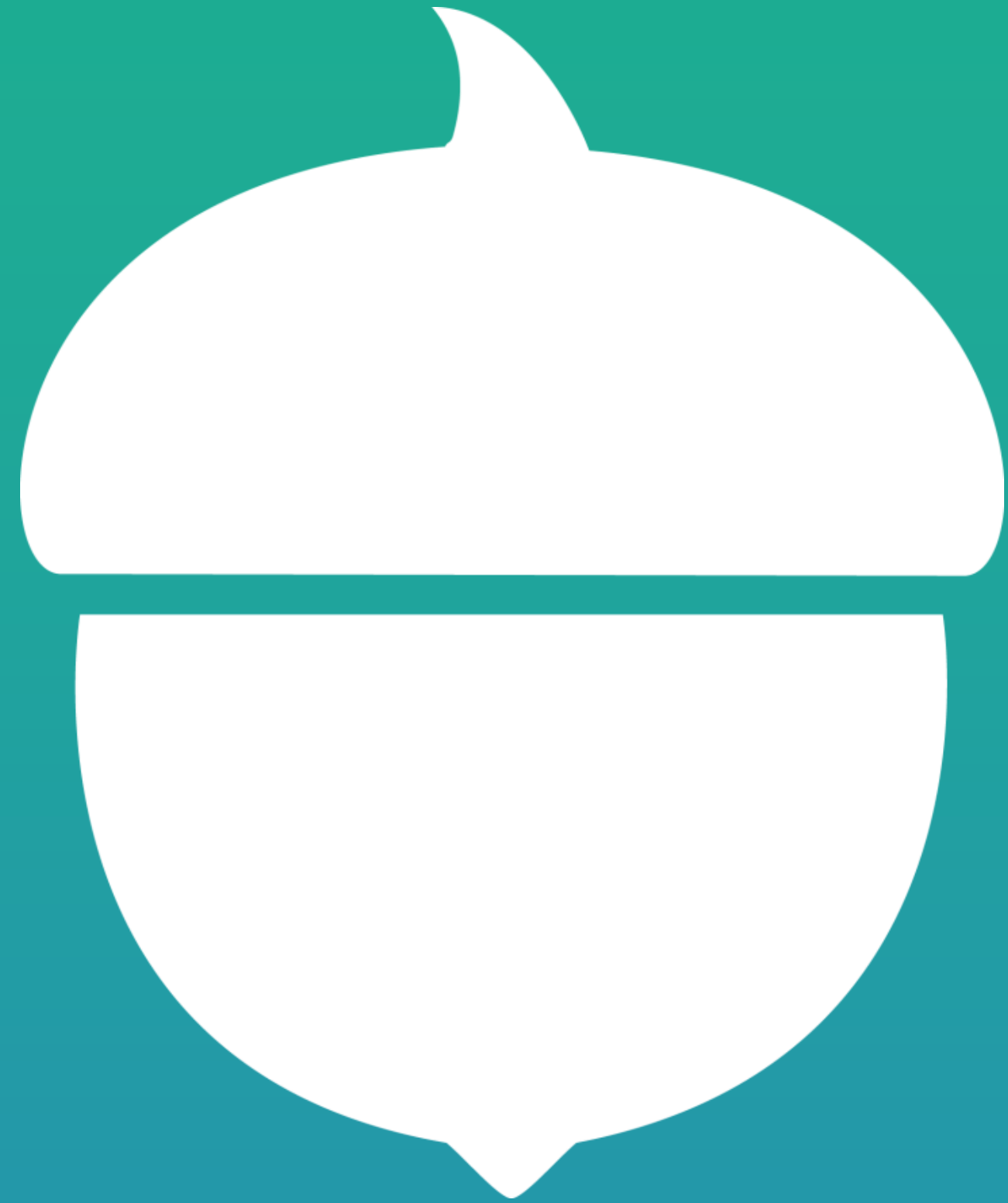
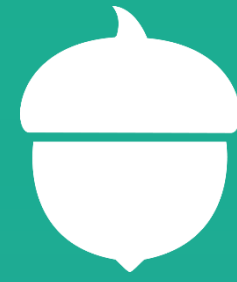


Acorns Grow Australia



from acorns mighty oaks do grow

Introduction



Acorns helps people find money & invest for the future.

- Father & Son founded business in 2012
- Acorns Inc and Instreet Investment Limited have set up a JV – Acorns Grow Australia Limited
- App (iOS & Android) and Web app went live February 2016 in Australia

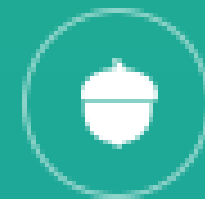
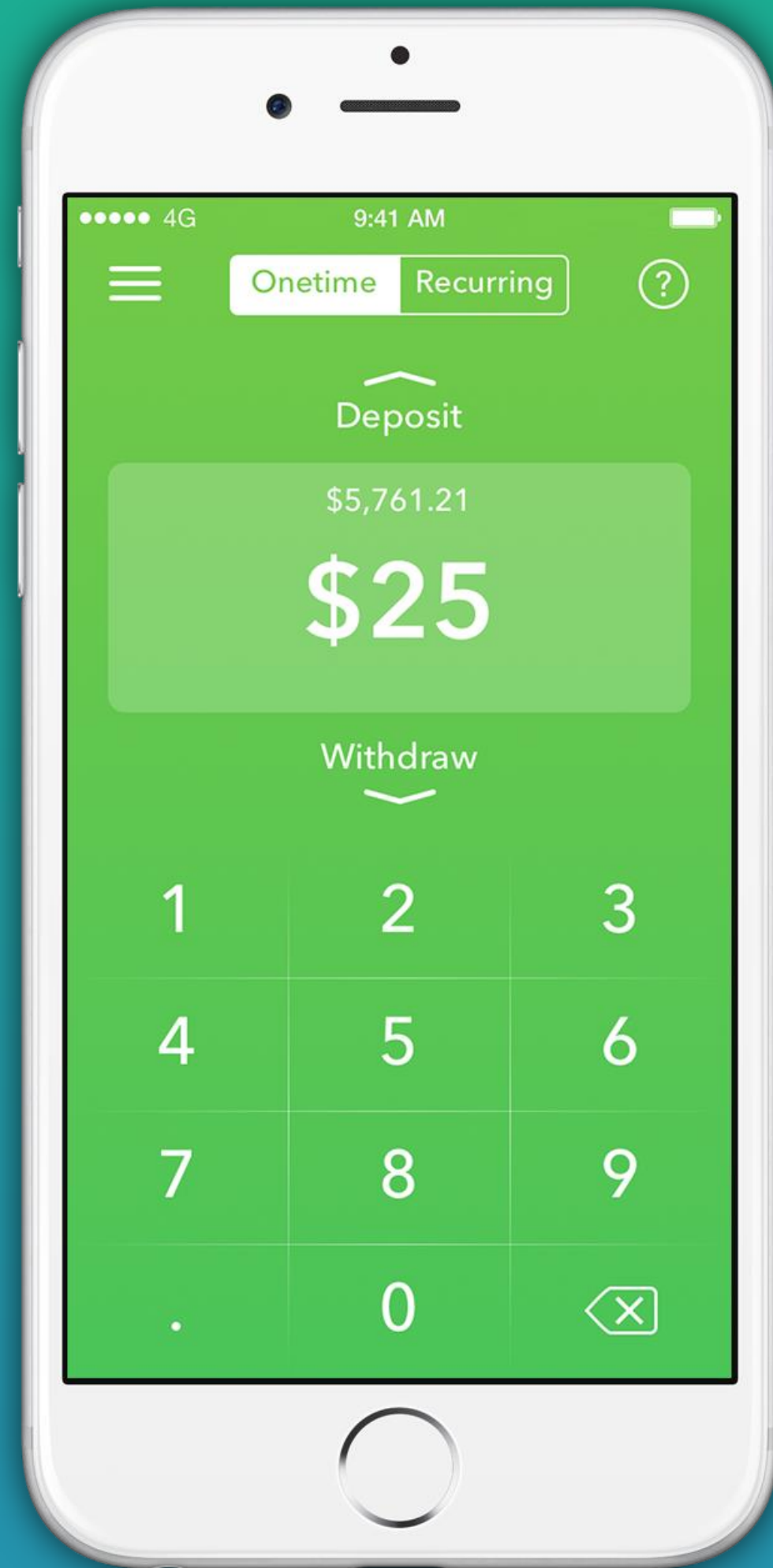
The Problem – Investing is complicated



The Acorns Solution – simplifies the problem

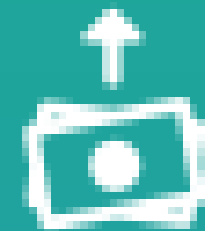


4 Easy Ways to Save & Invest



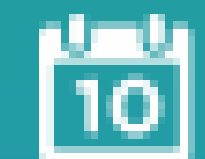
Round-Ups

set it and forget it, save automatically



Lump Sums

any amount at any time



Recurring

on a daily, weekly, or monthly basis



Found Money

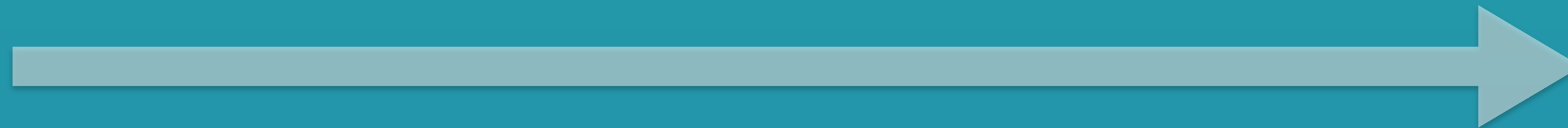
transform rewards to investable cash



5 Intuitive and Risk-Adjusted Portfolios



Conservative



Aggressive

Simple Pricing

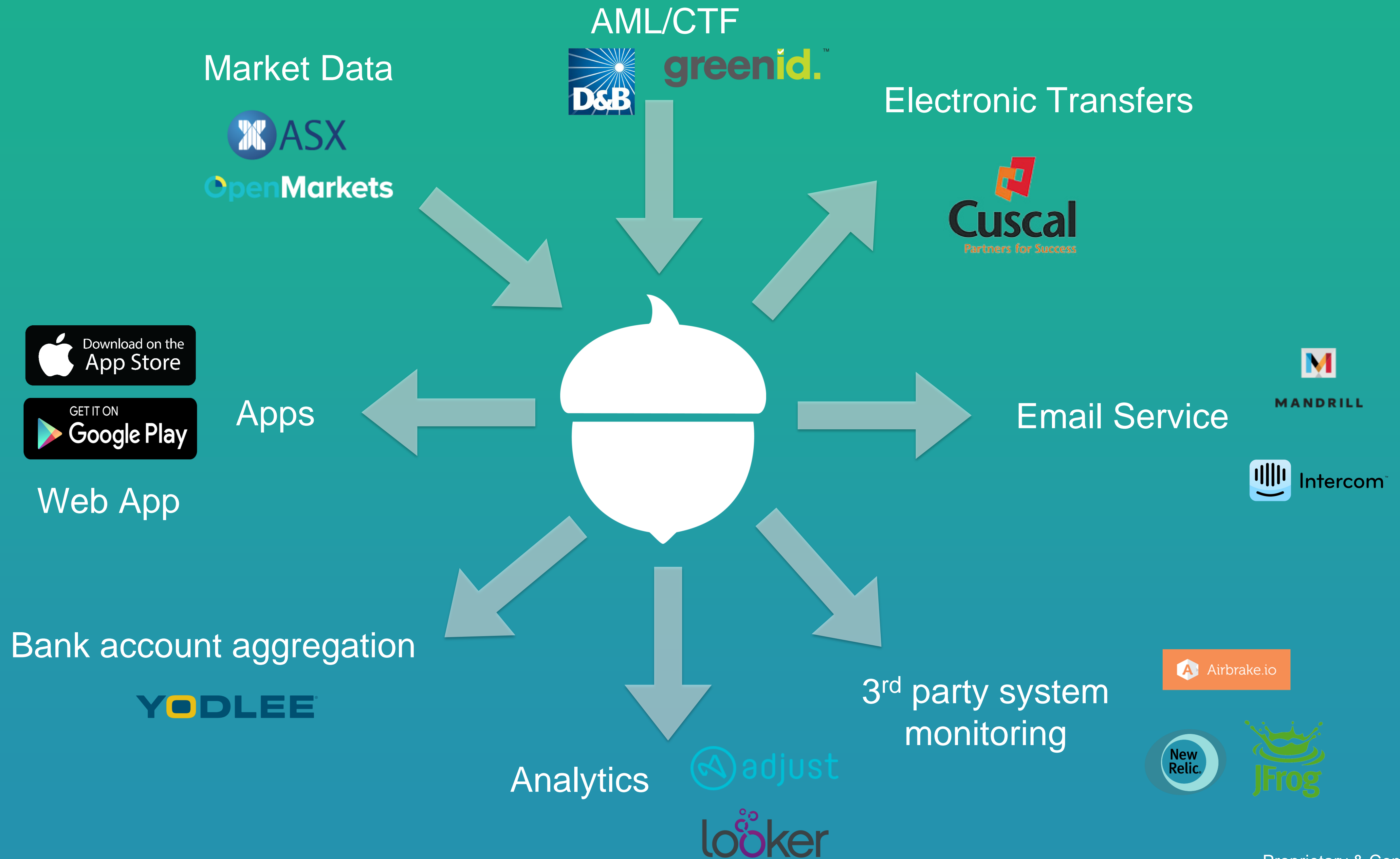
\$1.25 /mo

For Accounts Under \$5k

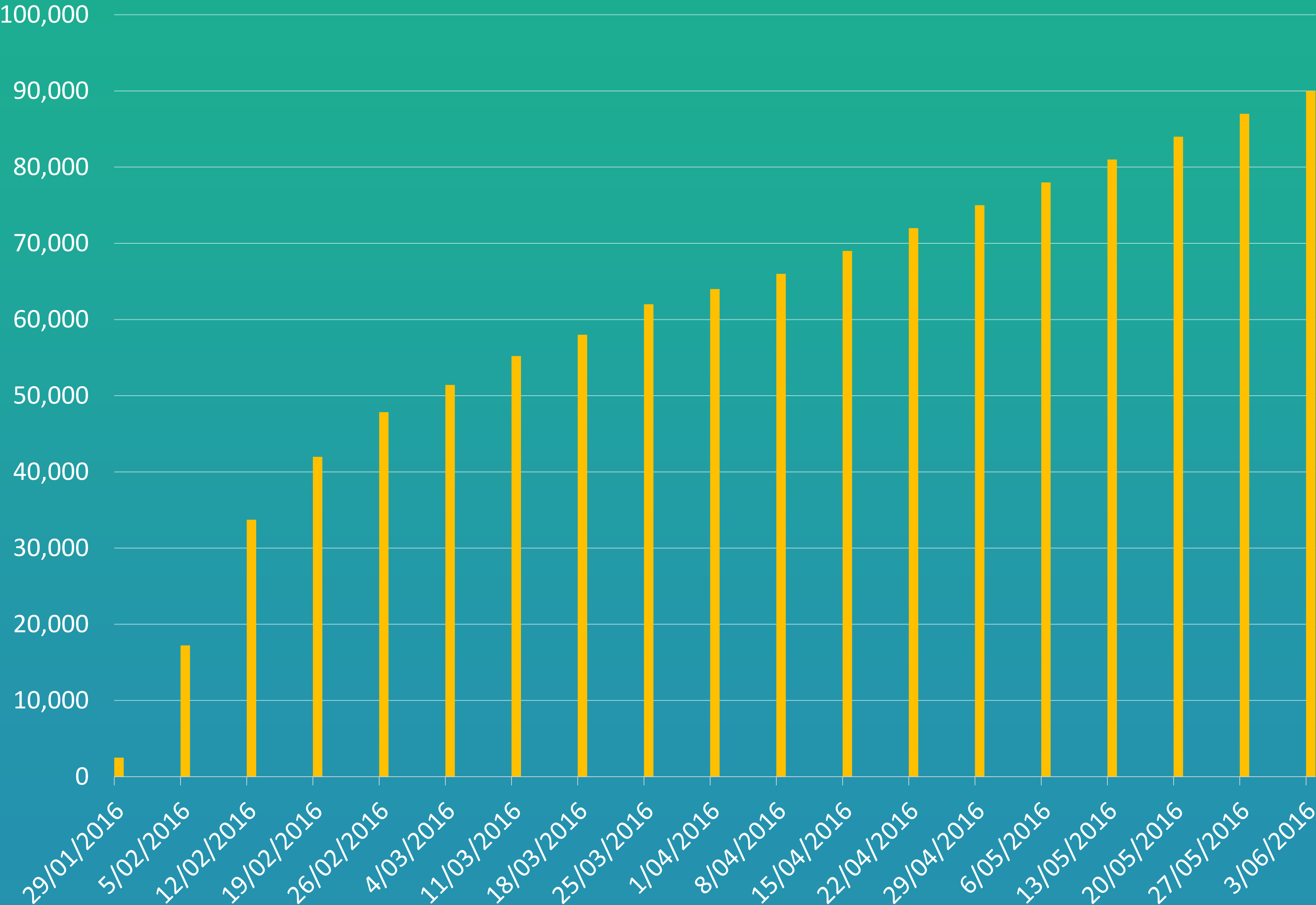
or

0.275% /yr

For Accounts \$5k+



Rapid growth in user base

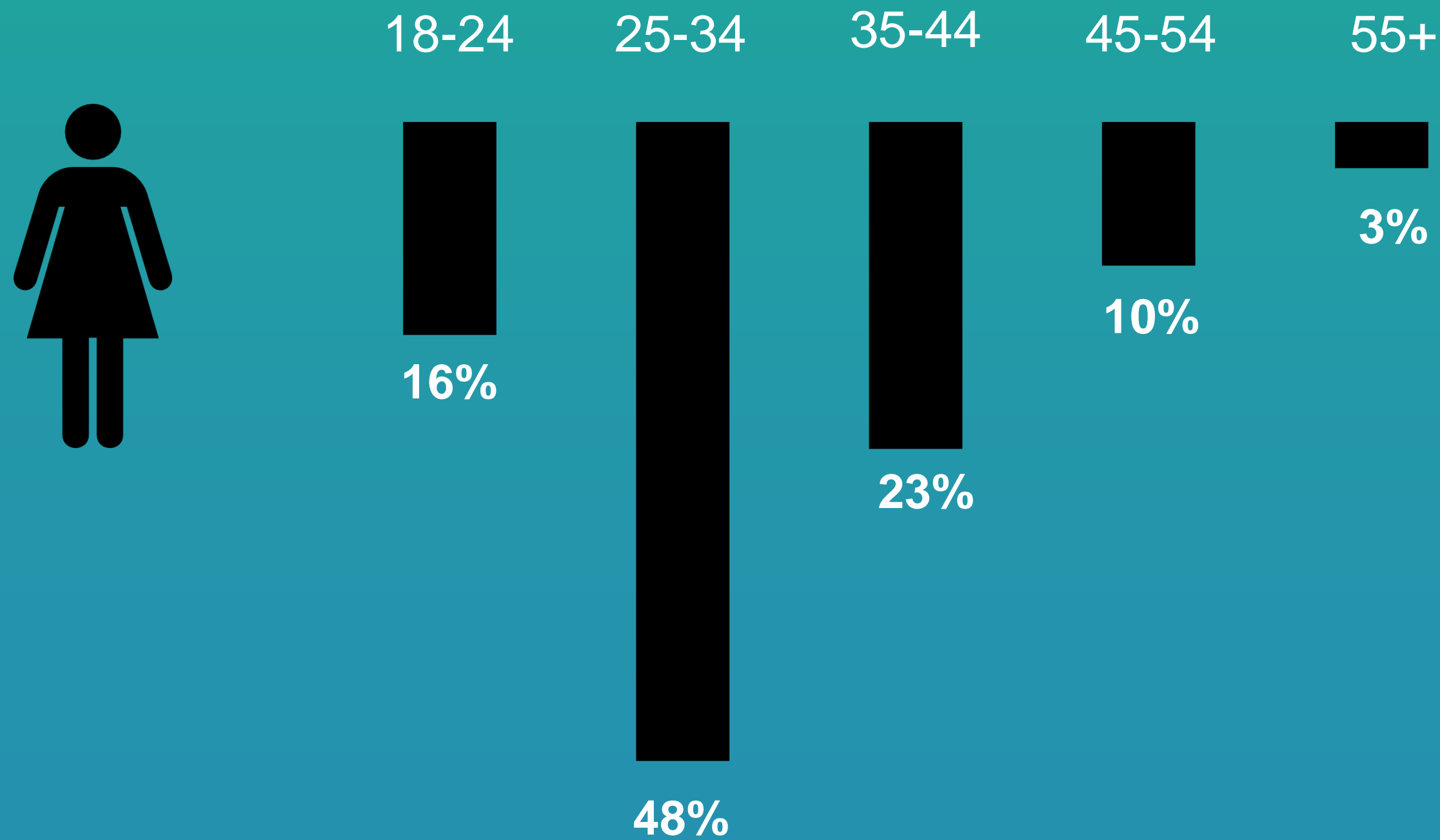
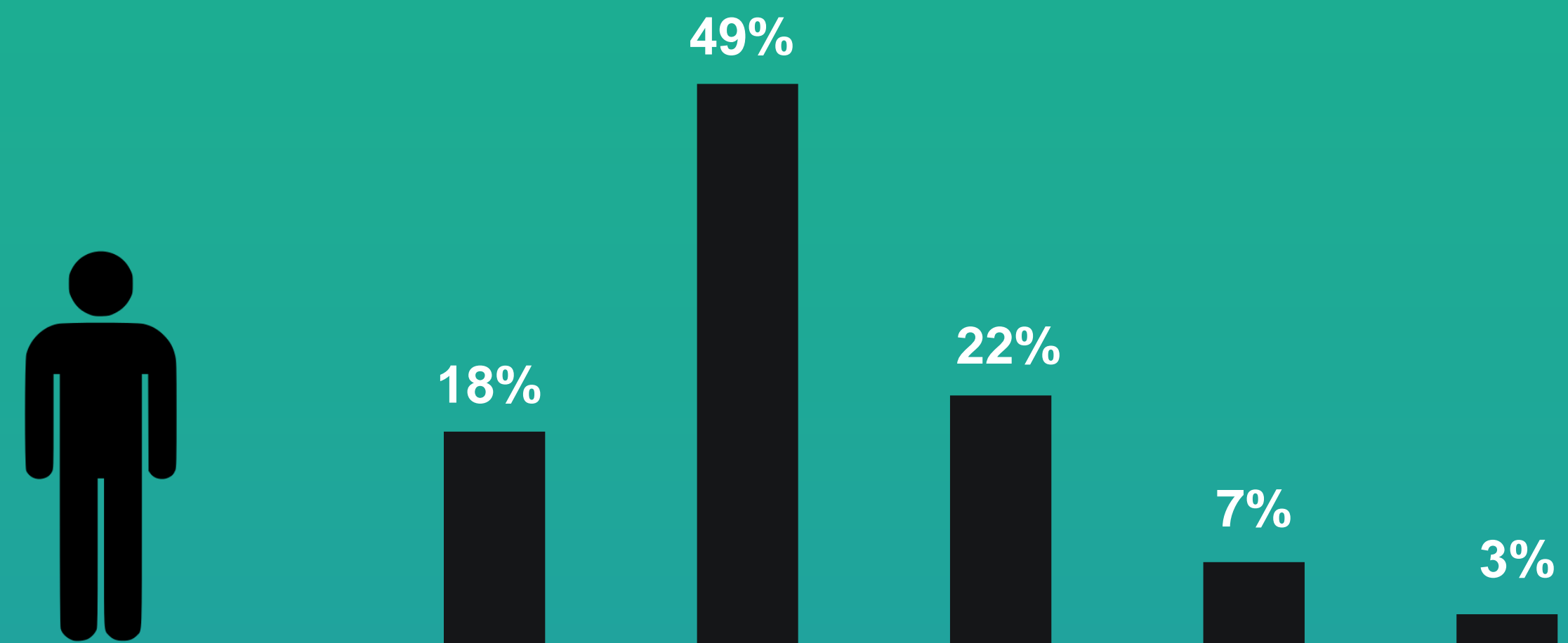


90,000
Sign Ups

50,000
Investment Account

40,000
Active Investors

Acorns demographics



\$ 5.20

Cost per paying customer

\$ 8.50



Acorns is currently working on integrating BPAY with Acorns. This will give Acorns customer the option to make voluntary contributions to their super, through Acorns.

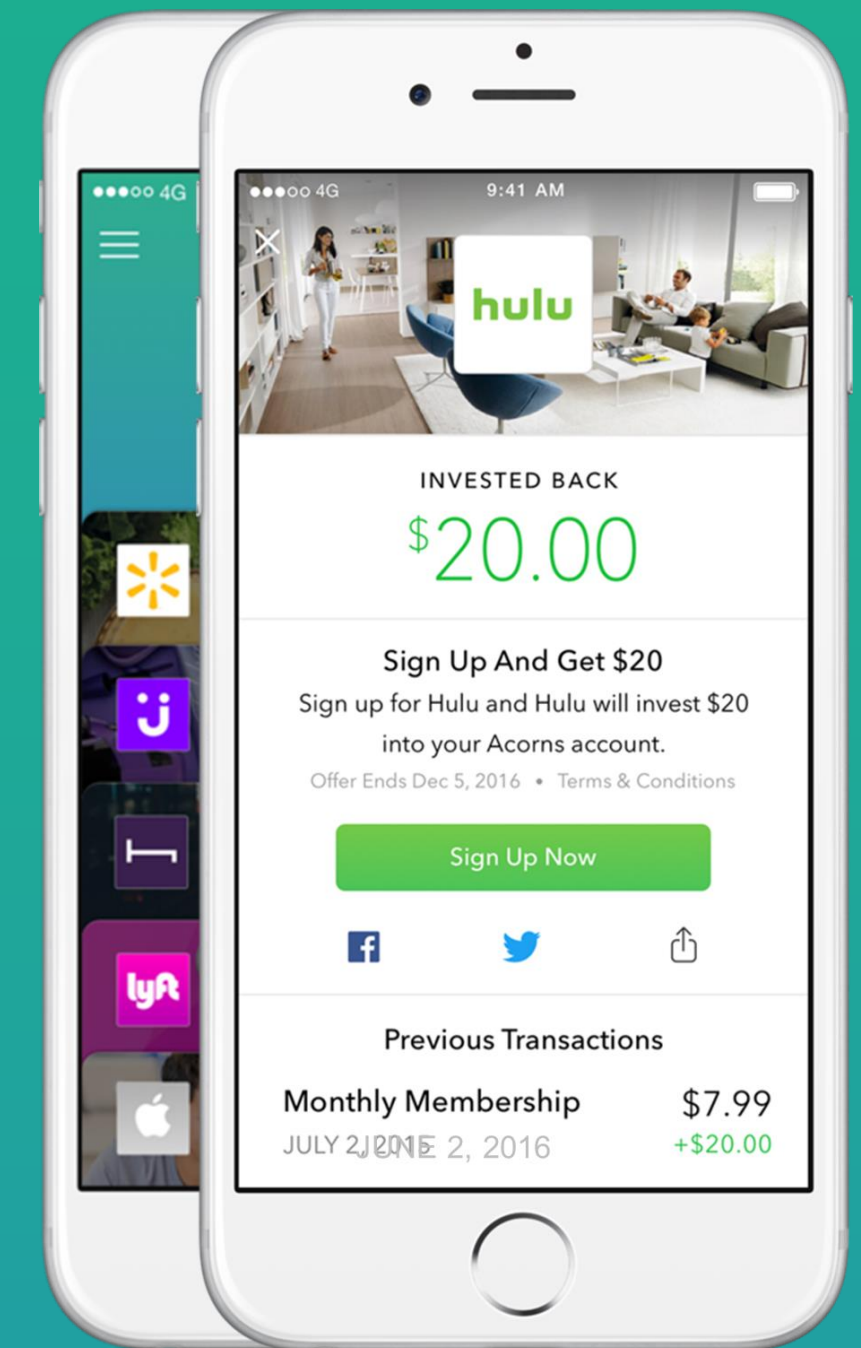
- ETA July 1st 2016
- Having gathered strong interest, we are in the process of signing up super funds.
- Getting user base ready for integration, with informational marketing material.



Found Money will launch in Q3 2016. Here is how you get involved:

1. **Cash Forward** - build loyalty or acquire customers by making an investment into the future of our customers (e.g. give \$1 for every \$20 spent with your brand or give \$5 for becoming a new customer of your brand)
2. **Sponsored Month** - build brand equity and loyalty by paying our customer's monthly Acorns fee (\$1.25/month)

The process will be seamless as a result of our offer platform, transaction level data, and marketing capabilities



Found Money has been trialled in the US with great success, in both reception from user base, and increase in spending activity with brand partners.



US Found Money trial with 1800-Flowers



Acorns has already began trialling found money in Australia in partnership with Football Federation Australia.

Acorns customers were offered \$20 to be invested back into their Acorns account when they buy any qualifying Socceroos ticket for the recent matches against Greece.

Feedback has been positive and whilst we are still awaiting full results the trial promises to be a good proof of concept.



Thank you
for your time.

from acorns mighty oaks do grow

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