



How Acorns is Helping a New Generation Save and Invest for Their Future





## OUR MISSION

With benevolence and courage, we look after the financial best interests of the up-and-coming; beginning with the empowering, proud step of micro-investing.



acorns

The up-and-coming have long been ignored by the traditional financial services industry

**182M**

Household income of less than \$100k

**50%**

Didn't invest \$1 last year

**60%**

Spend more than they make

## Poll Question #1

What percentage of Americans have less than \$1k in savings for an emergency?

- A. 20%
- B. 35%
- C. 55%
- D. 70%

## Poll Question #1- Answer: D

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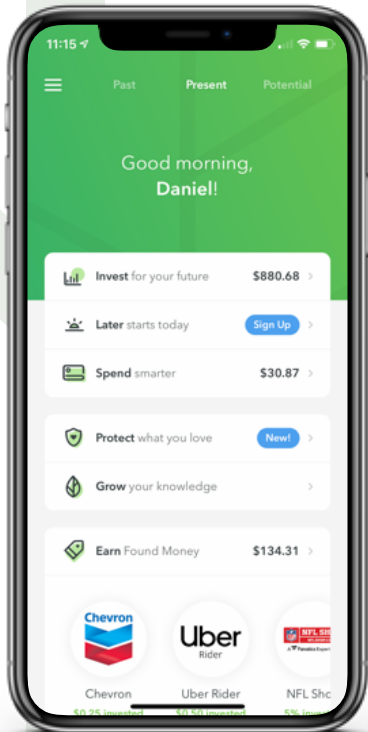


OUR VISION

## **The Good Bank**

A financial wellness system that enables  
everyday Americans to save and invest every day

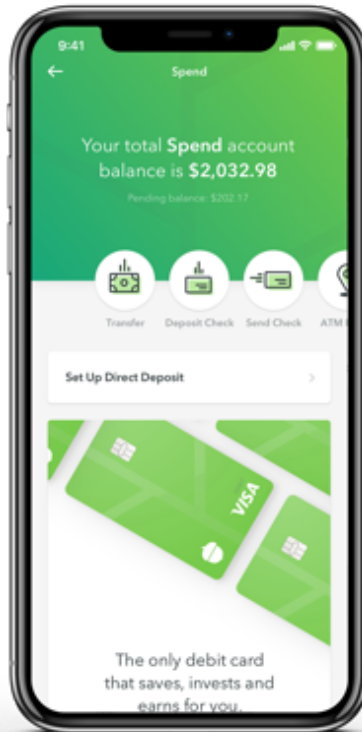
# Acorns is the financial wellness system for everyday Americans



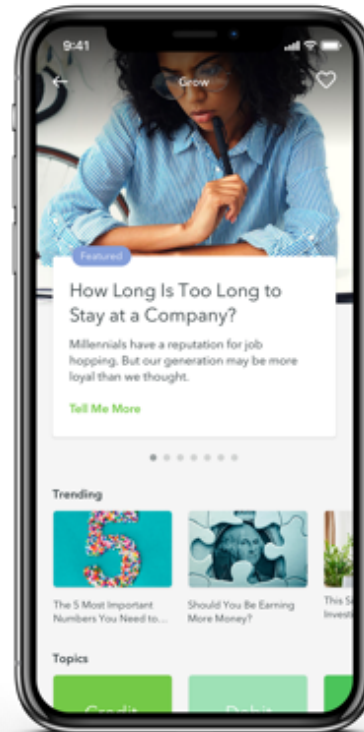
INVEST



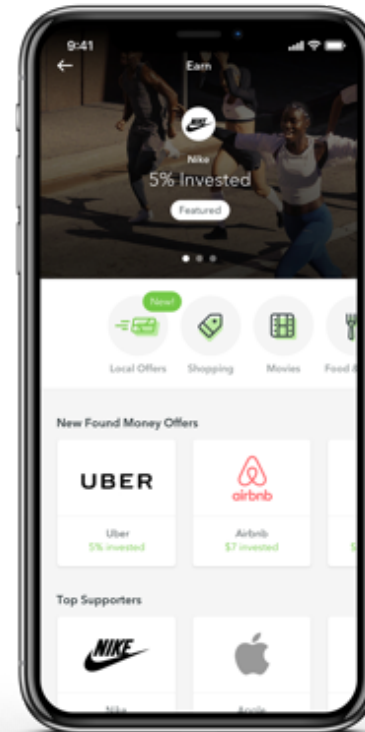
SAVE



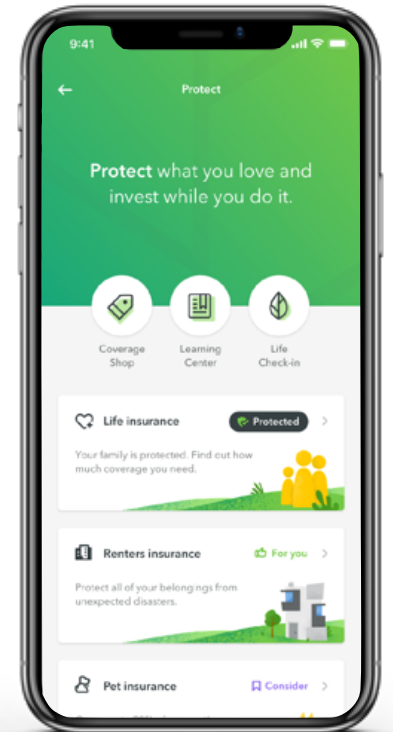
SPEND



GROW



EARN



PROTECT

# Acorns is America's first financial wellness brand

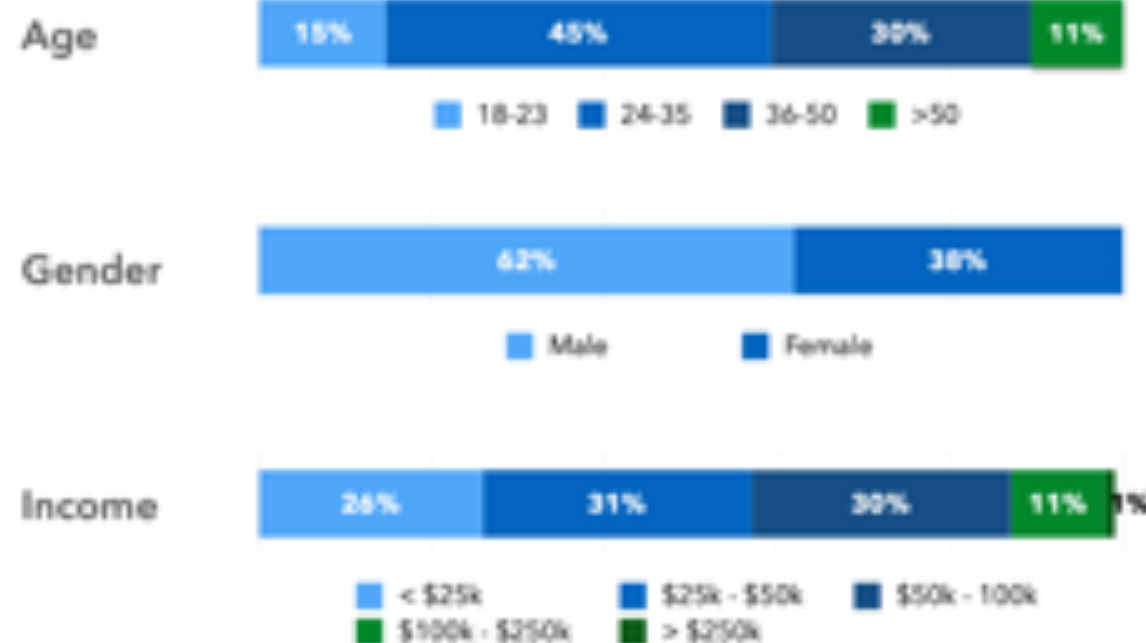


# We've attracted over 7 million customers in just over 5 years

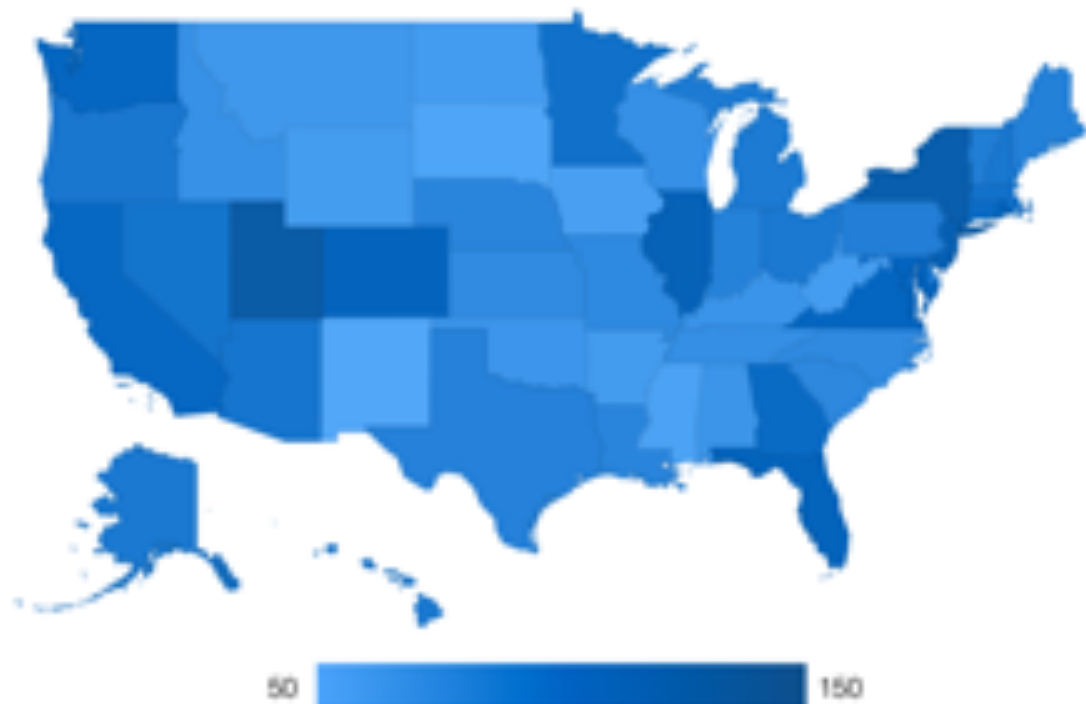


# Our customers are a diverse set of everyday Americans

- 87% of customers earn under \$100,000 in annual income
- 60% are millennials and are well distributed across the United States

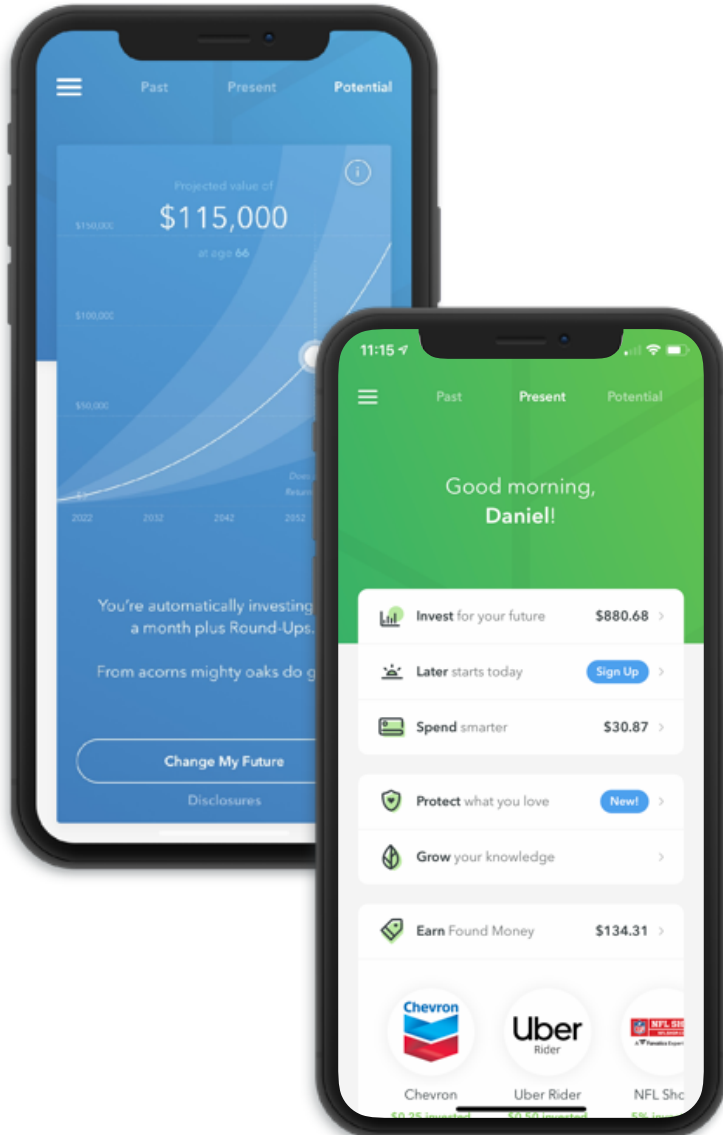


Acorns Millennial Penetration Index



State colors correspond to Acorns penetration among states' millennial population with overall U.S. penetration equalling 100

# Invest and Save: We help everyday Americans invest for their future and save for later



- **Invest**

- Recommended investment portfolios crafted by a Nobel Laureate
- Schedule recurring investments by the day, week, or month
- Automatically invest spare change through Round-Ups

- **Later**

- Easiest way to open and manage any retirement account
- 1M Later accounts organically opened in first 2 years

## Poll Question #2

If you started investing just \$5 a day at 18 years old you, approx. how much money would you have saved by the age of 65?

- A. \$100,000
- B. \$250,000
- C. \$500,000
- D. \$1,000,000

Assuming average annual rate of return of 10%.

Proprietary and Confidential



## Poll Question #2- Answer: D

If you started investing just \$5 a day at 18 years old you, approx. how much money would you have saved by the age of 65?

- A. \$100,000
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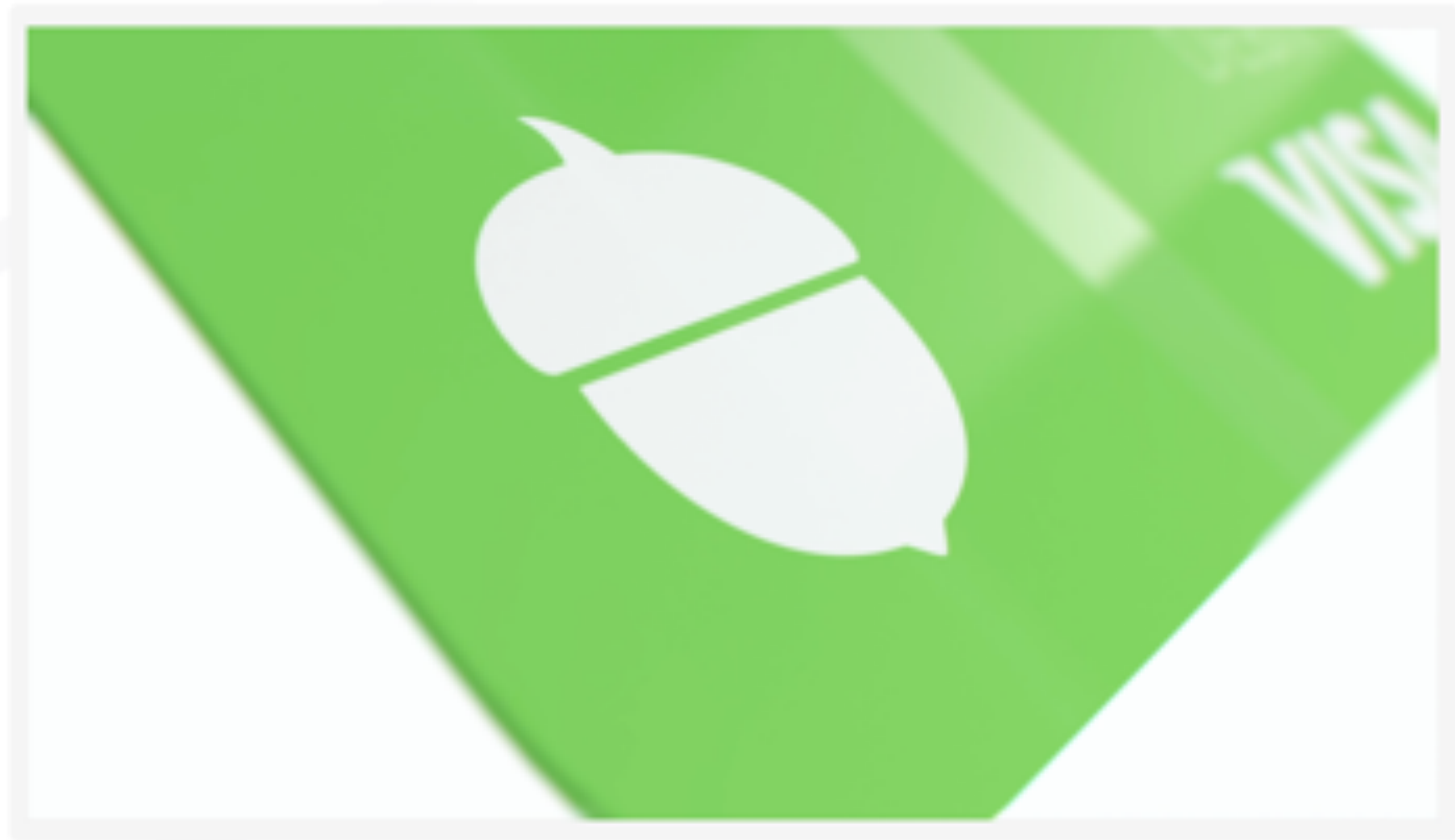
# Spend: We help everyday Americans spend smarter



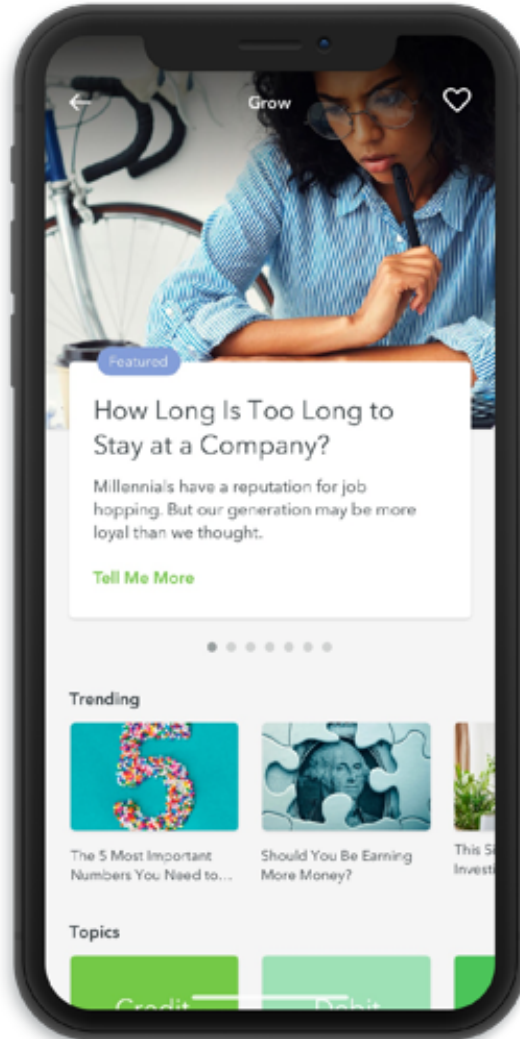
- Only debit card that saves & invests for you
  - Smart deposit feature
  - Real time Round-Ups to instantly invest spare change and benefit more from compounding
  - No surprise fees and free ATMs
- All digital banking with direct deposit
- 340K cards shipped in the first year



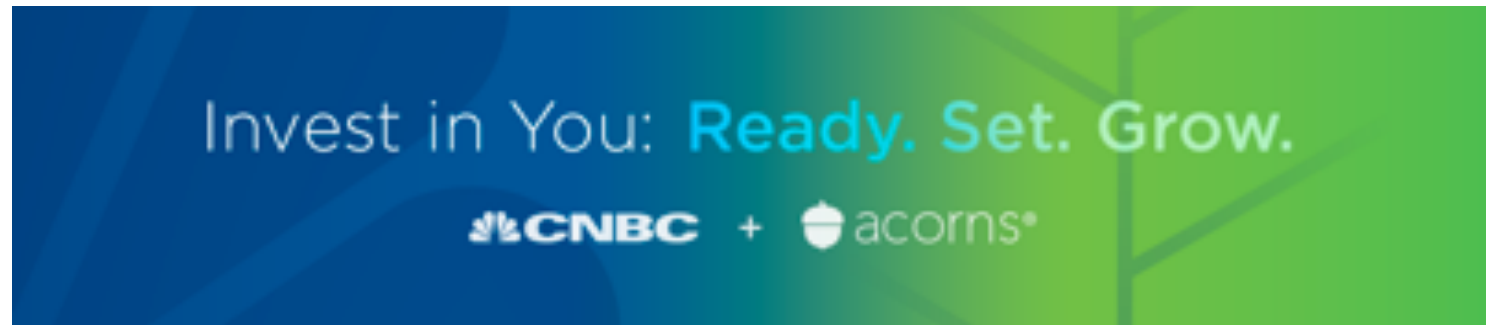
## Acorns Spend



# Grow: We help everyday Americans grow their knowledge



- Simple, accessible financial education at the point of decision making
- Exclusive content partnership with CNBC, the most trusted brand in business news, with top financial journalists creating exclusive content.
- 10 million readers with educational tools and support needed to achieve financial success



## Poll Question #3

What percentage of Americans can't pass a basic financial literacy test?

1. 12%
2. 22%
3. 66%
4. 99%



## Poll Question #3- Answer: C

What percentage of Americans can't pass a basic financial literacy test?

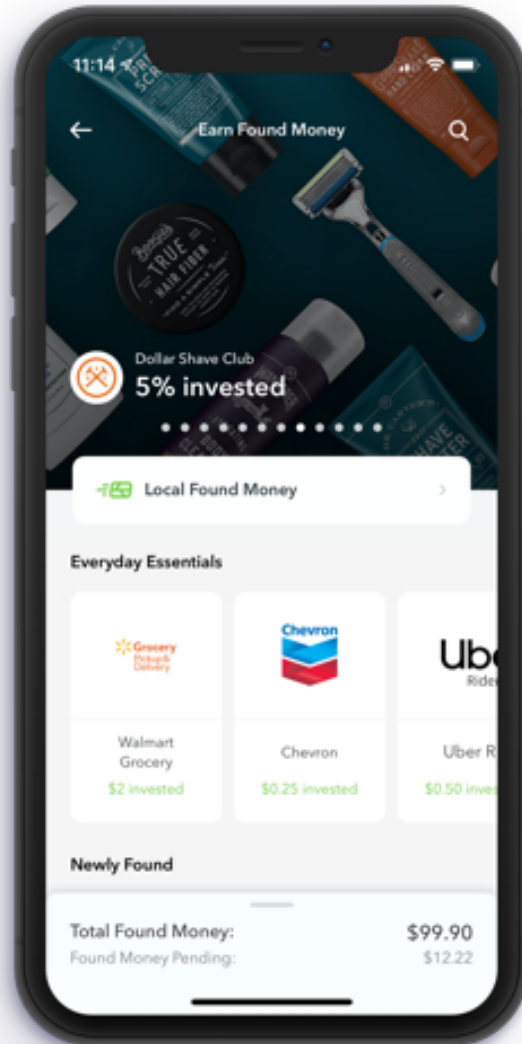
- A. 12%
- B. 22%
- C. 66%**
- D. 99%







# Earn: We help everyday Americans earn extra money



- The only cash forward rewards platform that helps brands build lasting relationships with customers
- Earn “Found Money” by shopping with over 500 brand partners to date that invest in the future of our customers.
- Power of our data enables deep personalization
- Over 2M customers have earned over \$14M in rewards to date and can easily earn \$5-10 per month

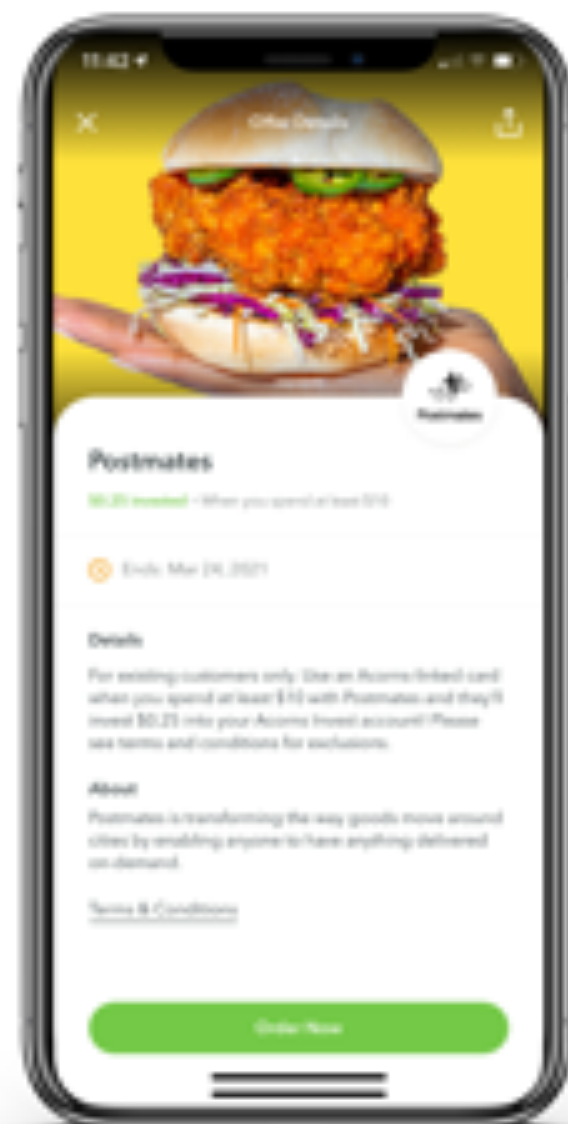


\*these banks link via Plaid, but we also manually link to 100s of small banks

Proprietary and Confidential

# Found Money Partnership Mission

- A community of brands with a shared goal of deepening their customer engagement and winning the hearts and minds of this generation by supporting Americans' financial wellness
- An innovative program that helps attract high quality new customers, boost brand love from loyal customers and differentiates the brands to help gain a competitive advantage
- Case studies have shown that companies that get behind the financial wellness of their customers, especially during challenging times, have a strong opportunity to become market leaders. (i.e Hyundai Assurance/2008 financial crisis)





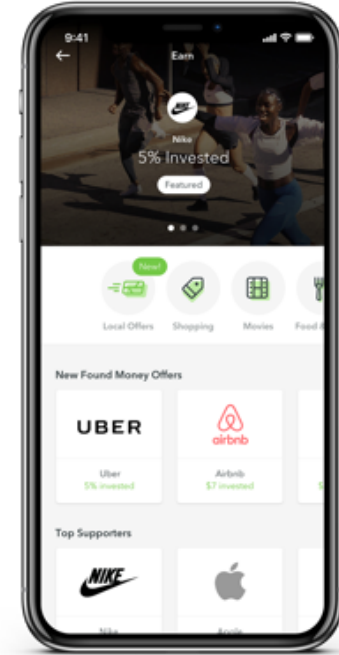
# Frictionless, turn-key customer experience



Customer makes a purchase with Brand using her Acorns-linked card (Chase, Bank of America, etc.)



Customer receives an email and push notification that Brand has invested in her future



Brand appears in customer's Past and Found Money screens

# Customer Love for Found Money



That thing where you give up on trying to sleep and just order @McDonalds #breakfast from @UberEats (using my @acorns link so I get investment \$\$).  
#insomnia #needsleep #stillworkingfulltime

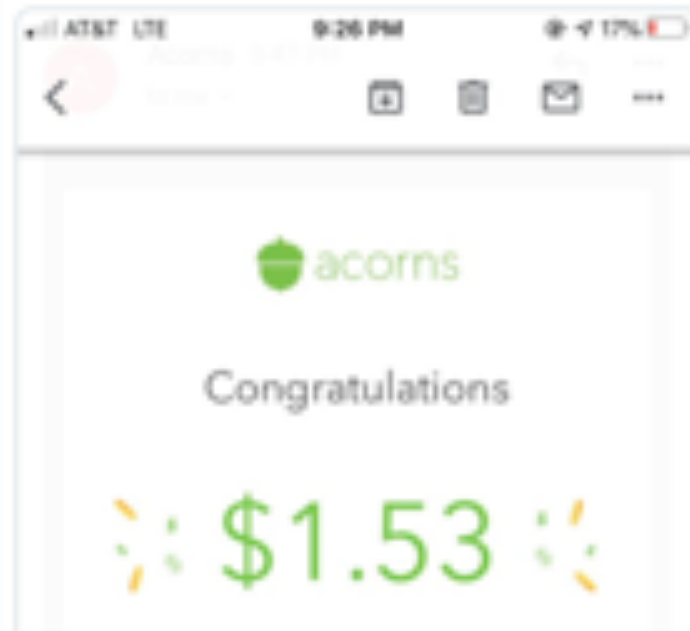


1:44 AM - Apr 15, 2020 from Orlando, FL - Twitter for iPhone



Small but satisfying: earned \$1.53 (7.5%) buying a @udemy course w/ @acorns "Earn Found Money" program for the first time. It'll be deposited directly in my investment account to be re-invested. Plus I earn 1 point for every \$1 spent on my credit card.

#GrowYourOak 🌱🔍📈👏



@acorns received an email saying if I purchase chevron gas with an ACORNS LINKED CARD, I receive Found Money! Love the autonomy! Definitely filling up with @Chevron gas! Keep them coming!!!!

11:01 AM - Dec 20, 2019 - Twitter for iPhone



If you shop on ebay alot get a @acorns account because they invest 1% in ur account with every purchase

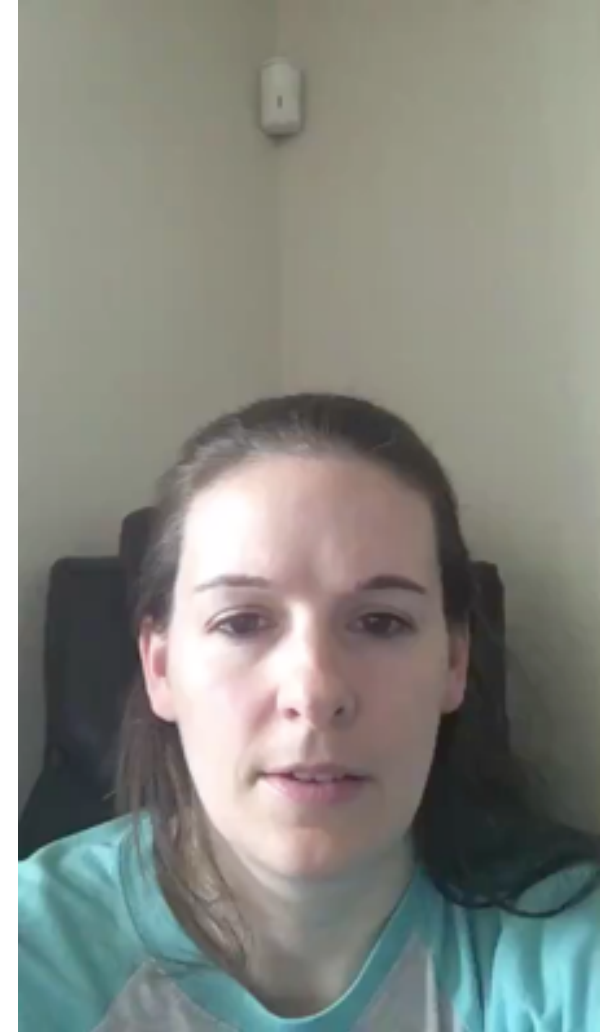
10:13 AM - Apr 12, 2020 - Twitter for iPhone



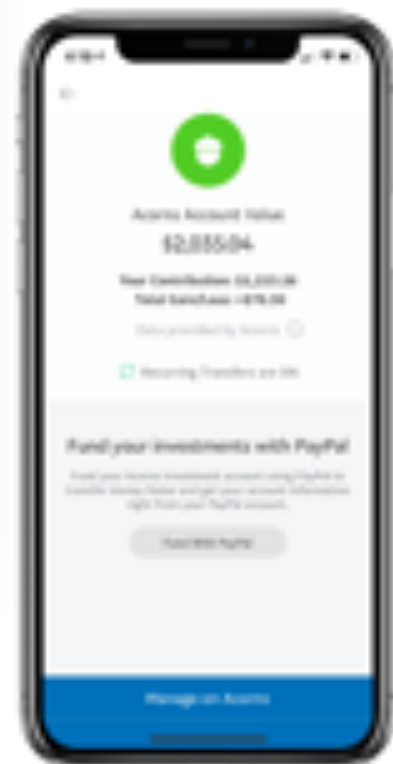
Dollar Shave Club just invested in my future through my @Acorns account. Cash forward is the new cash back.  
[acorns.com/FoundMoney](https://acorns.com/FoundMoney)



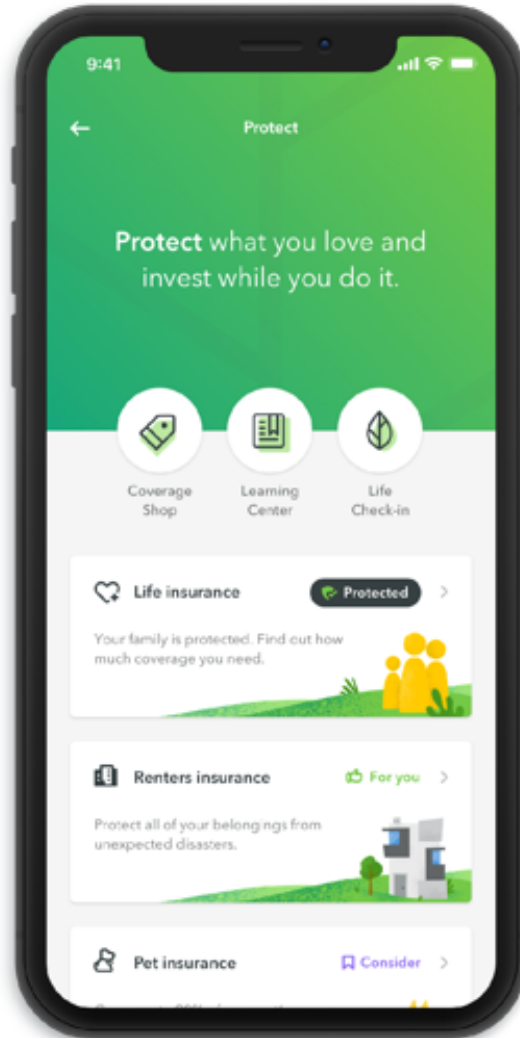
# Building loyalty with this generation while helping them earn extra money



# Unique Partnerships



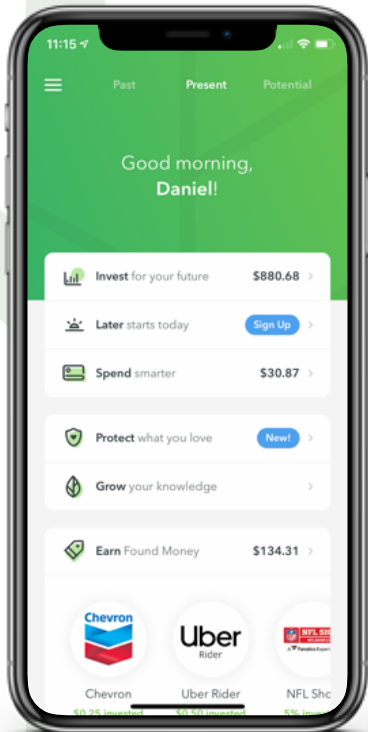
# Protect: We help everyday Americans protect what they love



- Leading with education, Protect helps customers easily access the right insurance and save & invest while they do it
- 43% of Americans don't have life insurance and many more are underinsurance and paying too much for their current insurance
- In the first month, over 60,000 customers have created insurance profiles



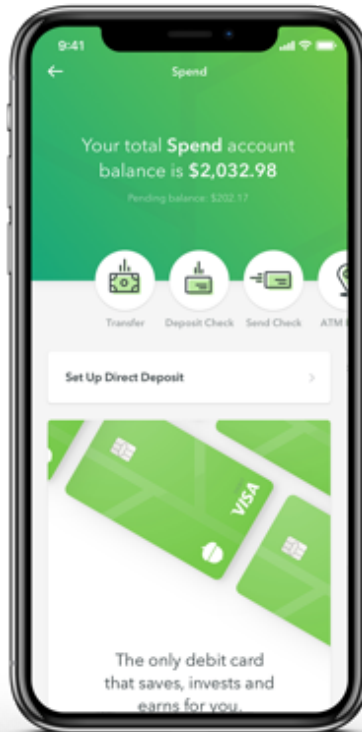
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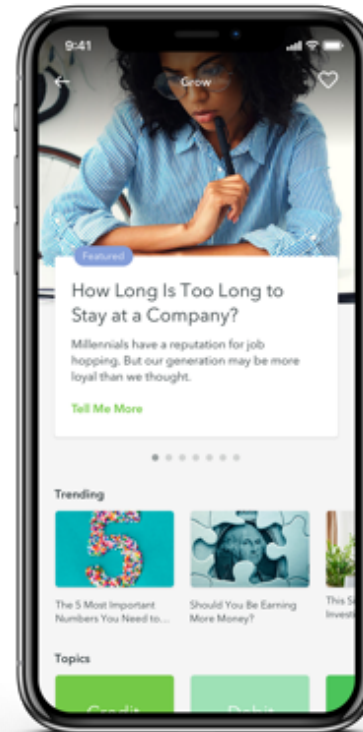
INVEST



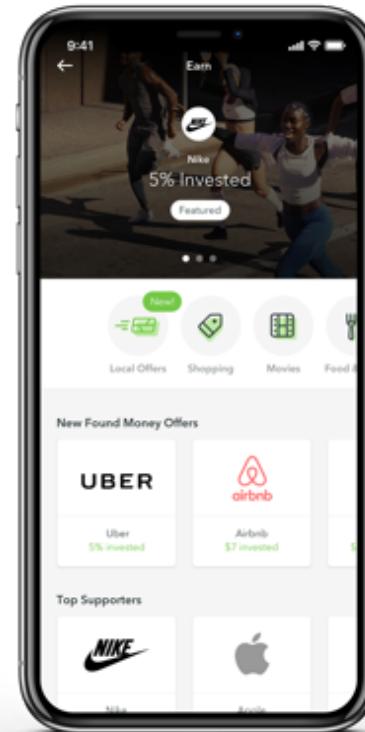
SAVE



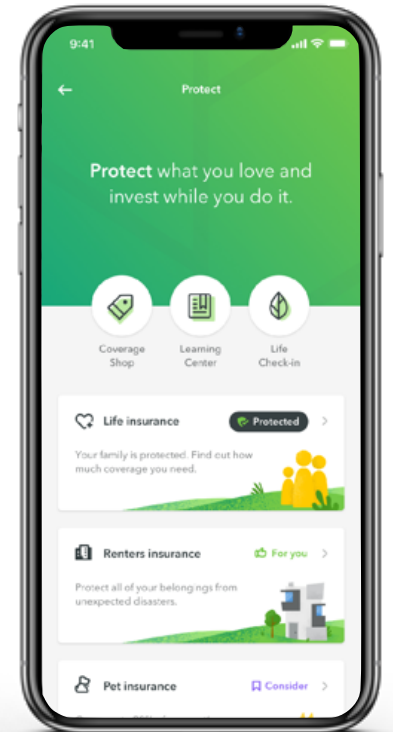
SPEND



GROW



EARN



PROTECT



from acorns mighty oaks do grow

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