



ZUUL Pitch Deck

March 2024

Zuul is an Insurtech firm specializing in the development of tailored middleware solutions for intricately structured financial products, notably annuity and insurance contracts.

Established in July 2022 by co-founders Mike Manganillo and Tim Whitney, Zuul stands as a transformative force within an industry previously operating on antiquated systems akin to dial-up connections, offering a revolutionary approach characterized by unparalleled speed and efficiency—a metaphorical "Google Fiber" in a landscape historically marked by latency challenges

The Problem - Advisors POV

Manual processes typically span an average duration of 1-2 days for information handling.

Insurance carriers and RIAs are spending valuable time and money to engage external support or third-party services for customer service.

The network infrastructure is convoluted, leading to non-standardized data processing methods for advisors.

Research Insights

Lack of a digital or data Agent of Record (AOR).

Educating independent advisors on Annuity Modernization will be mutually advantageous for all involved parties.

Distinguishing between managed annuities and commissioned annuities is crucial.

The process involves Step 1 - Providing education to advisors, followed by Step 2 - Addressing challenges in execution.

Enter...Zuul

Our foremost goal is to establish a seamless connection between insurance carriers and registered investment advisors (RIAs), ensuring access to the most pristine and robust data flow available. Transitioning to Zuul unlocks a suite of enhanced capabilities for insurance carriers, MPS firms, and RIAs, encompassing:

- Dependable real-time data feeds
- Access to more comprehensive data sets
- Improved fee transparency and competitive economics
- Integration of predictive analytics for informed decision-making

Present state of data network

A complex network of data feeds and connectivity dominated by four primary data highways.

The existing system lacks a compelling challenger

Struggling to meet modern technology and security standards, playing catch-up with a significant push towards meeting insurance industry standards in real life (IRL).

Target Markets



800+ Insurance Carriers
\$2T Annual Annuities

15,000+ Registered
Investment Advisors in the US

50+ Managed Portfolio
Software Companies

Zuul for Insurance Carriers

- Diminishes reliance on third-party customer service, portal development fees, and call centers, leading to cost reductions.
- Empowers the ability to offer a broader range of annuity products to RIAs
- Cuts down on data fee contracts, optimizing savings through streamlined processes.
- Leverages advanced analytics to innovate and develop new annuity products, fostering stronger sales strategies.



Zuul for RIAs



- Elevates top-line revenue through enhanced visibility and transparency.
- Upholds fiduciary responsibility.
- Boosts client satisfaction while reducing the necessity for frequent client confirmation.
- Decreases the time spent by employees, mitigating the risk of human error.

Zuul for MPS

- An upgrade to modern technology results in the introduction of new features, leading to increased revenue.
- Enhanced client satisfaction and improved retention rates.
- Access to advanced analytics and insights, providing the insurance company the capability to sell products within the system and establish revenue-sharing opportunities.



Progress to Date

- Worked closely with external developers in July 2023 to develop MVP product, Gozer
- Raised \$100K+ to date with one main investor from Four Light Ventures
- Established an Advisory Board that currently has four members
- High-level conversations with multiple MVP partners
 - TradePMR (Fusion)
 - Pacific Life
 - RetireOne
- Built a website, www.zuul.tech
- Demo MVP built - December 2023

Why us

Expertise:

- Over two decades of experience in financial planning.
- Boasts a top-notch Advisory Board contributing to strategic insights.

Technology:

- Spearheaded the upgrade of technology to an industry-standard format.

Partnerships:

- Forged relationships with proven partners.
- Established connections within niche markets.



RetireOne[®]

Disclaimer

The information contained in this presentation is confidential and proprietary to us and is being submitted to you solely for your confidential use with the express understanding that, without our prior written permission, you will not release this presentation or discuss the information contained in it or make reproductions of or use this presentation for any purpose other than evaluating a potential investment in Zuul, LLC (“Zuul”).

This presentation (together with any other information that has been or may be furnished to you by us) includes certain statements, estimates and forward-looking projections with respect to Zuul’s anticipated future performance. Such statements, estimates and forward-looking projections reflect various assumptions of Zuul that may or may not prove to be correct and involve various risks, uncertainties and other important factors that could cause the actual results, performance or achievements of Zuul or industry results, to differ materially from any future results, performance or achievement implied by such forward-looking statements. Although we believe that the assumptions and expectations reflected in the forward-looking statements are reasonable as of the date of this presentation, future results, performance or achievements cannot be guaranteed. Moreover, we assume no responsibility for the accuracy and completeness of these forward-looking statements. We are not under any duty to update any of the forward-looking statements after the date of this presentation to conform prior statements to actual results.



Thank you

Contact: Mike Manganillo
Mike@zuul.tech
516-652-5712