Using data to help Canadians achieve their financial goals.
We designed Mylo based on customer discovery with over 10,600 Canadians.

- 44 1 on 1 interviews
- 10k Google Consumer Surveys
- 335 Friends & Family Surveys
Canadian millennials need help saving and investing.

- **SAVING MONEY**
  - 52% Have <$1K saved

- **PAYING OFF DEBT**
  - 38% Difficulty repaying debt

- **GROWING WEALTH**
  - 35% Want an easy way to invest
Mylo rounds up your purchases, and invests the spare change.

**CONNECT**
Create a Mylo account and link your bank to the app.

**SPEND**
Use your debit and credit cards to make purchases as usual.

**INVEST**
We round up to the nearest dollar and invest the change.
Our data-driven research was super-charged with data from over 90,000 Mylo users.
MYLO USERS: DEMOGRAPHICS

90K USERS
80% MILLENNIAL
65% MALE

ON: 32%
QC: 28%
AB: 15%
BC: 14%
Other: 11%
What is your knowledge of investment?

a. I do not know anything about it.
b. Minimal. I am a beginner.
c. I am knowledgeable.
d. I’m an expert.

47% BEGINNERS
What is your approach to investment?

a. I have a long-term perspective.
b. Highest risk, for potential higher return.
c. I do not want any loss whatsoever.
d. I want additional income.

40% HIGHEST RISK
Your investments have fallen in value. How do you react?

a. Sell everything to stop my losses.

b. No reaction. It happens!

c. I would invest more.

d. Sell some to reduce my losses.
MYLO USERS: FINANCIAL PROFILE & DATA

ANNUAL INCOME

- Annual Income

TRANSACTIONAL DATA

- Expenses
- Merchants
- Transaction frequency
- Mortgage payments
- Insurance payments
- Car payments
- Term renewal dates

FINANCIAL PRODUCTS

- mastercard
- CIBC VISA
- Signature RBC Rewards Visa
- TD CASH BACK VISA
- SCENE VISA card
- Visa Infinite Avion
- TD GREEN VISA
- Cash Back MasterCard
- TD REWARDS VISA
- Tangerine Money-Back Credit Card

TOP 10 CREDIT CARDS
Our users’ financial goals are our first priority.

<table>
<thead>
<tr>
<th>Goal</th>
<th>Users</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>30%</td>
</tr>
<tr>
<td>Travel</td>
<td>28%</td>
</tr>
<tr>
<td>House</td>
<td>14%</td>
</tr>
<tr>
<td>Vehicle</td>
<td>7%</td>
</tr>
<tr>
<td>Pay off debt</td>
<td>4%</td>
</tr>
</tbody>
</table>
KYC DATA:
Your investments have fallen in value, how do you react?
KYC DATA:
Your investments have fallen in value, how do you react?

ASK AN EXPERT
Why did I lose money on my investments?

BY DAVE FORTIN, CFA
GOAL DATA
28% of users have a travel goal
Vacation calling? Here’s how to save on summer travel

The cost of travelling the world can be expensive, but it doesn’t have to be.
The Investing Habits of Canadian Women and Men: A Data Analysis of Mylo Users

BY PHIL BARRAR
INVESTMENT KNOWLEDGE OF MYLO USERS

WOMEN
50%

MEN
28%

49%
We’re evolving the product with the launch of Mylo Advantage

24% of Mylo users have a TFSA

50% of Canadian AUM in socially responsible investing

90% of Canadians have a loyalty card
Join us in helping Canadians achieve their financial goals.
Phil Barrar
Founder & CEO
pbarrar@mylo.ai