



# CAPITAL MARKET REPORT

## SaveDaily, Inc. (SAVY)



“SaveDaily has a singular focus to bring Wall Street caliber investment opportunities to Main Street Savers”

- Harry S. Dent, Jr.

*Economist, Author and Chairman of SaveDaily*

SaveDaily provides people of all income levels the information and tools they need to invest and manage their savings. The company's proprietary technology includes an assessment wizard and transactional and reporting software that allows anybody to quickly and easily set up and manage a mutual fund portfolio.

Just as E-Trade, Schwab, Sharebuilder and others changed the equity trading landscape forever by offering low fees and online trading, SaveDaily is offering an even greater service to the average saver - access to virtually any mutual fund in the U.S. with unlimited trading, positions and the ability to spread as little as a penny over multiple funds.



The company uses the power of aggregation to lower costs and make even the most exclusive mutual funds available to any SaveDaily customer. For the first time, an unlimited number of positions and an unlimited number of transactions within those positions, all devoid of investment minimums, can be offered to any investor class for an ultra-low monthly fee.

SaveDaily's services are offered directly to "everyday savers" as well as through financial services partners that include banks, credit unions, third party administrators, financial advisors, and other retail financial service providers who once considered the smaller savings customer to be an unprofitable market segment. Financial partners receive a "white label" platform that can be branded and offered as an in-house service, with SaveDaily invisibly operating the platform in the background.

Consumers of financial services through banks, credit unions, traditional financial service firms, and non-traditional financial intermediaries, expect ultralow price points for services generally reserved for the affluent consumers of the previous generation. In order for these financial institutions and intermediaries to retain and grow their existing customer bases they must address these facts.

**SaveDaily delivers the lowest cost private-labeled mutual fund investing platform in the industry.** Offering advice-driven investment services to the masses worldwide, for both qualified and non-qualified accounts, SaveDaily provides services that in the past were generally available to only the high net worth investor. This means that the unserved savings customers that were once shunned can now become a profitable revenue stream.

SaveDaily's ultra-low cost structure results in higher margins for partner organizations that are currently offering mutual fund investing to their existing customer base. In addition, the platform enables its partners to service profitably even the lowest income consumer segments with top-tier mutual fund investment securities, opening the door to entirely new markets and revenue opportunities. Investors now have the ability to invest amounts as small as one cent into over 13,000 plus nationally known mutual funds. This capability enables partners to profitably serve the mass market, effectively addressing the approximately **51% of households that have yet to purchase mutual funds.**

### Financial Summary

Publicly Traded: Symbol SAVY\*

Shares Outstanding: 34.6M

Stock Price: \$1.03\*\*

Market Cap: \$35.6M\*\*

52 Week Hi/Lo: \$0.15 - \$3.00

\*Company became public through a reverse merger in August, 2011.

\*\*As of October 4, 2011

Revenues, Expenses and other key financial metrics will be available in the upcoming quarterly filing.



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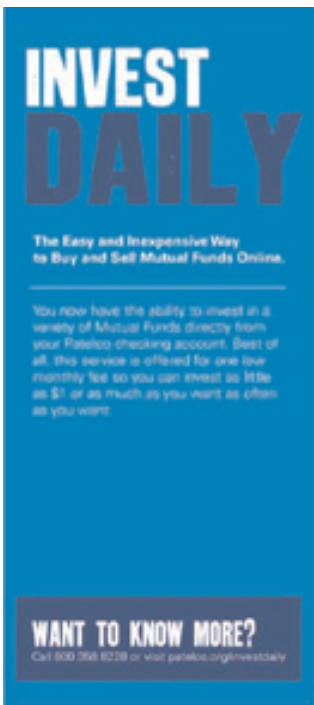
## SaveDaily, Inc. (SAVY)

**The market addressed by SaveDaily's solution represents nearly \$20.5 billion in revenue.**

Coupling straight through processing mechanisms with fully integrated front and back-end technologies and internet availability, SaveDaily drastically decreases turn-around times on account registrations and trade processing. In addition, the feature rich SaveDaily interface offers a host of best of breed features and functions, providing a single, easy-to-use 24x7 environment for accessing consolidated views of accounts and holdings.

Customers can open accounts, make investments, redeem shares or view transaction histories through websites, kiosks or ATMs. Transactions are settled utilizing the automated clearing house (ACH) network, allowing clients to invest directly from existing checking accounts into their mutual fund accounts. Through its various online portals, clients find educational information, investment and account type wizards, and can open and transact mutual fund investments in individual, joint, custodial, IRA, ESA, Qualified, 529, and HSA accounts.

Through its full service record keeping facility, SaveDaily provides participants with daily valuations and full-featured web access, all while maintaining compliance with pre-determined mutual fund models or approved product lists. All tax reporting, performance reporting, confirmation, and statement delivery is provided by SaveDaily directly to investors, or integrated into existing partner operations, for a seamless flow of regulated information to the investors.



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**Patelco** | InvestDaily

New from Patelco!

**INVEST DAILY**

As you can see in the examples on the left, the company's financial partners can advertise the SaveDaily platform to their existing clients base, greatly reducing marketing and advertising costs to the company.

Patelco is the 12th largest credit union in the country and is actively marketing the SaveDaily offering through their branded "InvestDaily" ad campaign. You can see that they are expending resources to contact their distribution channel through print, web and other means.

SaveDaily is focusing on engaging partners directly to leverage its platform for the purpose of offering financial services to the partner's audience. In these instances, SaveDaily works directly with the partner to design the solution, to ensure a successful deployment, and to promote maximum participation by the partner's consumer base.

**InvestDaily: New from Patelco!**

- Convenience**  
InvestDaily is available inside [Online Banking](#) and you make your trades directly in and out of any Patelco [checking account](#).
- Control**  
Manually invest as you please or set up recurring investments for as little as you like. Regular investments help to offset market fluctuations.
- Cost\***

|                    |  |
|--------------------|--|
| <b>InvestDaily</b> | <b>\$5.95 per month for UNLIMITED trades</b>               |
| Schwab             | \$8.95 per trade   |
| eTrade             | \$7.99 - \$9.99 per trade                                  |
| ShareBuilder       | Up to \$19.95 per trade or \$4.00 per automatic investment |

Business relationships are structured so that partners pay SaveDaily a setup fee between \$10,000 and \$30,000 depending on the number of interfaces they are deploying. This fee is paid at contract execution to ensure that the resources needed for design, partner integration, and deployment of the SaveDaily platform is funded up front. Partners are then charged a recurring monthly fee per account, collected monthly, quarterly, or annually.



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**Revenue sources include set up fees, monthly account fees, and money management fees.**

The flexibility of the SaveDaily fee engine, built into the platform, accommodates its partners' varying business models, including any existing fee structures they have in place. For instance, banks may prefer to charge a monthly fee, rather than an annual, or may prefer to institute a transaction-based fee. SaveDaily's platform can levy virtually any fee structure on its partner's behalf and remand those fees directly to the partner.

Virtually all mutual funds offered through SaveDaily pay 12b-1 or service fees to SaveDaily for recordkeeping expenses. This fee is a recurring fee paid quarterly that is calculated based on total assets under management driven by SaveDaily investors into the mutual funds. As SaveDaily matures and its client base and assets under management increase, the revenue associated with money management increases. Due to the growth nature of mutual funds, SaveDaily's revenue from money management will increase not only when investors add to their accounts, but also when the mutual funds increase in value.

### Current Partnerships



Count on more.®




BNY MELLON



A xerox Company



CREDIT UNION



PlanMember Securities Corporation

*Planning your future...today.®*

**Become a  
SaveDaily  
Partner**



- More Choices for Your Clients
- Web Access
- Record Keeping
- Tax Reporting
- Statement Delivery
- Daily Valuations
- Integration into Existing Operations

SaveDaily has partnered with UMB Bank, N.A. to provide Safe Harbor Automatic Rollover IRAs to terminated participants of qualified retirement plans, and has entered into over 1,500 agreements with retirement plan sponsors to handle their Safe Harbor Automatic Rollover IRAs. SaveDaily's platform has been adopted by Patelco, one of the largest credit unions in the U.S., to provide investing services to their members under Patelco's InvestDaily brand. SaveDaily launched an HSA investment sub-account product in 2007. The product is designed to link with existing banks and other entities that provide or manage direct deposit account support for HSAs. In September of 2007, SaveDaily was selected as the investment solution for ACS, the largest HSA provider in the country, who began deployment of the company's solution to its client base in October of 2008. Most recently, the company entered into an agreement with PlanMember Securities Corporation.

In the last six months the company has virtually doubled its assets under management on the platform, and is seeing continuous growth, both organically through great adoption of current participants' customers, and through the acquisition of financial partners. While the company has the ability to aggregate customers directly through the company website, the core marketing focus of SaveDaily is to concentrate on building relationships with financial partners.



### Market Verticals

- Qualified/Non Qualified Retirement Plans
- Health Saving Accounts
- Safe Harbor Automatic IRA Rollovers
- Direct to Consumer
- Non traditional intermediaries (prepaid, loyalty)
- Small Investor Accounts



**SaveDaily currently  
enjoys first-mover status  
in this market**

## Background

SaveDaily, Inc. is a Nevada corporation that does all of its business under SaveDaily.com, Inc, which was incorporated in May 1999 as a C corporation in the state of California. To date, SaveDaily has been funded with nearly \$12 million in equity from private sources and has spent 8 years developing its technology solutions in conjunction with key firms in a variety of verticals within the financial services industry. It has 10 employees, its solutions are mature, and the company has been actively marketing them since 2007.

SaveDaily.com, Inc. is registered with the SEC as a Registered Investment Advisor. As a federally registered investment advisor, SaveDaily is authorized to provide investment advisory services in all fifty states. SaveDaily's activities are regulated by the SEC pursuant to the Investment Advisors Act of 1940 (the "Advisors Act") and the rules promulgated by the SEC under the Advisors Act.

SaveDaily currently has the lowest cost mutual fund investing solution in the industry, an all-electronic model, and proprietary sub accounting technology. Due to the platform's ultralow cost structure, SaveDaily is alone in its ability to enable profitable distribution of mutual fund products to the emerging mass markets and affluent markets. No single competitor matches the company's advantages or enjoys its unique breadth of expertise.

## Management

**Harry S. Dent, Jr., Chairman**, is widely recognized as one of the world's foremost experts on the business impact of economic, technological and demographic trends in society. A renowned investment strategist and international best-selling author, Mr. Dent also advises the AIM/Dent Demographic Trends Fund and the Van Kampen Roaring 2000s Unit Investment Trust, and manages the Dent Strategic Sector Fund.

**Jeff Mahony, CEO**, is a founding member of SaveDaily and has more than 17 years experience in Internet Strategy development and large-scale project management for financial trading systems. Prior to joining the company Mahony served as founder, President and CEO of the Jeda Group, an Internet strategy firm serving small and middle - market financial companies. He has also worked with TRW's Space and Defense Sector to Smart Technologies, a start up focused on financial modeling using predictive algorithms.

**Pauline Schneider, CFO**, has served in an executive capacity with several private and public companies and since June 2008 and has been an independent consultant to various corporations for which she provides accounting and business advisory services. From May 2007 through June 2008 she served as a management consultant for House of Taylor Jewelry, Inc. where she was the Chief Financial Officer from October 2005 through April 2007.

**Greg Vacca, President**, has had extensive financial services experience with senior management positions in First Nationwide Investments, Cal Fed Investments and US Bancorp Investments, in addition to consulting with major insurance, investment and other financial institutions. His industry service includes Director/President of the Financial Institutions Insurance Association (FIIA), President/Director of the Bank Insurance and Securities Association (BISA), and Trustee for the National Association of Insurance and Financial Advisors (NAIFA).

## Investment Considerations

- Vast Market Opportunity
- Critical Need for Services
- Tier One Partnerships
- Experienced Management
- Recurring Revenue Model
- Software Margins
- Development Finished
- Proven Model
- Generating Revenue
- Limited Competition
- Low Marketing Costs

**More Information:  
Chris Rosgen  
949.481.9739**

The statements included in this executive summary concerning predictions of economic performance and management's plans and objectives constitute forward-looking statements made pursuant to the safe harbor provisions of Section 21E of the Securities Exchange Act of 1934, as amended, and Section 27A of the Securities Act of 1933, as amended. These statements involve risks and uncertainties that could cause actual results to differ materially from the forward-looking statements. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this summary. SaveDaily, Inc. undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. Readers should refer to SaveDaily filings with the Securities and Exchange Commission, available at [www.sec.gov](http://www.sec.gov) for more information regarding SaveDaily and its business. Capital Market Relations is being compensated by SaveDaily, Inc. in the amount of \$3,500 per month to conduct an investor relations campaign and in addition will earn 16,500 shares of restricted common stock per month during the course of the campaign.