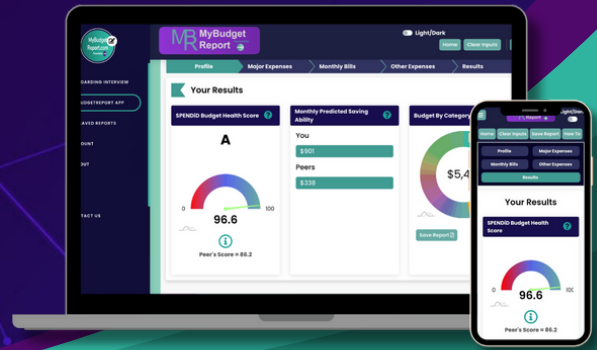


PREDICTIVE CASH FLOW HEALTH ASSESSMENT IN MINUTES



MYBUDGETREPORT

by SPENDiD takes simple information about the user and their major expenses, and automatically creates a fully customizable budget. It then compares & analyzes their budget vs their peers, creating simple awareness in minutes.

We highlight exactly where they may be overspending & offer resources to guide the user on **how** to make needed changes.

WHY CHOOSE US?

We don't just tell users the problem. We provide them with the tools & resources needed to proactively solve them. By knowing where and how to make adjustments, users can start saving money & setting themselves up for long-term financial success.

KEY FEATURES

- Easy Onboarding Interview**
 No need to connect financial accounts. Users can just answer a few easy questions about themselves and their major expenses that they'll know off the top of their head.
- SPENDiD Budget Health Score**
 A simple, objective 'grade' of a user's budget. Simple to understand, a score of 80 (a B grade) or higher is needed to consistently be able to grow savings and/or reduce debt.
- Peer Benchmark Data**
 We compare a user's monthly budget to households similar to theirs using unbiased government-sourced consumer spending data*.
**DATA UPDATED MONTHLY*
- Improvement Opportunities**
 Our powerful algorithm analyzes a user's budget, letting them know which expenses they may be overspending on compared to their peers.

- Financial Literacy Resources**
 With each recommendation our financial literacy content partner, Centsai, provides users with resources to help solve cash flow challenges.
- Monthly Saving Ability**
 Users can stop wondering how much they should be able to save. We predict the monthly amount they're able to put away into savings or allocate to pay down debt.
- Your Budget Model**
 We believe in the 50-30-20 budget model. Users should try to spend no more than 50% of their income on needs and 30% on wants, leaving 20% for financial goals. We give users a snapshot of how they & their peers stack up to this proven budget model.
- Easily Play "What If"?**
 Thinking about relocating to a new city or purchasing a new vehicle? Users simply update their profile or expense data with the "what-if" information. They'll see a new budget health score indicating if they will still maintain their desired cash flow ability under the new scenario.



MyBudgetReport By SPENDiD Really Is That Simple



STEP 1

Create an account



STEP 2

Answer a few questions



STEP 3

Review your SPENDiD Budget Health Score



STEP 4

Peer benchmarks



STEP 5

Confidently take action to better cash flow health

Unleash the potential of validated financial awareness with MyBudgetReport.
Offer a smarter, simpler way to budget.

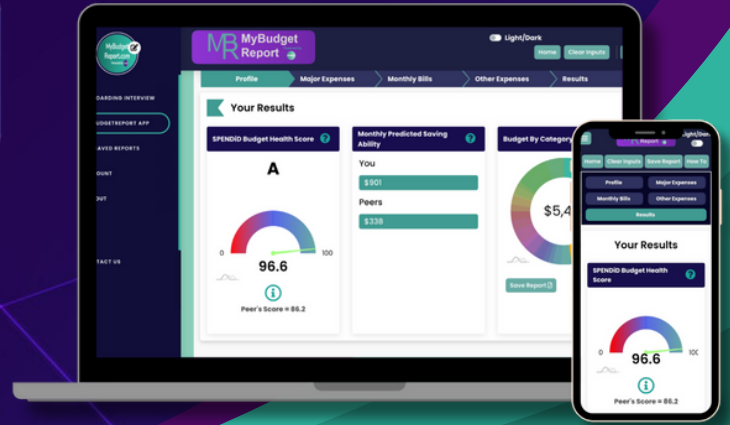
CONTACT US:



support@spendid.io



mybudgetreport.com



PREDICTIVE CASH FLOW HEALTH ASSESSMENT PLATFORM FOR FINANCIAL ADVISORS

**EFFECTIVE ADVISORS GET "ON THE SAME PAGE"
QUICKLY AND EASILY WITH CLIENTS**

WE MAKE THAT POSSIBLE

PLUS

**MYBUDGETREPORT MAKES THE
PROCESS OF UPDATING AND
REVIEWING CLIENTS' BUDGET
HEALTH FAST AND SIMPLE.**

FEATURES

- Two Administrators
- User Engagement Analytics
- Unlimited Usage
- User Cloud Data Storage
- SPENDiD Scoring Analysis
- Predicted Monthly Saving Ability
- Peer Benchmark Data
- Links to Centsai's "Get Advice" Articles
- CentsaiOne Financial Literacy Library
- Downloadable .pdf Reports
- Admin User Management Dashboard

**Also, client data from
MyBudgetReport by SPENDiD can
be passed to other advisor
software for updating projections,
financial modeling, and more.**

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