



memoresa

manage your life digitally

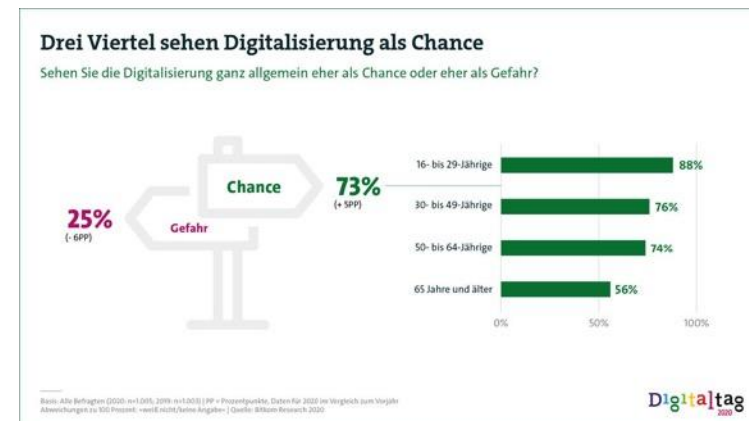
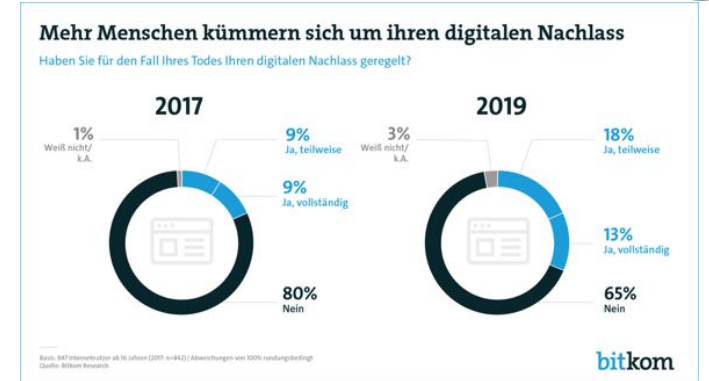
Need



86% of Germans haven't taken care of their digital heritage because they don't know how¹

35% of Germans can imagine using an online platform such as memoresa²

73% of Germans see digitization as an opportunity,
5% more than last year³

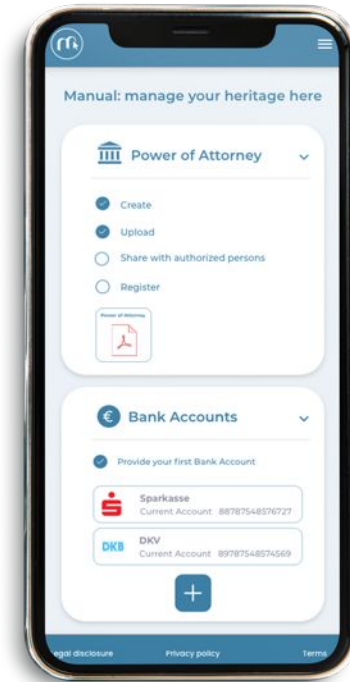
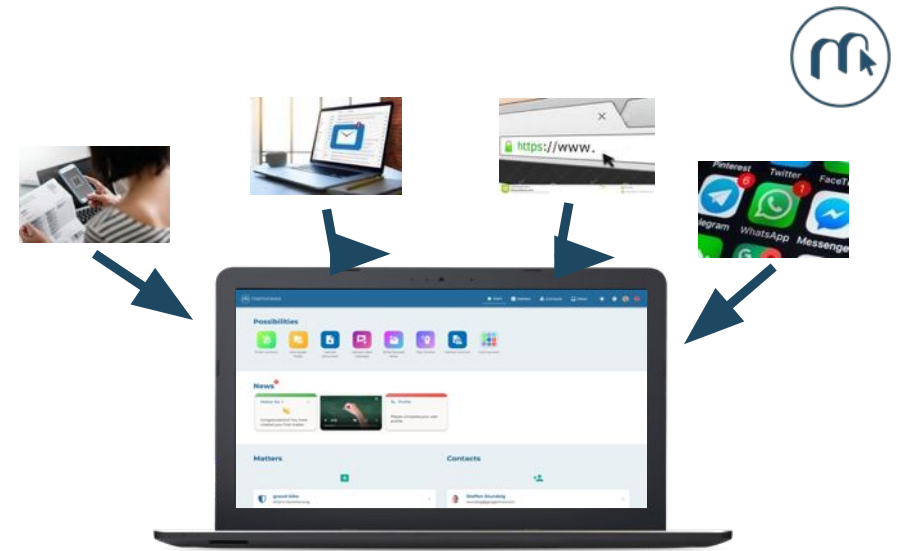


memoresa is an online portal with which everyone can digitally regulate their lives in order to gain relief, time savings and data sovereignty through automatisms, GDPR conformity and intelligent documents instead of just PDF files.

Solution

A platform, where:

- all relevant contracts and documents can be stored in compliance with **data protection regulations**
- **interactive instructions** answer the question: what should I store when and why?
- data can be easily shared with **trusted people**
- all data is **securely** stored and on **German** servers and available at **all times**
- **trusted** people are available for getting help
- all processes are **legally** audited



Benefits for costumers



instruction: they are guided through the process and don't need to think about what still needs to be done

overview: they always have a good overview of their contracts, accounts and data

clarity: they have provided for their loved ones and are free and relieved



Target group



People, who want to make provisions for themselves and their loved ones and want to tidy things up.

People, who **take care** of such people, e.g.:

- adult children for their (old) parents
- carers for their customers
- tax consultants for their clients
- doctors for their patients
- brokers for their clients

This results in multipliers in the B2B2C range, which drastically reduces the costs of user acquisition.



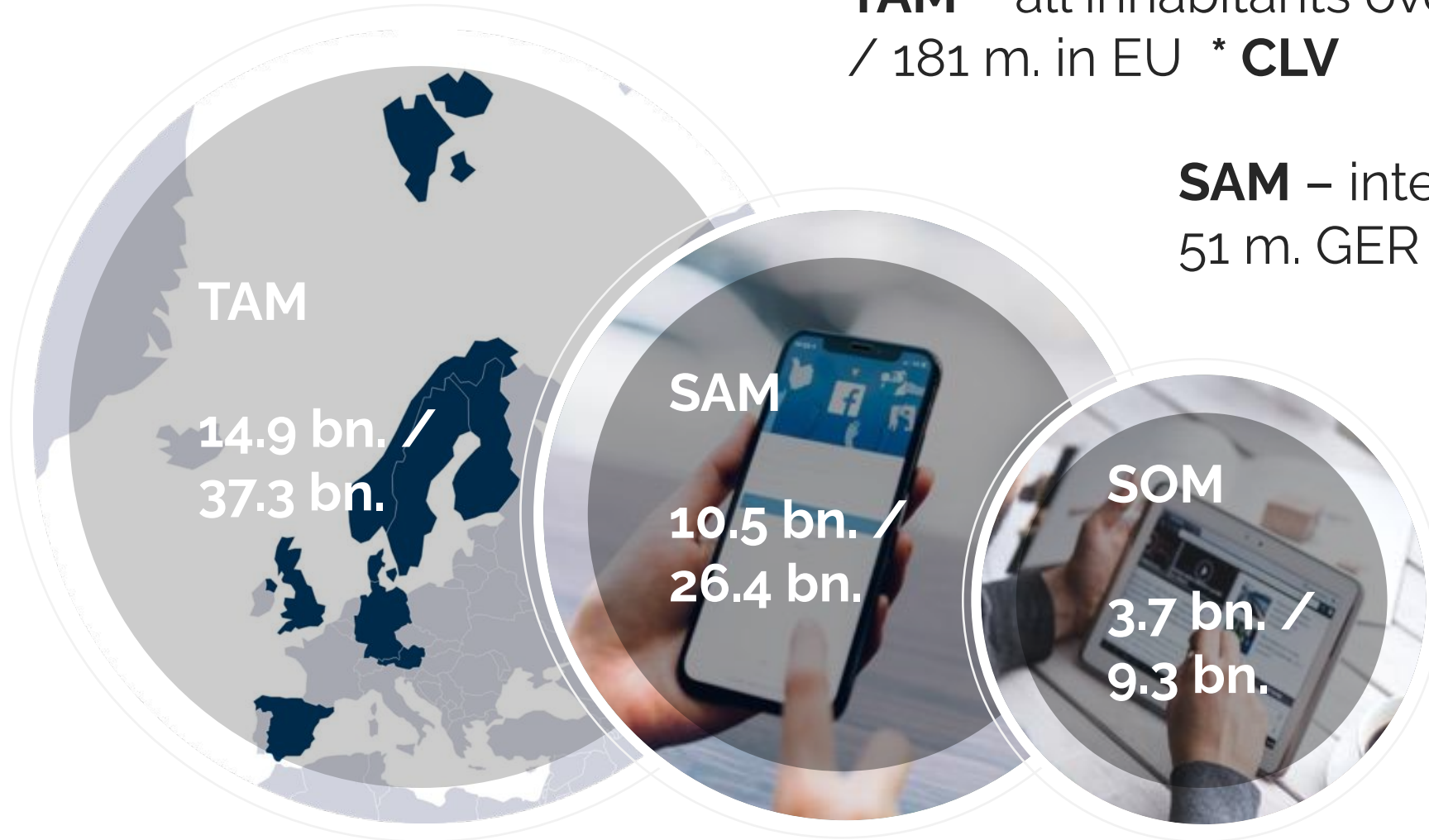
Market in € – GER / EU



TAM – all inhabitants over 14 years, 72 m. in GER
/ 181 m. in EU * **CLV**

SAM – internet users over 20 years,
51 m. GER / 128 m. in EU * **CLV**

SOM – 35% of SAM,
17.9 m. in GER /
44.8 m. in EU * **CLV**



Sales – B2B2C



Various industries act as multipliers. LOIs and cooperation agreements already exist.

Tax consultants (approx. 14,600): *“...Especially the integration of the...entrepreneurial powers...very interesting for us”*

Nursing homes (approx. 17,900): *“...storage of our clients' powers of attorney and documents much more transparent...”*

Notaries/lawyers for heritage (approx. 11,750): *“...memoresa is the interface between the analogue and digital world...”*

Insurance companies (e. g. VIG 22 m. costumers): *“...memoresa is a very good addition in the context of estate planning for our insured...”*

Utilities sector, brokers, financial advisors...



Bundesministerium
der Justiz und
für Verbraucherschutz



Testators can already regulate the procedure with the data after death during their lifetime and thus prevent an unregulated handling of the estate. This possibility originates from the right to information self-determination that existed during his or her lifetime.

Study in 2019: Der digitale Nachlass; 387 pages; German

Sustainability



| | |
|--------------------------|------|
| insurances per person | 5,78 |
| sheets of paper p.a. | 18 |
| bank accounts per person | 4,68 |
| sheets of paper p.a. | 48 |

sheets of paper in total p.a. 66

reduction of paper with 100.000 users p.a. :

| | |
|---------------|--------------------|
| water | 1.716.000 l |
| wood | 99.000 kg |
| energy | 349.800 kWh |
| CO2 | 34.320 kg |





Our green contribution

- development of digital identity (photos, chats, online accounts)
 - no paper needed, but server resources are consumed
- **digital footprint is growing**

Our goal

keeping digital footprint as small as possible

Realization

- $\frac{2}{3}$ of analog folders can be recycled
- sensible order, reduction and network older system
- documents can be shared with contacts and be cancelled from portal
- arrange termination for online accounts after death
- our servers are powered by renewable energy



Roadmap



Q3/Q4 2019 **PREPARATION/PROTOTYPING**



Idea



Team setup



Website/SEA/marketing

Q1-Q3 2020 **GO LIVE**



MVP



First real customers

Q4 2020 **Rollout Germany**

Q2 2021 **ROLLOUT Europe**

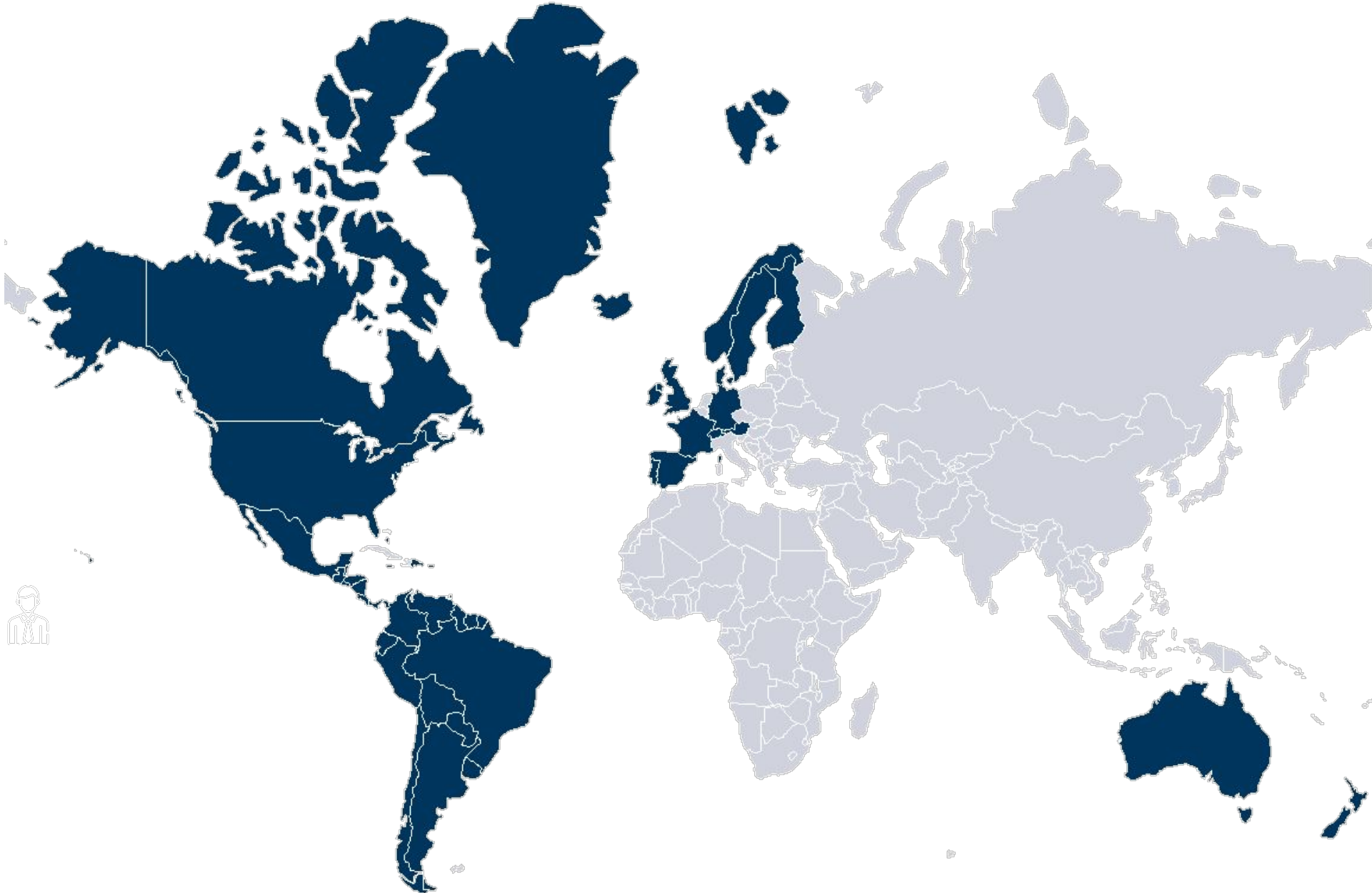


Partner integration



Break Even in Q3 2022

2023...





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