GURULA.AI

Money goes where it's treated best.

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Company Overview

Gurula.ai was founded on the belief that all investors will benefit from a tailored digital investment model. With a team of experienced investors, AI specialists, and technology enthusiasts, we have created a platform that bridges the gap between traditional investment methods and cutting-edge technology. Our headquarters is in Palo Alto, CA, and we have a diverse team that works remotely in New York, Texas, and Washington, DC.

Industry History

- The U.S. stock market has appreciated an average of 10% per year for the past 95 years while the investment industry has been rewarded with very large revenues.

- Meanwhile, pension funds, for example, have experienced lower returns in comparison. An uninformed public has been allured into entrusting their money with financial institutions whose 1 % management fee is counter productive.

- This business model rewards maintaining (assets under management) rather than performance.

Industry History (cont.)

- The institutions where the investors' monies are deposited then leverage that investment to earn multiples beyond what is paid to the investor.

- These antiquated Wall Street business models have resulted from many layers of overhead.

- The typical mutual fund contains 1707 stocks. Agreed, this is diversification, but more importantly, results in dilution, which hurts returns for the investor.

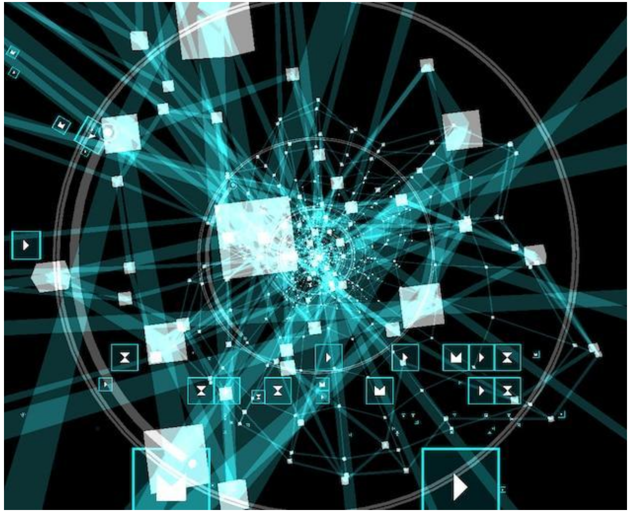
Market Analysis

The global investment market has been experiencing rapid growth, with a projected value of $250 trillion by end of 2025. This growth is driven by the increasing demand for personalized investment returns, the proliferation of digital devices, and the ongoing need for higher investment returns. Gurula.ai is well-positioned to capitalize on these trends by offering a unique AI-driven solution that addresses the specific needs of hedge funds, pension and mutual funds, corporations, financial advisors, and sovereign wealth funds.

Competitive Analysis

The investment management industry is highly competitive, with notable players such as Blackrock, KKR, and Fidelity. However, Gurula.ai differentiates itself by offering a higher return on investment powered by advanced AI algorithms. Our focus on real-time feedback, customized investment tools, and interactive content sets us apart from traditional one-size-fits-all mutual fund platforms. Product and Services Gurula.ai offers a comprehensive suite of AI-driven investment tools designed to enhance returns.

Technology



Gurula.ai uses a Large Quantitative Model (LQM) to process and analyze numerical data.

The development of a digital stock investment software is based on the price history of security investments to address all investment types and risk tolerance. TAM includes sovereign wealth, hedge, mutual and pension funds. The fees paid currently are cost prohibited in relation to performance.

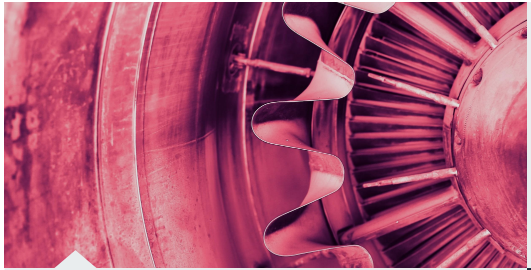
For example, CALPERS (California Public Employee Retirement System) recently paid $1.5 billion dollars on a 5% return in the last year. By using Gurula.ai, the Chief Financial Officer would save the members billions of dollars and achieve higher returns. API's (Application Programming Interfaces) would create an automated solution. We also see opportunity in the US government space as the new administration tackles the looming entitlement shortfall in its programs. Gurula.ai has investment algorithms to tailor each individual client.

Data Model

- 2024 Mutual Fund Average Return 13.4%
- 2024 Hedge Fund Average Return 10.7%
- 2024 S and P Index Return 25%.
- 10-year Mutual Funds Return 7.3%
- 10-year Hedge Fund Return 8-10%
- 10-year S and P Index Return is 15.3%.

The model has been beta tested since 2018 with a 51% yearly return. It includes insurance against sudden declines in values of portfolios. Though the returns are high, the model has never seen more than a 7% decline within any one year. Gurula.ai will disrupt an antiquated financial industry as it provides higher investment returns with significantly lower fees. Gurula.ai is poised to revolutionize the investment technology sector by providing an advanced AI-driven platform. Our mission is to enhance investment outcomes through innovative artificial intelligence solutions. By leveraging state-of-the-art AI algorithms, Gurula.ai aims to offer personalized, adaptive investment models that caters to the unique needs of each client, thereby improving performance.

Target Market - $271 Trillion Worldwide



Financial Advisors

Corporations

Sovereign Wealth Funds

Pension Funds

Mutual Funds

Hedge Funds

Why GURULA.AI

Automated Investing

Gurula.ai software includes API (Automated Programming Interface) that enables Chief Financial Officers and Investment Managers convenience.disclosure: Clients are updated live regarding performance of their portfolios...

Digital Marketing

Gurula.ai will leverage digital marketing channels such as social media,,search engine optimization and content marketing to reach our target audience. By creating valuable and engaging content, we aim to establish Gurula.ai as a thought leader in the digital investment space.

Marketing Strategy

Build a strong trust identity.
Leverage digital marketing channels,.
Increase brand awareness and user acquisitions.

Partnerships

Collaborating with investment institutions, technology partners, and influencers in the financial sector will help us expand our reach and credibility. These partnerships will also provide opportunities for co-marketing initiatives and product integrations.

Customer Support

Providing exceptional customer support is crucial to building trust and loyalty. Our dedicated support team will be available to assist users with any questions or issues they may encounter, ensuring a seamless and positive experience with our platform.

Revenue Streams

1 **Subscription Fees:** Monthly, annual, and one time subscription plans.

2 **Freemium Model:** Offering a basic version of the platform for free, for a period of 1 year to establish trust in its model. We will establish partnerships and sponsorships, through collaborations with investment content providers and technology partners.

Cost Structure

Total Cost Year 1 = $991,000

Primary Expenses:

Research and Development of ongoing development of AI algorithms and platform enhancements.

Marketing and Sales:

Strategic Event Marketing,
Digital marketing campaigns, advertising, and sales team salaries.

Operational Costs:

Salaries, office space, and administrative expenses.

Customer Support:

Costs associated with providing exceptional user support and maintaining high customer satisfaction.

Investment Projections

We project steady revenue growth over the next five years, with a break-even point anticipated in year two. Our focus on user acquisition, retention, and product innovation will drive long-term profitability and sustainability.

Forecast Cash Flow @ 40% Growth Rate

Year 1 = $10 ml
Year 2 = $14 ml
Year 3 = $19.6 ml
Year 4 = $27.44 ml
Year 5 = $38.416 ml

Discount Each Cash Flow

Year 1 $10 ml/1+0.1 =$9.09 ml
Year 2 $14 ml/1+0.1= $11.57 ml
Year 3 $19.6 ml/1+0.1=$14.75 ml
Year 4 $27.44 ml/1+0.1=$18.78 ml
Year 5 $38.416 ml/1+0.1=$23.91 ml

Sum Discounted Values

DCF = 9.09+11.57+14.75+18.78+23.91=$78.10 ml

Tax Exemption The Qualified Small Business Stock (QSBS) may allow investors to avoid 100% of the capital gains taxes incurred when selling a stake in a startup. It is currently limited to gains of $10 ml. Must hold the stock for at least 5 years. Investors can roll into another QSBS within 5 years by using the 1045 rollover. This would apply to post-IPO shares

Vinod Sujan

Chief Technology Officer (Palo Alto, CA)

- Vinod has expertise in Blockchain, FinTech, Digital Banking, and Economics of Disruption.
- He is a transformational change leader who has used Technology driven trends to revolutionize how industry players respond to changing consumer behavior and strengthen partnerships and collaboration between Governments and Private Sector.
- He works tirelessly to reinforce and accelerate the changes so as to make them visible to the citizens. In the past he has helped many clients with Global Investor Connect Vinod passionately believes that blockchains, the technology underpinning the cryptocurrency, could revolutionize the economy of the world. Vinod wrote the high frequency trading algorithm for Goldman Sachs.
- He is a technology evangelist Vinod believes in Integrity, Commitment, Modesty, and Simplicity.
- He has an Electronics Engineering degree from Birla Institute in India and an MBA degree with specialization in financial markets from RUTGERS in New Jersey USA

David Ware

Chief Executive Officer (Austin, TX)

- David has 40 years of experience including #1 in the *nation* with Morgan Stanley, floor trader in S and P 500 pit at Chicago Mercantile Exchange, and hedge fund manager.
- Advocate of ‘Do it Yourself’ Investing.
- Collaborated with California Tech University, and wrote a mathematical algorithm to identify minimal risk, high return investments.
- Artificial Intelligence takes the emotion out of investing resulting in significantly higher returns.
- Believes Internet has democratized investing and that investing should reach all income levels.
- Labeled as the GOAT of trading by co-workers
- BBA Finance Rawls College of Business

May Ling

Managing Partner (New York, NY)

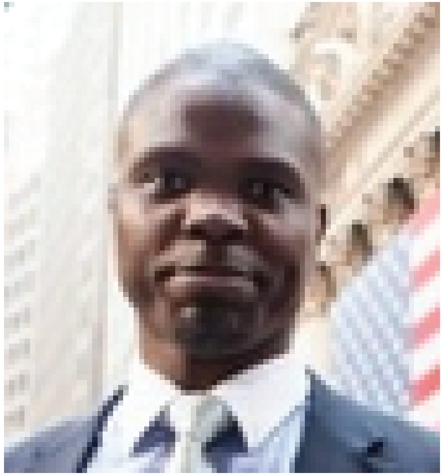
- Ms Ling has 22 yrs experience on Wall Street.
- Trading desks @ top ranked Goldman Sachs, hedge funds, and Morgan Stanley.
- Ms Ling has developed an investment style that includes an intense study of over 400 corporate reports and financials quarterly
- Combined with thorough knowledge of world markets, geopolitically, and how they work together.
- Masters degree; Columbia University
- Undergraduate degree; Northwestern University

Richard Gordon

Managing Partner in Washington DC

- Full-time stock and options trader with 20+ years of market experience.
- Background includes service in Congress, labor union leadership, and ownership of a government technology contracting firm.
- Actively trading since 2005 with a disciplined, risk-managed approach shaped by real market experience.
- Combines real-time news flow with technical analysis for precise trade entries and exits.
- Uses proven indicators and proprietary tools developed through years of testing.
- Experienced mentor who has taught and led traders across multiple online platforms.
- Also an active real estate investor.
- Focuses on long-term wealth creation through ownership in markets, real estate, and businesses.

Arnold Principal Jr (DR A)



Managing Partner in New York, New York

- 28+ years of experience in investment management, portfolio strategy, and financial leadership.
- Managing Partner at SYPCap since 2024, leading firm strategy, client investment oversight, and long-term growth initiatives.
- Former President & CEO of SYPCap for 26+ years, scaling the firm with disciplined investing and fiduciary responsibility.
- Deep expertise in portfolio management, pension funds, and institutional investments.
- Previously served as Portfolio Manager at Bank of Tokyo Mitsubishi (Pension & Investment Department).
- Early career as Associate Stock Broker at Lehman Brothers (Syndicate Department), building strong foundations in capital markets and equity distribution.
- Strong believer in structured financial planning, risk management, and long-term wealth preservation.
- Background in financial modeling.

Education

College of the Holy Cross — BA in Economics
Concentration in Chinese

Thank you.

Gurula Investor Relations
invest@ Gurula.ai