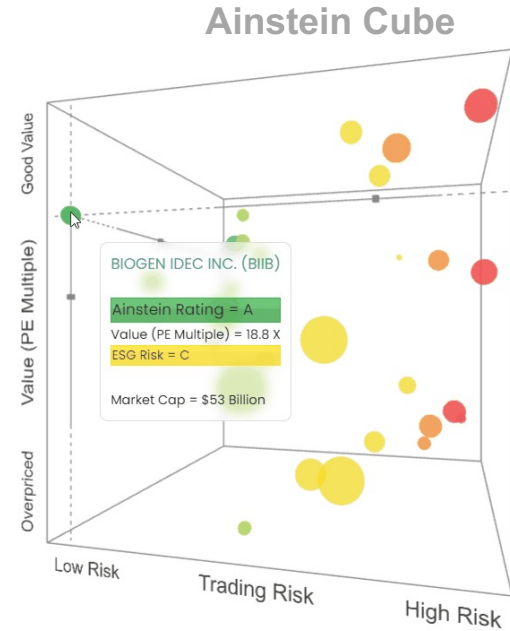




AINSTEIN AI –
SENTIENT RISK & ALPHA INTELLIGENCE PLATFORM

Six AI-Enhanced FinTechs In One Platform



What Is Ainstein?

Six AI-Enhanced FinTechs In One Platform



Portfolio Management

Cubes – Conflict-Free, Risk Aware, Democratic and Trusted



Research Tech

Transparent Risk Tools for Stock Exchanges, ETF Issuers and Investors



Insurance Tech

Risk Eligibility, Identification, Analysis and Pricing



Board Governance Tech

Connecting Risk Insights, Compliance and Control



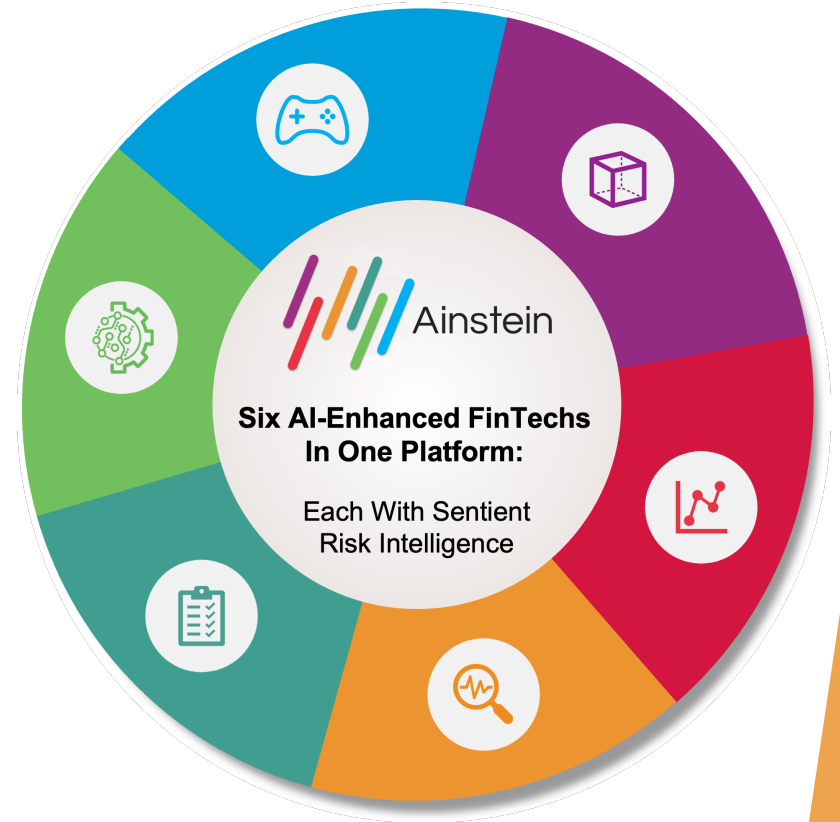
ESG Tech

Analytics, Compliance and Risk Management



Ainstein Tool - Kit

Cubes for Gaming, Telcos, FinTechs and More



Ainstein is 3rd Wave AI

3rd Wave AI is a term of art used by DARPA to describe an AI system which is superior in four respects:

1. Unreliant on training or matching to the past.
2. Able to use machine learning to reason in context.
3. Transparent. Able to explain results.
4. Able to provide answers and reveal interpretations of underlying detail on demand.

Three Waves of AI:

Wave 1: Describe

- Handcrafted Knowledge

Wave 2: Categorize

- Statistical Learning

Wave 3: Explain

- Contextual Adaptation
- Ainstein is here

Executive Summary

Ainstein technology transparently transforms risk modeling and risk management

- Ainstein learns across Insurance, Banking and Capital Markets
- Ainstein offers otherwise undetectable insight(s) into underlying uncertainties as developments occur
- Easily customize "Your" Ainstein to your own views and preferences

Ainstein is

- Transforming multiple Sectors with Visualizations and AI
- Advancing global insights and applications of ESG... i.e., Risk Adjusted ESG

Ainstein relentlessly learns to provide

- Unprecedented Risk Intelligence
- Unique Alpha enablement
- New levels of Control and Transparency

As a Portfolio manager, Insurer or Fiduciary - you face the need to proactively demonstrate that you are addressing 'multiple dimensions of risk' in your decision making...

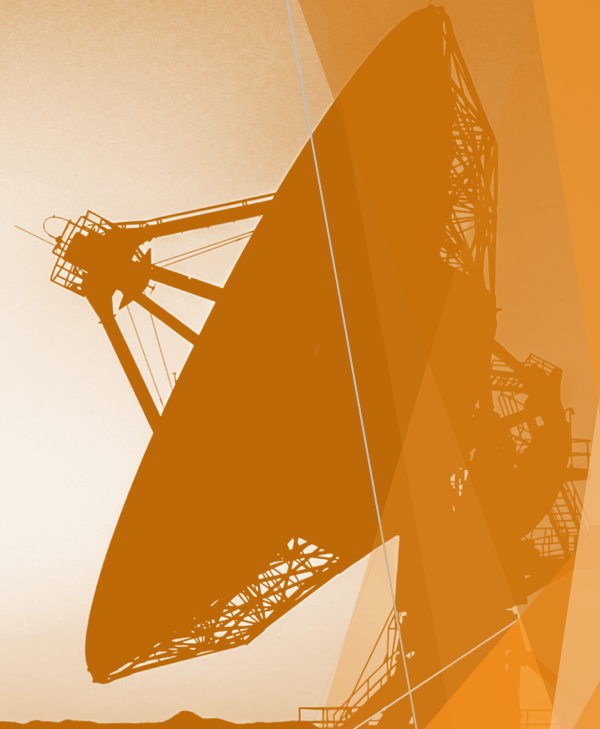
Yet traditional instruments and instrumentation are [clearly] no longer as adequate as they once were

- They don't know how to learn
- They can't / don't effectively address 'new / novel' risk dimensions (such as ESG)
- They can't quite capture latent complexities / interdependencies created as the 'risk universe' expands... ***Ainstein solves these problems***



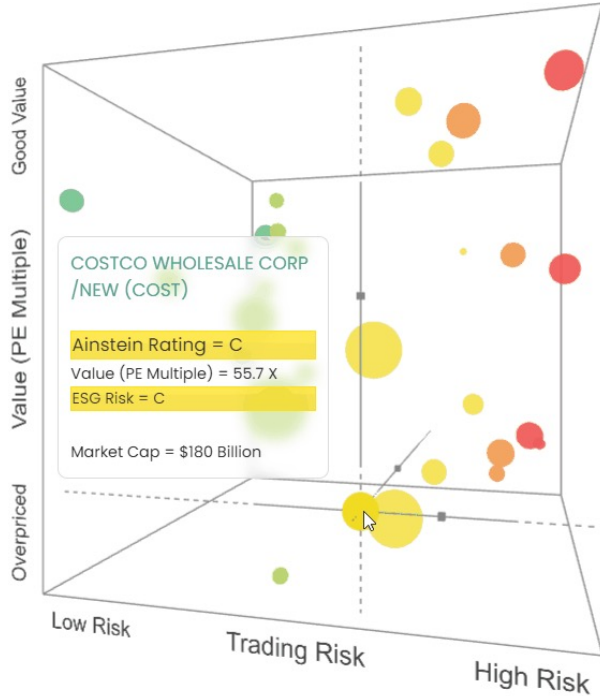
Like a radio telescope, fMRI
or multi-spectral satellite...

Ainstein allows us to 'see'
appropriately-labeled
constituents / components
of 'risk' in new ways



Competitive Landscape

Ainstein Digital Research
Modern AI & Cloud Solution

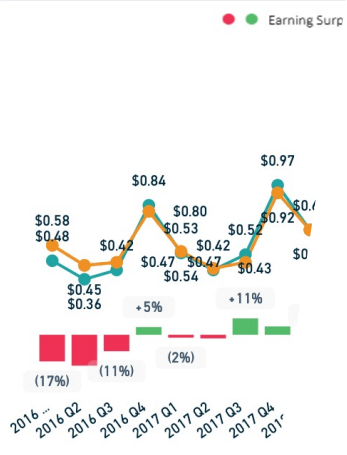
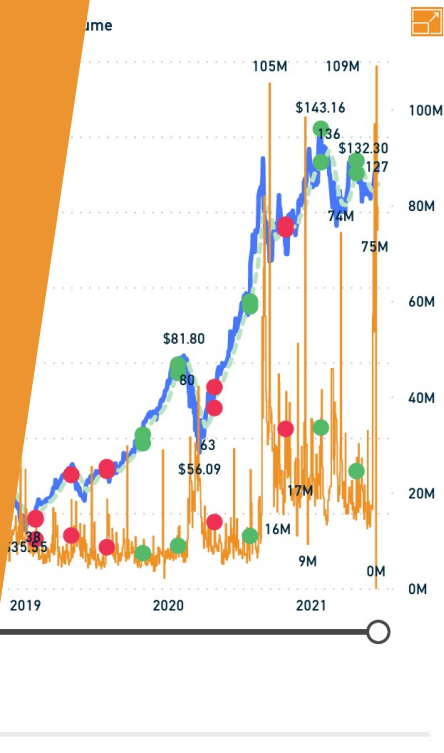


Outdated Legacy Process
Bespoke Research

CAGR 10Y Stock

+28%

YEARS IN RANGE



Day	Earnings (a)	Earnings YoY %
2022		
Q1		
2021		
12 MO		
Q4		
9 MO		
Q3		
6 MO		
Q2		
Q1	\$1.40	
2020		
12 MO	\$3.70	
Q4	\$1.68	
9 MO	\$2.02	
Q3	\$0.73	
6 MO	\$1.20	

Clients New Competitive Advantage

"Always On" Risk Detection - Einstein Portfolio Early Warning System

- ▶ AI-informs decisions and surfaces hidden risks via visualization-based recommendations
- ▶ Improves returns and reduces costs for investors, insurers, boards and stock exchanges
- ▶ Creates strategic advantages empowered by new knowledge, clarity, speed and control
- ▶ Provides instant understanding of 35,000 companies and every industry, globally



How Does Ainstein Operate?

Our Team has Four Vital Pillars

Ainstein's Pillars



Brilliant Tech Team out of MIT



Management Team with Extensive Domain Knowledge Across Finance, Quant & Insurance



Strong Board of Advisors with Cross Functional Domain Knowledge and Experience



Access to Microsoft Resources



Ainstein is uniquely suited to help Microsoft drive business to Azure - and already contracted to:

- ▶ Deliver differentiated client experiences
- ▶ Modernize core platforms
- ▶ Manage risk across the organization
- ▶ Enable a green financial services industry
- ▶ Reimagine collaboration and productivity

Go to Market - Microsoft Strategic Alignment - Driving Cloud Adoption

- ▶ Einstein is a Buy vs. Build AI Solution for Banking, Capital Markets and Insurance - *on Azure*
- ▶ The top focus of Microsoft's Priority Scenarios is accelerating Cloud adoption

Financial Services



Banking

- Deliver differentiated customer experiences
- Modernize payments and core banking
- Manage risk across the organization
- Combat financial crime
- Empower your employees through teamwork



Capital Markets

- Deliver differentiated client experiences
- Modernize core platforms
- Manage risk across the organization
- Enable a green financial services industry
- Reimagine collaboration and productivity



Insurance

- Deliver differentiated customer experiences
- Modernize payments and core banking
- Manage risk across the organization
- Combat financial crime
- Empower your employees through teamwork



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