
Issuance (repayment) of equity	-	-	-	-	-
Cash from Financing	-	-	-	-	-
Net Increase (decrease) in Cash	(3,208,796)	(495,657)	1,950,784	7,780,465	16,290,772
Opening Cash Balance	-	(3,208,796)	(3,704,453)	(1,753,670)	6,026,795
Closing Cash Balance	(3,208,796)	(3,704,453)	(1,753,670)	6,026,795	22,317,567

Looking to raise US\$5-8 million in this round:

- Sales & Marketing in key geographies for B2C
- Key hires for B2B push
- Enhance product development to CI/CD and DevOps
- Consolidate legal & ops infrastructure



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