

BUSINESS PLAN

WealthZoo

Jeff Titak, Owner

March 13, 2018

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1. EXECUTIVE SUMMARY

1.1 Product

Access by means of our website and portal to pre-qualified financial advisors via videos, industry publications, articles, websites, business links, professional outlets, national trade shows, conventions, meetings, summits, symposiums and recognized industry experts.

1.2 Customers

Within the American investing community the prime target group will be the age demographic of 35 - 55, working, business savvy and economically aware, with a futuristic outlook focused on wealth production, retirement, tuition, home purchase, vacation planning, or general savings.

1.3 What Drives Us

Ongoing growth via social media awareness, usage and participation; via all current marketing media and channels available; via popularization within the finance industry by WOM, professional recognition; via support and expansion through normal national business channels.

2. COMPANY DESCRIPTION

2.1 Mission Statement

Provide a better investment education to a larger community of potential investors that enables a more informed, practical, knowledgeable, and realistic guide for reaching their investment goals.

In brief, help more people invest practically and wisely. Our mission is your success.

2.2 Principal Members

Jeff Titak CFP®, RICP® is the Founder and CEO of WealthZoo; A 7 year veteran of the finance industry with many industry certifications and awards, Jeff recognized a flawed investment model early on that was not customer centric, not user friendly and not by definition available to many. His new business model disrupts a century old inadequate paradigm made obsolete in today's social media environment. His new program radically improves the quality and likelihood of investing success, correcting its historically myopic shortcoming.

Terrence Donohoe is President, Senior Adviser and Board of Director Chairman. As a successful entrepreneur and executive throughout many diverse industries, Terry's personal investment success during his career is testimony to a sophisticated understanding of investment principles. Like Jeff, Terry sees a better way in today's investing community. "The better informed and knowledgeable investor" is today's focus. Likewise, today's RIA must sell him or herself to that business savvy potential client with a solid value proposition.

Verdi Kapuku serves as Chief Technology Officer for WealthZoo. He has been developing software since he was 12 years old and was deploying multi connection web servers on his local machine at 14 years old. Verdi briefly attended the University of Texas Arlington and pursued a BS in Computer Science but left school to pursue his entrepreneurial ambitions. He now owns a web development agency that specializes in working with businesses and start-ups in designing and developing web applications. This allows him to follow his great passion of being a modern inventor to solve problems that simplify the lives of many.

Chere Goldberg serves as the Chief Marketing Manager. Chere comes from the footwear industry where she spent over 26 years as a Product Engineer for companies such as Nike, Converse, Puma and Reebok living overseas in both China and South Korea where she managed the entire Development and Engineering Process for the footwear division. Chere briefly attended Northeastern University in Boston pursuing a BS in Graphic Design and Visual Communication, but left school to pursue her dream of creating sneakers. In 2015, Chere had taken the leap of faith by following her passion for marketing and creativity to create She She Koi Studios where she manages all Digital Marketing aspects for her clients. She is truly innovative and thinks out of the box when creating content for her clients ensuring their marketing campaigns stand out amongst their competition.

2.3 Legal Structure

WealthZoo is an Illinois LLC Corporation registered on May 16th, 2017.

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3. MARKET RESEARCH

3.1 Industry

The professional investment industry is designed to take advantage of the typical unknowing investor. So-called investment devices and wealth management tools are specifically constructed to deplete the average client's funds by assessing unreasonable fees and hidden costs. Too few honest brokers exist who put the client's financial interest first much less their long range economic health or well-being. The educated investor knows the difference. When given knowledge, they know who the best custodian of their hard earned money is and who should be their professional advisor and partner. The majority of Wall Street prefers to keep their customers in the dark and feed them misinformation rather than help them understand their true investment choices.

3.2 Customers

Our research indicates the targeted clientele group includes these characteristics:

- > Response to major life event (like inheritance, new job, marriage, loss of loved one, et cetera)
- > Average online investor is between ages 35 and 55
- > Typical investor most likely professional career oriented
- > Most investors admit to needing professional advice when asked
- > Married couples more likely to seek investment counsel than singles
- > Greater income producers more likely to seek professional investment advice
- > Typical advised investor realizes 290% household asset gain compared to non-advised

3.3 Competitors

GuideVine; XY Planning Network; WiserAdvisor; WealthRamp; Investopedia; Paladin Registry; Smart Asset; Senior Finance Advisor; Garrett Planning Network; Bright Scope; Iris.xyz;

3.4 Competitive Advantage

We have an established exceptionally strong connection to proven Chicagoland advisors. Our basic philosophy of client education and success dictates our association to historically influential, successful and trustworthy professionals. In short, better pedigree will result in better productivity not just possibilities and promises.

3.5 Regulation

Take care to explain difference between publisher portal and advisement provider.

We are not regulated by any SEC or FINRA compliance rules. We are cognizant of such regulations and because we are a "pass through" portal of information - not advice - we are considered a distributor of data and financial contacts.

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4. PRODUCT/SERVICE LINE

4.1 Product or Service

WealthZoo provides an easy to use and understand total comprehensive compilation of investment knowledge amassed in one location - FOR FREE. The pre-screened and pre-certified professional investment advisors pay to access this investment community of users. Income from these pre-approved expert advisors within this space complements the additional advertising revenue from well recognized financial industry stalwarts. This dual approach ensures profitability and stable support for this inverted business model long term.

4.2 Pricing Structure

The signed in/registered user seeking a centrally consolidated source of financial data and background information for personal investment or planning pays NOTHING. The professional titled adviser pays \$1200 per year to be listed as a trusted professional in their area of expertise. The Big Name industry vendors (and/or these expert advisors) will pay a discounted ongoing market rate for monthly digital exposure. Typically, the standard banner fees for digital will apply with their corresponding links.

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4.3 Product/Service Life Cycle

The website has been built; the basic research has been completed; the initial financing stage is pending. Launch of WealthZoo as a startup rests upon a REG CF Equity Crowdfunding program. Tied to TruCrowd (a Chicago based federally registered portal) as its backroom provider and legal compliance agent, ongoing operational costs will be deducted until the dual revenue streams generate and provide predictable economic stability by measurable growth metrics standards.

4.4 Intellectual Property Rights

WealthZoo will explore possible Intellectual Property rights once the enterprises has completed its initial funding stage.

4.5 Research & Development

Research for the project has been conducted by CEO/Founder Jeff Titak over the past three years. Documented sources, citations and financial references are included later in this plan. Library compilation sourcing, updates, websites, links and reading materials have all been assembled, and compiled by President T. M. Donohoe over the last six months of 2017. This ensures freshness and up-to-date correctness. This updating process will continue into and beyond the digital marketing efforts and throughout the years to come. Real, factual and current information coupled to its support data within the finance industry and focused on the digital marketplace will be the norm for all WealthZoo programs. "We provide, you decide" could be considered the WealthZoo motto.

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5. MARKETING & SALES

5.1 Growth Strategy

First and foremost, add qualified and proven professional investment advisors within the local arena (Chicagoland) before expanding into other regional metropolitan areas. Establish a solid Midwestern base and growth accordingly to interest, feedback and needed missing expertise.

Second, persuade, promote and sell to established and easily recognized big name industry providers and vendors who believe in the digital space and its growth potential. The tracking system and available data within the community will vindicate and support proof of advertising effectiveness and market penetration.

Third, attract paying advertisers for greater exposure and customer appeal.

Fourth, actively create, produce and publish generic investment strategies, tips and/or planning from third party sources.

Sixth, and supplementary, WealthZoo will sell apparel and typical promotional items into its growing community space.

5.2 Communication

Primarily, WealthZoo will focus on the virtual. Social media with all its diverse marketing channels will be fully exploited and implemented: email, postings, videos, blogs, tweets, Q & A sessions, expert webinars, white papers - any and all methods will be coordinated to produce buzz, grow traffic and sustain interest. Access to the member library as well as weekly/monthly updates will firmly establish our community connection and grow participation via thought exchange and information sharing. Once again, we provide - you decide will direct our activities and guide our vision.

5.3 Prospects

For the RIA and other professionals, they will be identified, contacted via phone or email, and interviewed by Mr. Titak. If they meet certain criteria, they will be invited to join as a paying advisor and topic expert.

For the paying advertisers, they will be identified, contacted via phone or email and "pitched" by Mr. Donohoe. The available financing from the initial raise will allow growth of the sales team as needed.

For possible publishers and/or financial authors both Mr. Titak and Mr. Donohoe will identify and contact as time permits possible contributors.

For all products and promotional offerings from WealthZoo, the items will be listed and available for purchase via our website.

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6. FINANCIAL PROJECTIONS

6.1 Profit & Loss

	Year 1	Year 2	Year 3
Sales	\$645,000	\$2,250,000	\$6,760,000
Costs/Goods Sold			
GROSS PROFIT	\$645,000	\$2,250,000	\$6,760,000
OPERATING EXPENSES			
Salary (Office & Overhead)	\$24,000	\$72,000	\$96,000
Payroll (taxes, etc.)	\$1,836	\$5,508	\$7,344
Outside Services	\$10,500	\$11,500	\$16,000
Supplies (Office & Operation)	\$2,000	\$2,500	\$3,000
Repairs & Maintenance	\$0	\$0	\$0
Advertising	\$24,000	\$32,000	\$40,000
Car, Delivery & Travel	\$2,000	\$5,000	\$8,000
Accounting & Legal	\$5,000	\$5,000	\$5,000
Rent	\$12,000	\$13,000	\$14,000
Telephone	\$2,400	\$3,600	\$4,800
Utilities	\$0	\$0	\$0
Insurance	\$6,000	\$6,000	\$6,000
Taxes (Real Estate, etc.)	\$0	\$0	\$0
Interest	\$0	\$0	\$0
Depreciation	\$0	\$0	\$0
Other Expenses	\$24,000	\$36,000	\$42,000
TOTAL EXPENSES	\$113,736	\$192,108	\$242,144
NET PROFIT BEFORE TAXES	\$531,264	\$2,057,892	\$6,517,856
Income Taxes	\$152,738	\$591,644	\$1,873,884
NET PROFIT AFTER TAX	\$378,526	\$1,466,248	\$4,643,972
Owner Draw/Dividends	\$0	\$0	\$0
ADJUSTED TO RETAINED	\$378,526	\$1,466,248	\$4,643,972

6.2 Cash Flow (01/01/2018 to 12/31/2020)

	Pre-Startup EST	Year 1	Year 2	Year 3	Total Item EST
Cash on Hand	\$20,000	\$20,000	\$814,364	\$3,887,656	\$4,742,020
CASH RECEIPTS					
Cash Sales	\$0	\$645,000	\$2,250,000	\$6,760,000	\$14,049,012
Collections from CR Accounts	\$0	\$0	\$0	\$0	\$0
Loan/Cash Injection	\$0	\$0	\$0	\$0	\$0
TOTAL CASH RECEIPTS	\$0	\$645,000	\$2,250,000	\$6,760,000	\$9,655,000
TOTAL CASH AVAILABLE	\$20,000	\$665,000	\$3,064,364	\$10,647,656	\$14,397,020
CASH PAID OUT					
Purchases	\$0	\$0	\$0	\$0	\$0
Gross Wages	\$0	\$24,000	\$72,000	\$96,000	\$192,000
Outside Services	\$0	\$10,500	\$11,500	\$16,000	\$33,000
Supplies		\$2,000	\$2,500	\$3,000	\$7,500
Repairs & Maintenance	\$0	\$0	\$0	\$0	\$0
Advertising	\$0	\$24,000	\$32,000	\$40,000	\$48,000
Car, Delivery & Travel	\$0	\$2,000	\$5,000	\$8,000	\$15,000
Accounting & Legal	\$0	\$5,000	\$5,000	\$5,000	\$15,000
Rent	\$0	\$12,000	\$13,000	\$14,000	\$39,000
Telephone	\$0	\$2,400	\$3,600	\$4,800	\$10,800
Utilities	\$0	\$0	\$0	\$0	\$0
Insurance	\$0	\$6,000	\$6,000	\$6,000	\$18,000
Taxes (Real Estate, etc.)	\$0	\$0	\$0	\$0	\$0
Interest	\$0	\$0	\$0	\$0	\$0
Other Expenses	\$0	\$24,000	\$36,000	\$42,000	\$102,000
SUBTOTAL	\$0	\$111,900	\$186,600	\$234,800	\$533,300
Loan Principal Payment	\$0	\$0	\$0	\$0	\$0
Capital Purchase	\$0	\$0	\$0	\$0	\$0
Other Startup Costs	\$0	\$0	\$0	\$0	\$0
Reserve and/or Escrow	\$0	\$0	\$0	\$0	\$0
Others Withdrawal	\$0	\$0	\$0	\$0	\$0

TOTAL CASH PAID OUT	\$0	\$111,900	\$186,600	\$234,800	\$533,300
CASH POSITION	\$20,000	\$533,100	\$2,877,764	\$10,412,856	\$13,843,720

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6.3 Balance Sheet

Assets

Start Date: 01/01/2018

End Date: 12/31/2020

CURRENT ASSETS

Cash in Bank	\$0	\$0
Accounts Receivable		
Inventory		
Prepaid Expenses	\$0	
Other Current Assets		
TOTAL CURRENT ASSETS	\$0	\$0

FIXED ASSETS

Machinery & Equipment		
Furniture & Fixtures		
Leaseholder Improvements		
Land & Buildings		
Other Fixed Assets		
TOTAL FIXED ASSETS (net of depreciation)	\$0	\$0

OTHER ASSETS

Intangibles	\$0	\$0
Deposits		
Other		
TOTAL OTHER ASSETS	\$0	\$0
TOTAL ASSETS	\$0	\$0

Liabilities & Equity

CURRENT LIABILITIES

Accounts Payable		\$0
Interest Payable		\$0
Taxes Payable		
Notes, Short Term (due in 12 months)		
Current Part, Long-Term Debt		
TOTAL CURRENT LIABILITIES	\$0	\$0

LONG TERM DEBT

Bank Loans Payable		
Notes Payable to Stockholders		
LESS: Short-Term Portion		
Other Long-Term Debt		
TOTAL LONG-TERM DEBT	\$0	\$0
TOTAL LIABILITIES	\$0	\$0

OWNER'S EQUITY

Invested Capital		
Retained Earnings		
TOTAL OWNERS EQUITY	\$0	\$0

TOTAL LIABILITIES & EQUITY	\$0	\$0
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6.4 Break-Even Analysis

DIRECT COSTS	Fixed Costs (\$)	Variable Costs (%)
Cost of Goods Sold	\$0	
Inventory	\$0	
Raw Materials	\$0	
Direct Labor	\$0	
INDIRECT COSTS		
Salaries	\$96,000	
Supplies	\$3,000	
Repairs & Maintenance	\$0	
Advertising	\$20,000	
Car, Delivery & Travel	\$8,000	
Rent	\$12,000	
Telephone	\$4,800	
Utilities	\$0	
Insurance	\$6,000	
Taxes	\$0	
Interest	\$0	
Depreciation	\$0	
Other Costs	\$21,000	
Total Fixed Costs	\$0	0%
Total Variable Costs	\$170,800	0%
BREAKEVEN SALES LEVEL:	\$170,800	

6.5 Financial Assumptions

6.5.1 Assumptions for Profit and Loss Projections

All assumptions are an ongoing discussion of realistic necessities based on 50 years of combined experience. Category by category, line by line, each expense has been deciphered, challenged, argued and clearly stated; projected sales are based on current efforts and their results so far to date. Extensions for further years are logical multiples reached when pre-set goals and targets are met.

6.5.2 Assumptions for Cash Flow Analysis

The same methodologies are used. The difference in numbers can be attributed to either misunderstanding the questions or math errors.

6.5.3 Assumptions for Balance Sheet

Poor math will be reviewed, updated and corrected as needs be going forward.

6.5.4 Assumptions for Break-Even Analysis

Differences in base assumptions explain any discrepancies. Corrections will be updated after first month and throughout the years on a quarterly basis from gathered feedback and data.