

Pitchdeck



take control of
your finances &
realise your
goals and
dreams

www.onfiro.com



Vision the 1st digital financial advisor



we believe
everyone needs and
deserves
quality financial
advise &
fair products



Problem



people do not have an overview of their finances

most people lack a clear understanding of their current financial situation

59% would like a digital overview of their expected income in retirement (but don't get one)

updates by financial advisors are scares



Problem



whether or not you get good advice often depends on your assets not your income

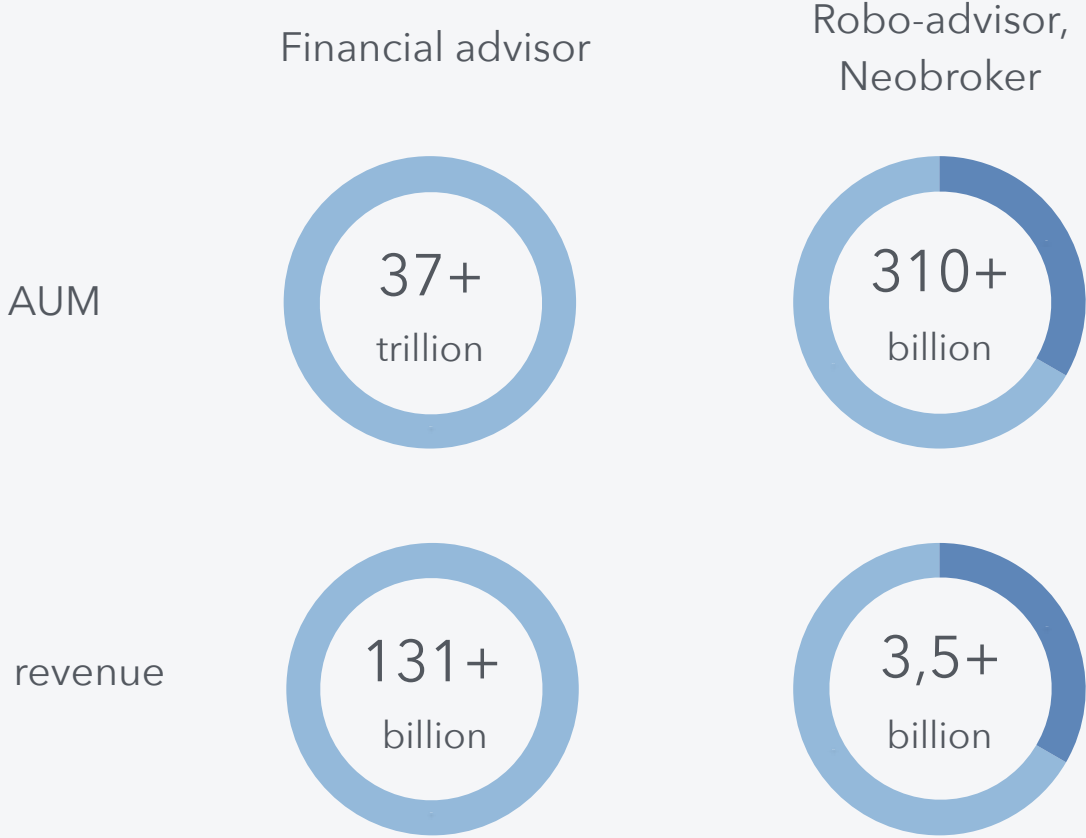
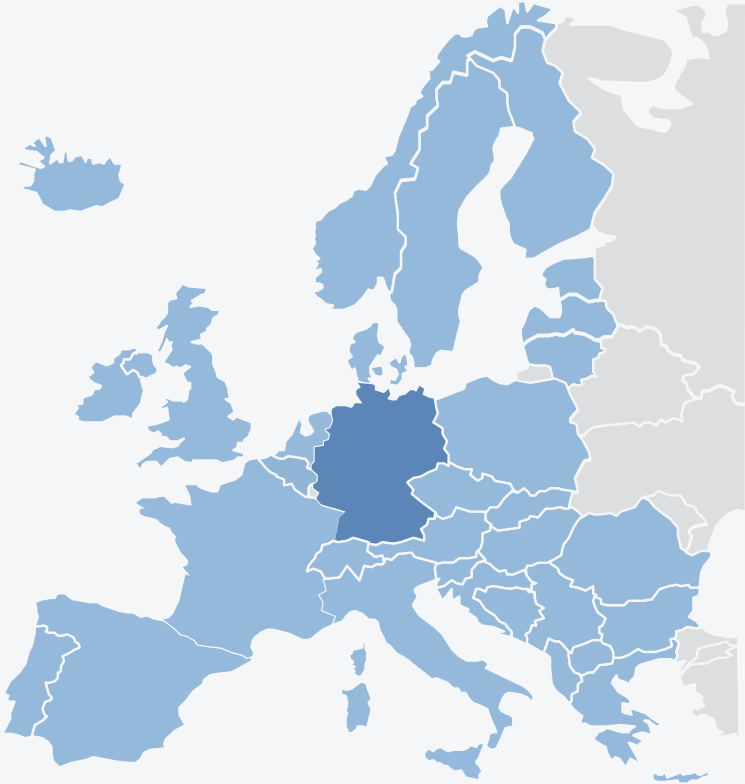


in most cases only wealthy clients receive future and event-based financial planning



Market size

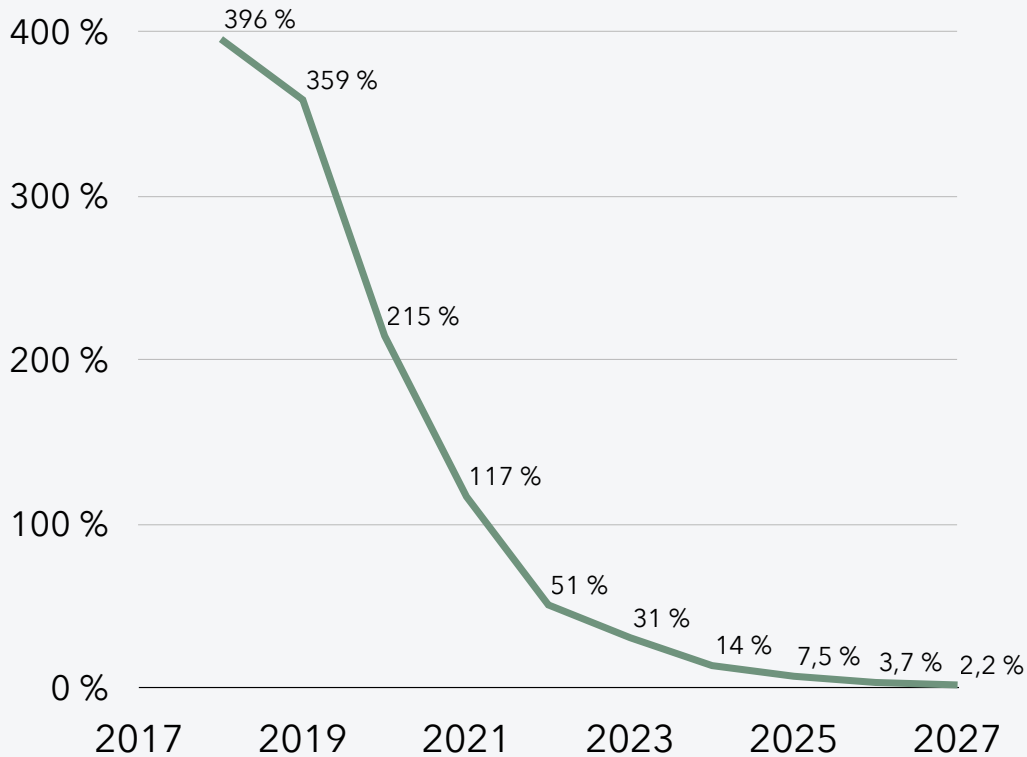
financial advisors outperform Digital solutions, by numbers



Statista market insight - financial advisor, Europe 2023

Market size

Annual growth in revenue, Robo-advisor & Neobroker



The annual growth of digital solutions has reached single-digit figures

In 2027, the market share is <1% compared to financial advisors (AUM, Europe)

There must be a change in strategy for digital solutions and The figures show that advisory services are the key to growth

Why now?

Digital financial advisory solutions are the key to unlock full potential



Appetite for advice grows

survey found that 38% of European millennials and 34% of boomers are actively seeking personalised advice

No complex products without advice

72% of people do not buy e.G. pension products without advice because they have questions

Lack of advice stops people from switching

45% find that the lack of personalised advice is the biggest disadvantage of neobanks

Absence of motivation

75% of the people are not intrinsic self motivated to make financial decision by their own

Why now?

digital financial advisory solutions will be mandatory



fewer and fewer financial advisors

37%

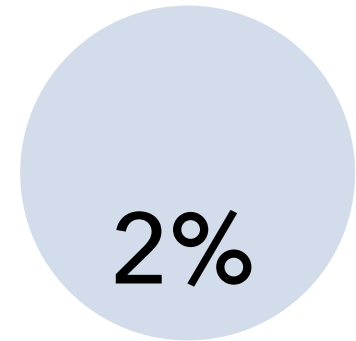
fewer the last
10 years

63%

retire within the
next 15 years

2%

are less than 30
years old



Opportunity

the 1st digital financial advisor



people need advice, which current digital solutions do not offer

we are absolutely convinced that only a digital advice tool will unleash the full potential of digitalisation in private finance

since financial advisors are becoming extinct we invented an ai solution



Business model



10% of users make a subscription

2+

million

will start the free
onfiro financial
advisor

9 EUR

monthly fee

for getting more
features +
low cost retirement
provision



21+

million

revenue p.a. in 2029
200k paying users

Business model



10% of users will transfer their basic insurances to us

2+
million

will start the free onfiro financial planner

600 EUR
fee p.a.

average annual costs for basic insurances for household etc.



20+
million

average annual commission
25% of annual costs
200k users

Business model



10% of users will purchase financial products



2+
million

will start the free
onfiro financial
advisor

6
billion AUM

30k average invested
money each customer



20+
million

average annual fee
0,35% 200k customer

Business model

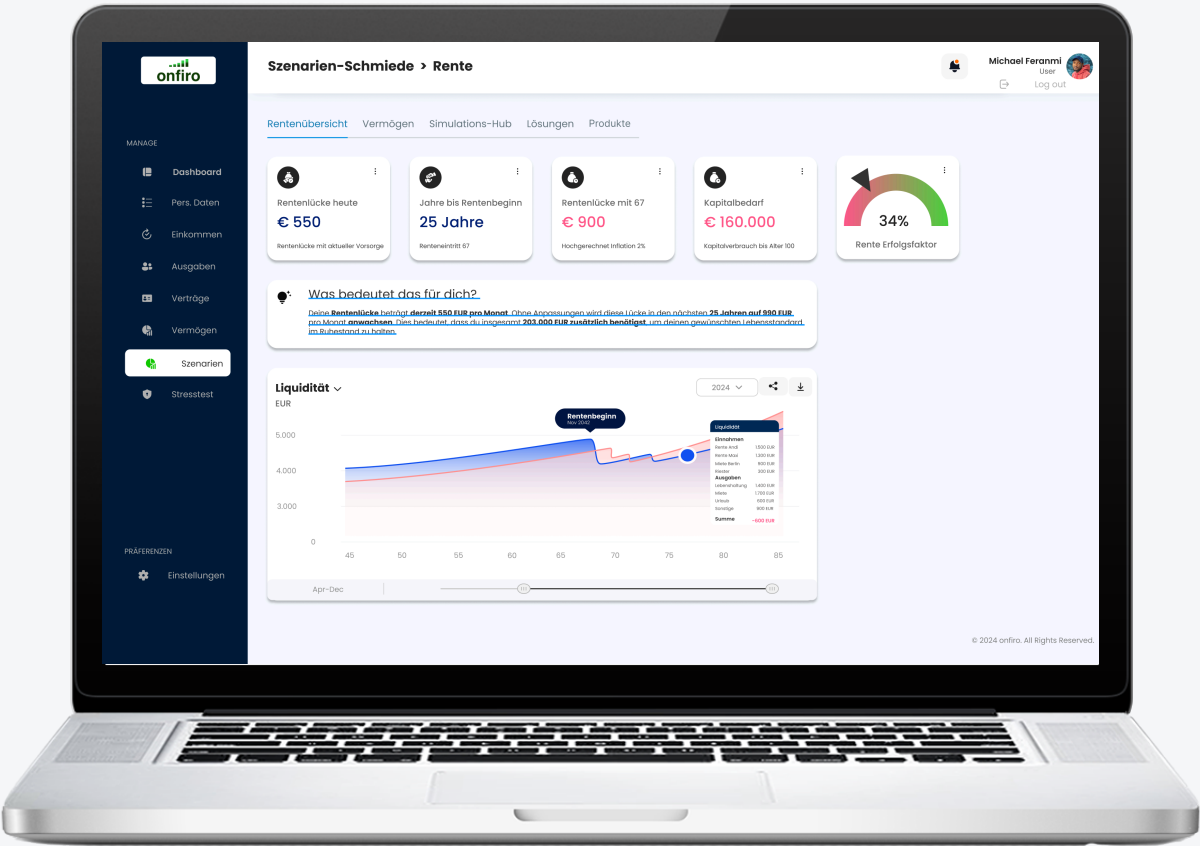
Our economic-moat



„We will be the first to know what a user’s needs are and what they are currently thinking about.“

„No major market player can compete with low cost retirement provision“

Product Designing the Dashboard



plan and track your liquidity from today until retirement

unleash the full potential of ai as your 24/7 financial advisor

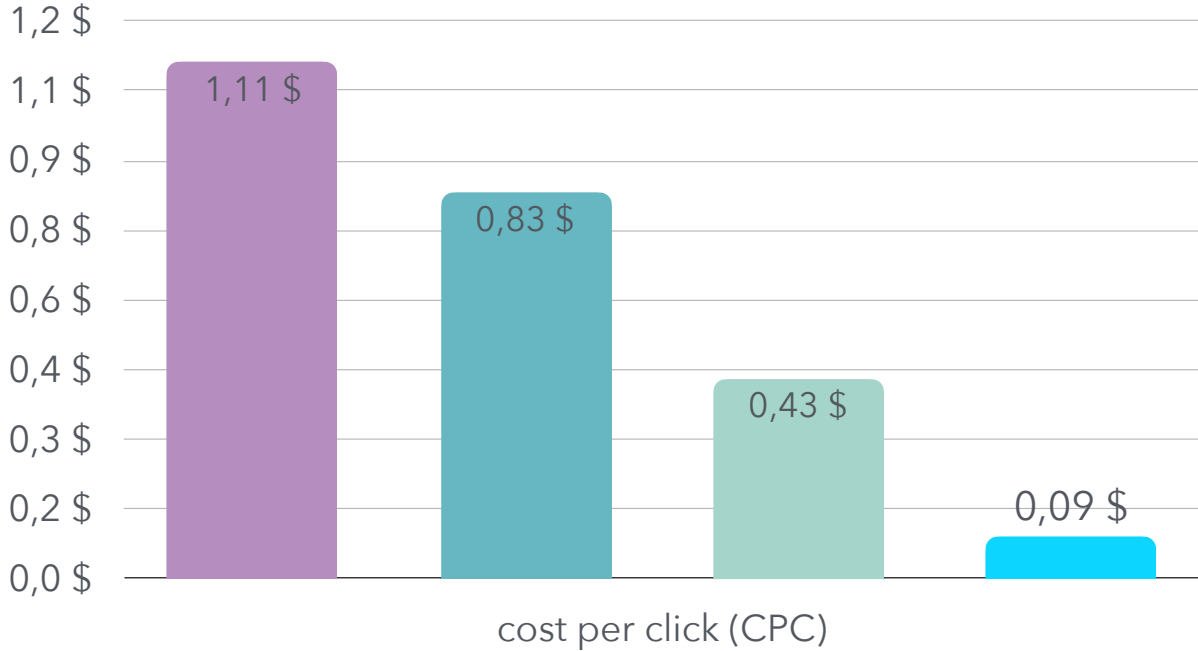
GTM Strategy

We will reach more people with less budget offering a calculator



+30%

we can reach tens of thousands customers with a fraction of the normal budget



finance all industries travel calculators

<https://megadigital.ai/en/blog/facebook-ad-benchmarks/>

own experience with Facebook campaigns

GTM Strategy

We write and publish books

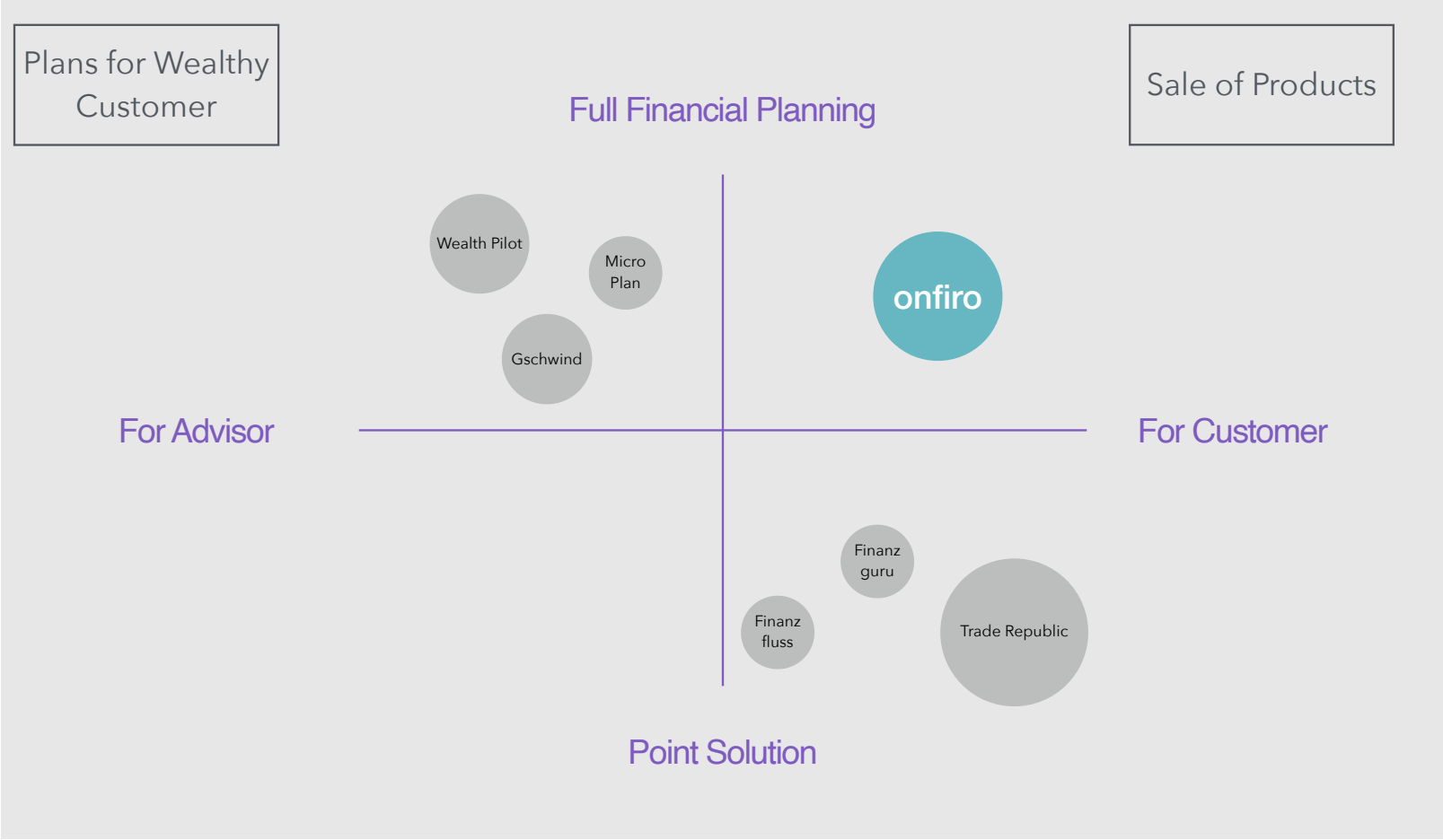


99 pages written



4+ hours to
build trust
with onfiro

Competitors



Competitors Advantage



Point Solutions

Financial Planning Software

		Trade Republic	Finanzguru	Finanzfluss	Gschwind	Wealthpilot	Microplan	onfiro
Financial Planning Tools	Category	Trading	Budgeting	Financial Overview	Financial Planning	Financial Planning	Financial Planning	Financial Planning
	For Advisor	✗	✗	✗	✓	✓	✓	✗
	For Customer	✓	✓	✓	✗	✗	✗	✓
	Retirement Planning	✗	✗	✗	✓	✓	✓	✓
	Asset Analysis	✓	✗	✓	✓	✓	✓	✓
	Social Insurance Risk	✗	✗	✗	✓	✗	✓	✓
	Estate Planning	✗	✗	✗	✓	✗	✓	✓
	What if Scenario	✗	✗	✗	✓	✗	✗	✓
Sale of Products	Saving	✓	✗	✗	✗	✗	✗	✓
	Investing	✓	✗	✗	✗	✗	✗	✓
	Insurance	✗	✓	✗	✗	✗	✗	✓

Who we are? *mjacobs@onfiro.com*



Malte Schacht 

Business Development, Finance

Has been offering holistic financial solutions tailored to individuals and corporate clients for the last 18 years. His business degree and focus on strategy and psychology, together with his MNC experience, have made him an expert in program management, and strategy development and implementation.



Matthias Büttner 

CTO, Product Owner

With over a decade in senior technical roles, he is a seasoned expert in software development and architecture. He excels in leading projects, building scalable systems, managing cloud migrations, and hiring teams. His skills include planning, implementing, and optimizing backend systems.



Martin Jacobs 

Business Development, Product Manager

Has 20 years of experience as a wealth advisor and is an expert in financial planning. As a published author of several books, he also possesses skills in online marketing (SEO, newsletters, Facebook, SEA) and has created top-rated online courses in his niche.