

SafeWise

Insurtech ————— 100% digital Life Insurance with Investment

Neoinsurance, the new era of insurance in LATAM

If you regret not having invested in a neobank when you had the chance, read this, you will be interested



Investor Deck



Today's life insurance remains in the last century

- ✗ **Infinite procedures to purchase them**
A lot of bureaucracy and conditions hard to understand
- ✗ **Insurers that reject**
They exclude people who don't pass their strict filters
- ✗ **Customers are numbers**
With a cold and corporate treatment

THE RESULT?




<15% Of Latin Americans have life insurance
vs **50%** in the USA

The same thing happened in the banking sector

But neobanks like **Nubank** have broken the rules to improve people's relationship with their money

nu +100M Customers in Latam in 10 years

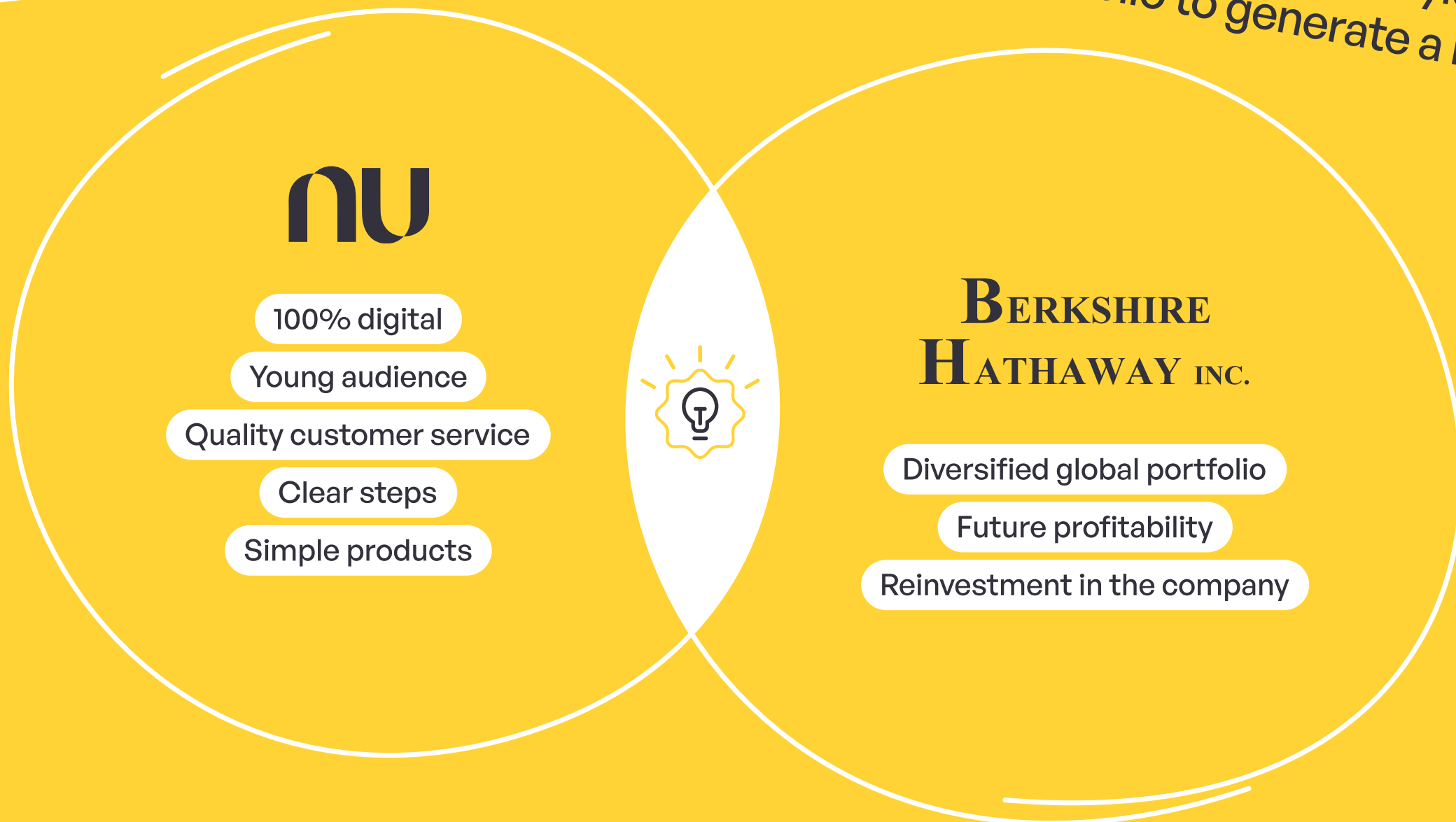
~~Obstacles~~ ~~Bureaucracy~~ ~~Fees~~ ~~Offices~~

-  **Accessible and digital**
From any mobile, from anywhere
-  **Human and clear**
Financial products that are easy to understand and contract
-  **Open for all**
Lower operating costs to reach a larger audience



Why don't we create life insurance with Nubank's success formula?

And do we also invest the premiums in a Berkshire Hathaway-style global portfolio to generate a return?






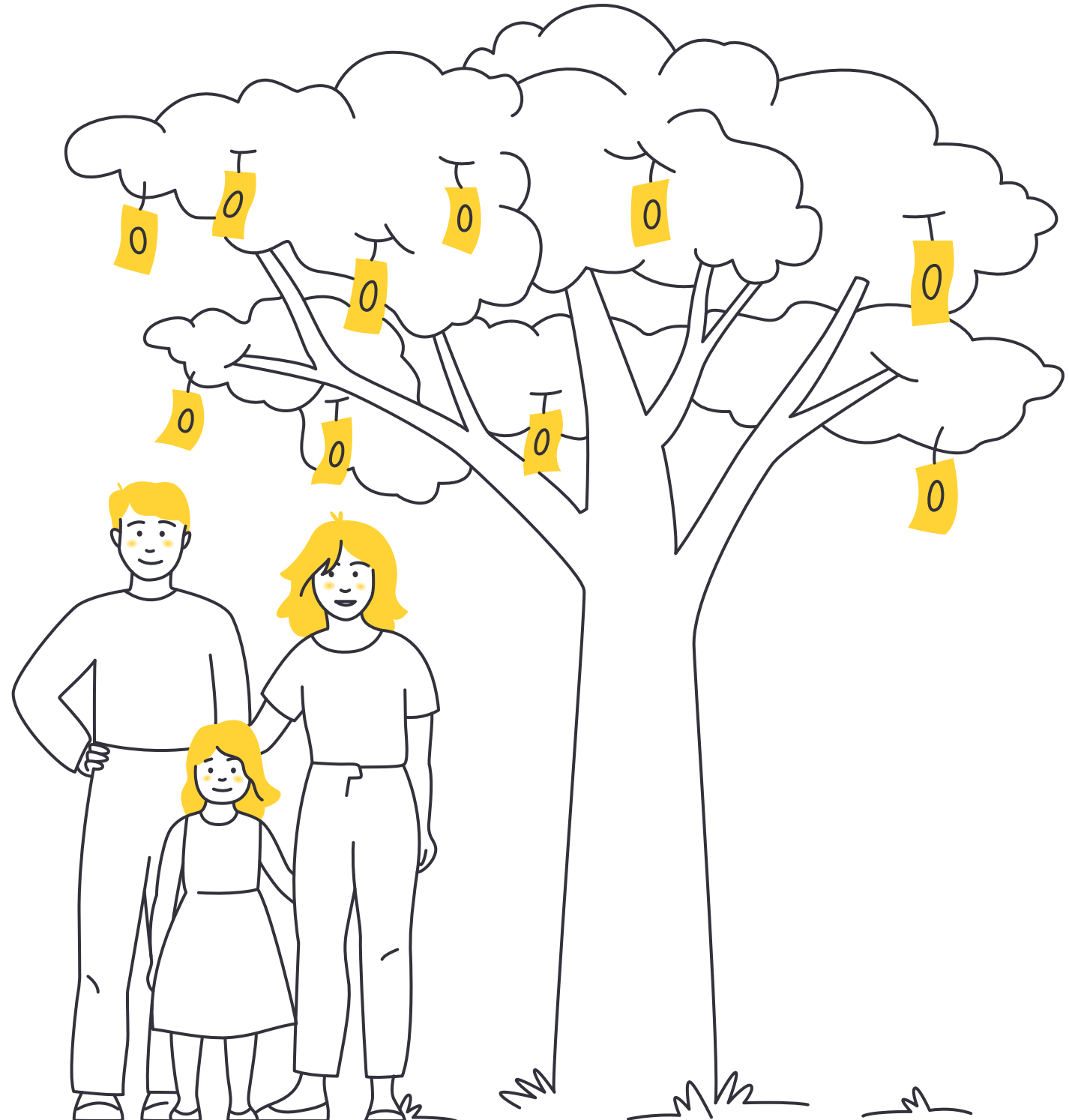
From this union SafeWise is born

To make life insurance accessible to every person

LIFE INSURANCE WITH INVESTMENT

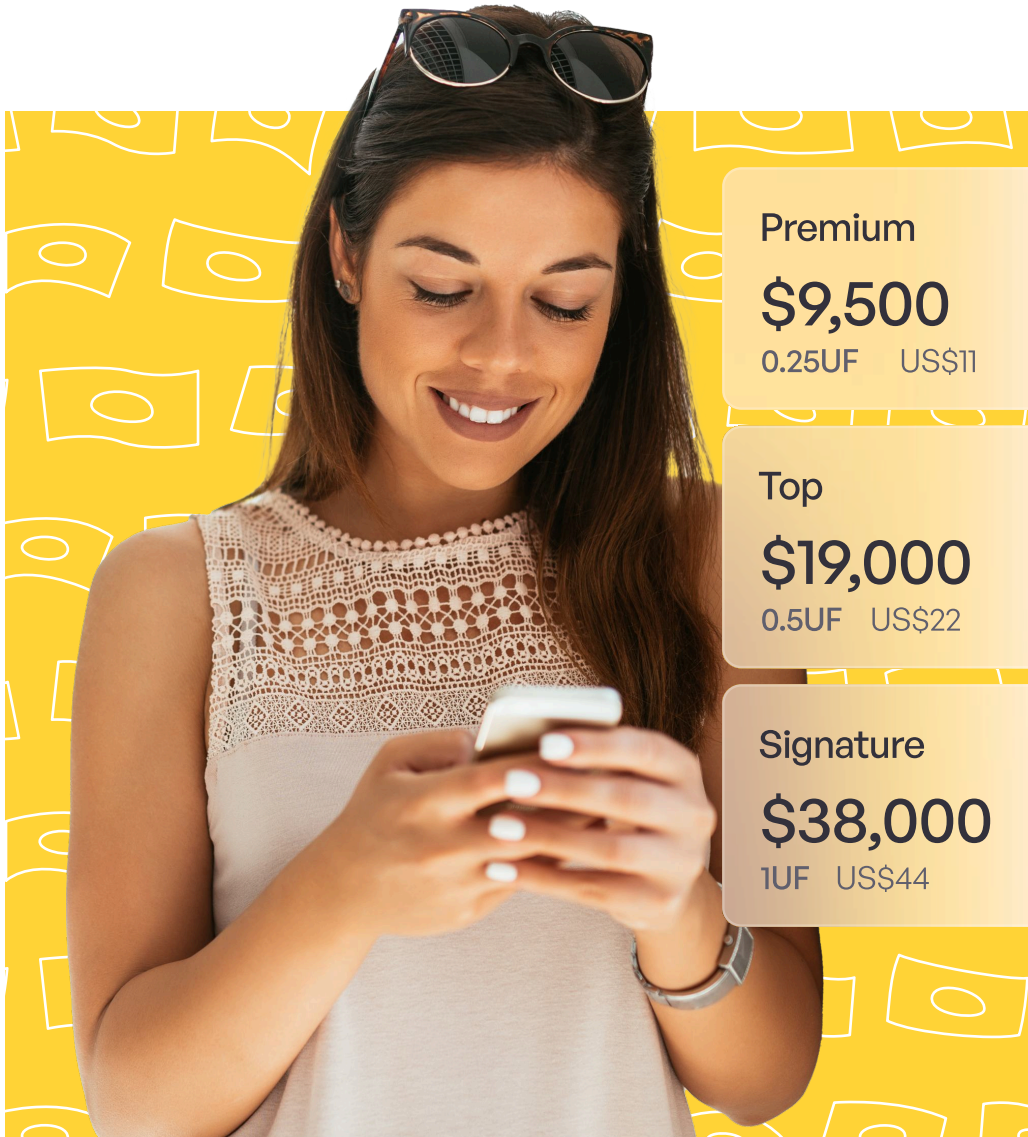
Protect those you love while generating future wealth to enjoy

-  **Simple access**
From mobile. Smooth, clear and transparent procedure
-  **With operational efficiency**
The minimum possible infrastructure to optimize costs
-  **Creating the SafeWise community**
Sense of belonging, in which clients share interests in finances, entrepreneurship, savings and business



Simple: a single insurance, 3 plans

Self-service, with the best premium/coverage ratio

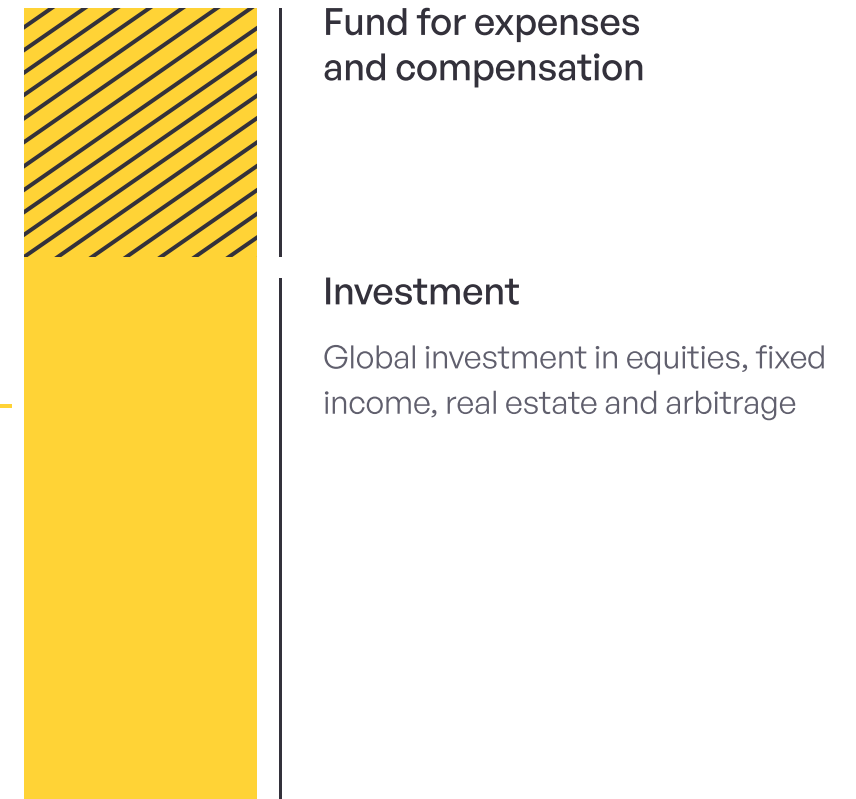


Premium	\$9,500	1%
0.25UF US\$11		Return
Top	\$19,000	2%
0.5UF US\$22		Return
Signature	\$38,000	4%
1UF US\$44		Return

* Amounts in CLP
Profitability based on UF

A float that we invest

We generate a float with the total premium amount. Part of it is used for compensation payments and operational expenses, while the other part is invested



The potential is enormous

Latin America is the market experiencing the most growth, with insurance penetration lower than that of the USA and Europe

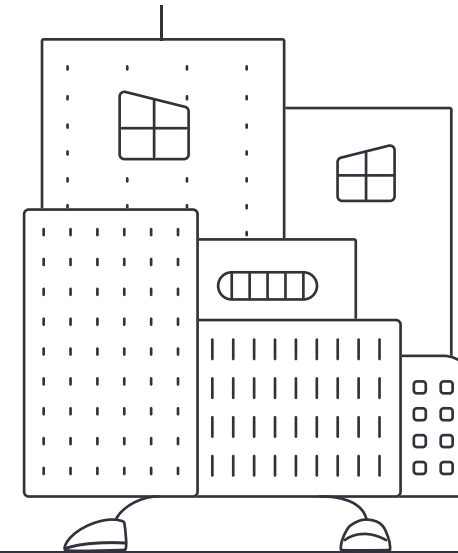
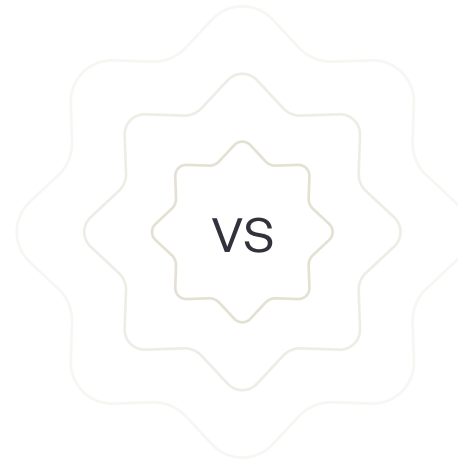
Chile in figures

life insurance	\$7B /year
Growth 2023	15%
CAGR until 2034	8%



Huge, rigid and slow corporations versus agile insurtech

Our blue ocean. Current companies sell a transaction before death. Our focus is building a more financially secure future, where customers form a community to improve their finances and find support.



SafeWise

- Life
- Democratization
- Clear step by step
- Community
- Agile processes
- 100% digital low cost
- Investment and future return
- Welcome Pack
- Focus on 1 product
- Efficient
- Best experience

Competitors

- Death
- Rejection
- Inconvenient processes
- Cold and distant relationship
- Paperwork
- Transaction
- Offices and brokers
- Saving
- Múltiples productos

We seek the minimum operating cost, with the best customer experience

5 companies dominate
73% of the customers

None with a model
similar to ours

Penta Vida

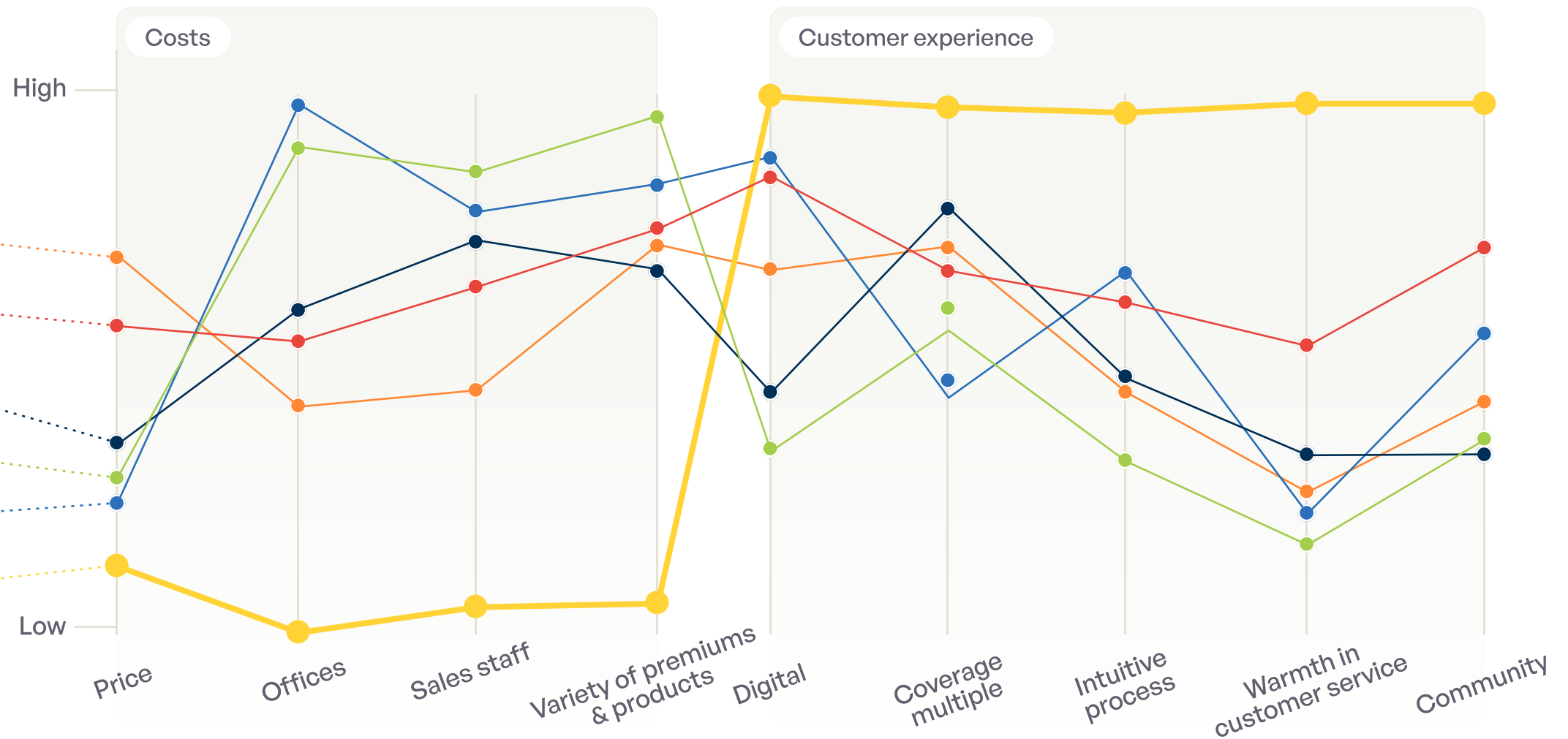
confuturo
SOMOS CChC

consorcio

MetLife

Bci Seguros

SafeWise





Founder

Leonel Núñez

My work experience has led me to develop a series of key soft skills for entrepreneurship and investments

Apprentice Always up-to-date to make informed decisions

Self-taught Exploring and mastering new fields

Contrarian Questioning the status quo helps me identify unique opportunities

Investor Evaluating risks and benefits with precision is part of my daily routine

Pragmatic I seek practical and effective solutions in complex environments

In search of



COO

With expertise in the Chilean life insurance market



CTO

With expertise in CRM, software development for large companies, data storage, cybersecurity and customer support



Business Angels

We are inviting prominent people from the fintech world and neobank founders to be part of SafeWise.

We seek to collaborate with their entities as a custodian bank to maximize performance.

Guided by 5 principles,
with 5 tools to achieve an
excellent experience

PRINCIPIOS

Practicality

Simply a service with 3 plans

Excellency

User experience and community

Transparency

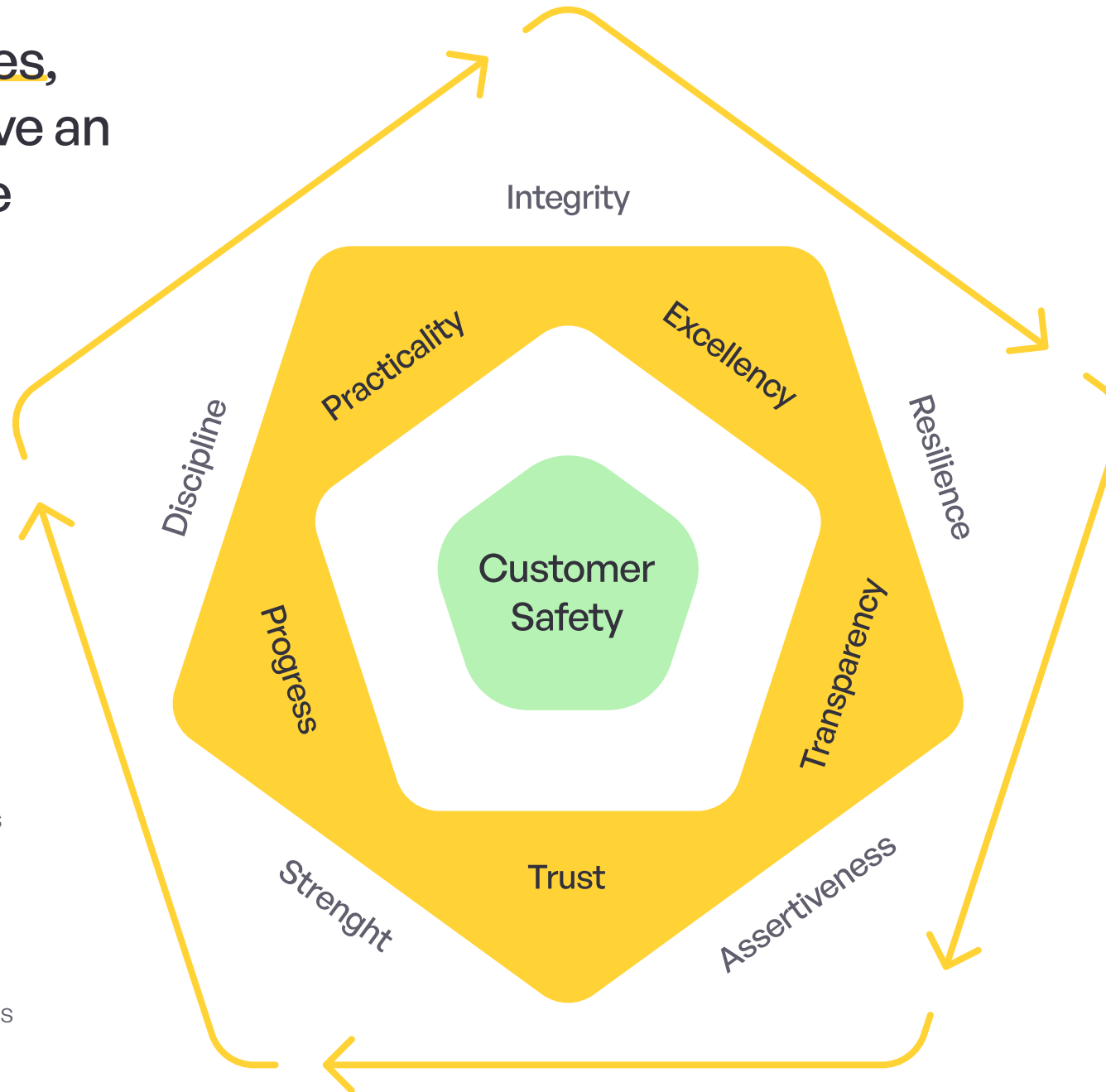
No fine print and streamlined processes

Trust

Assets solving problems

Progress

According to the needs of the customers



TOOLS

Discipline

Diligence and organization

Integrity

Kindness, seeking a win-win

Resilience

Learning and experience

Assertiveness

Communication

Strenght

Perseverance and resilience in the face
of negative attitudes and comments

Projections

- Gross income
- Expenses
- EBIT

Base data

Figures in USD \$

Premiums from 0.25UF / USD \$11
The lowest in the market

x1000 coverage multiple
The highest on the market

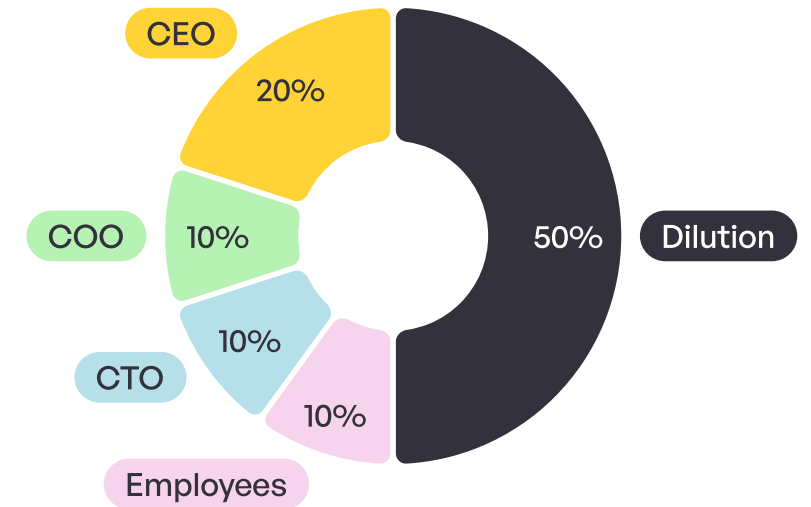
50% compensation ratio
the first 4 years



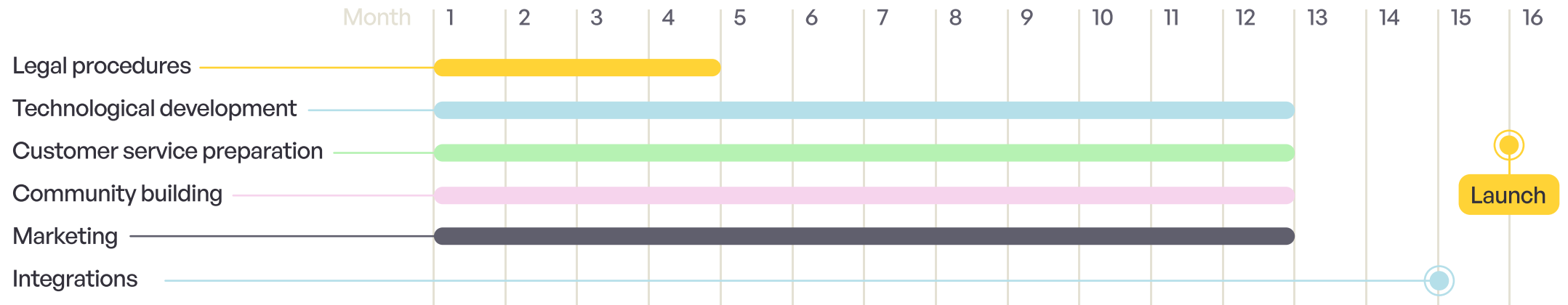
PreSeed



Cap Table Estimated



Roadmap



The perfect ingredients to stomp



The lowest ratio <30%

Due to a young audience, and with a (life) insurance, the longest period until compensation



Easily scalable model

100% digital, minimal infrastructure and self-service, following the success of Nubank



In a blue ocean

Against corporate giants with more rigid philosophies and slow execution



SafeWise

The world of insurance is going to change,
with or without you, that's for sure

You decide whether you want to be
part of it or watch others join in.

Let's talk

Leonel Núñez

+56 9 2190 8399

hleonp@safewise.cl