

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

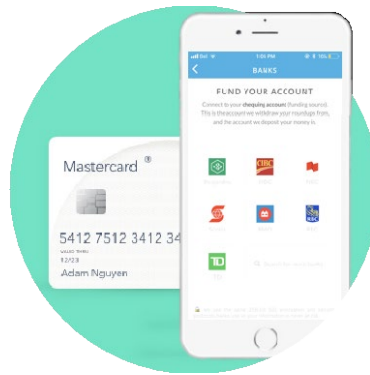
**35%**

Want an easy way to invest





# Mylo rounds up your purchases, and **invests the spare change.**



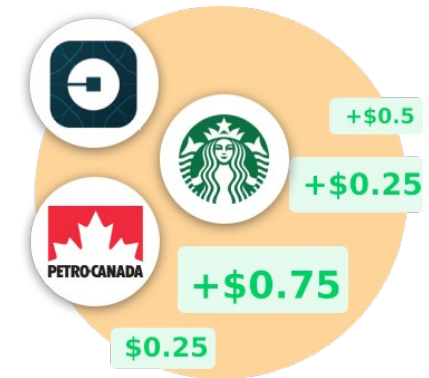
## CONNECT

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.

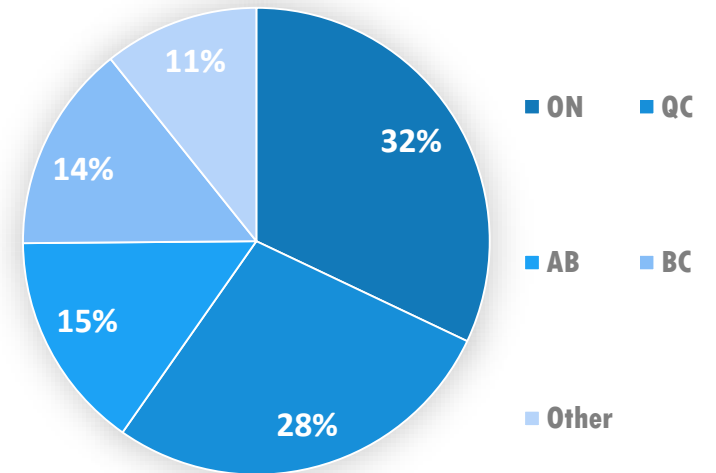


# MYLO USERS: DEMOGRAPHICS

**90K**  
USERS

**80%**  
MILLENNIAL

**65%**  
MALE





## MYLO USERS: KNOW-YOUR-CLIENT QUESTIONS

**47%**

**BEGINNERS**

### 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.

# MYLO USERS: KNOW-YOUR-CLIENT QUESTIONS

## 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**





## MYLO USERS: KNOW-YOUR-CLIENT QUESTIONS

**53%**

**DO NOTHING**

**Your investments have fallen in value.**

**How do you react?**

a. Sell everything to stop my losses.

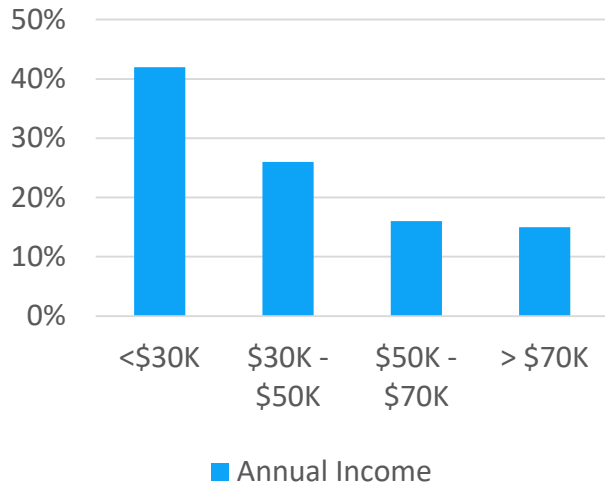
**b. No reaction. It happens!**

c. I would invest more.

d. Sell some to reduce my losses.

# MYLO USERS: FINANCIAL PROFILE & DATA

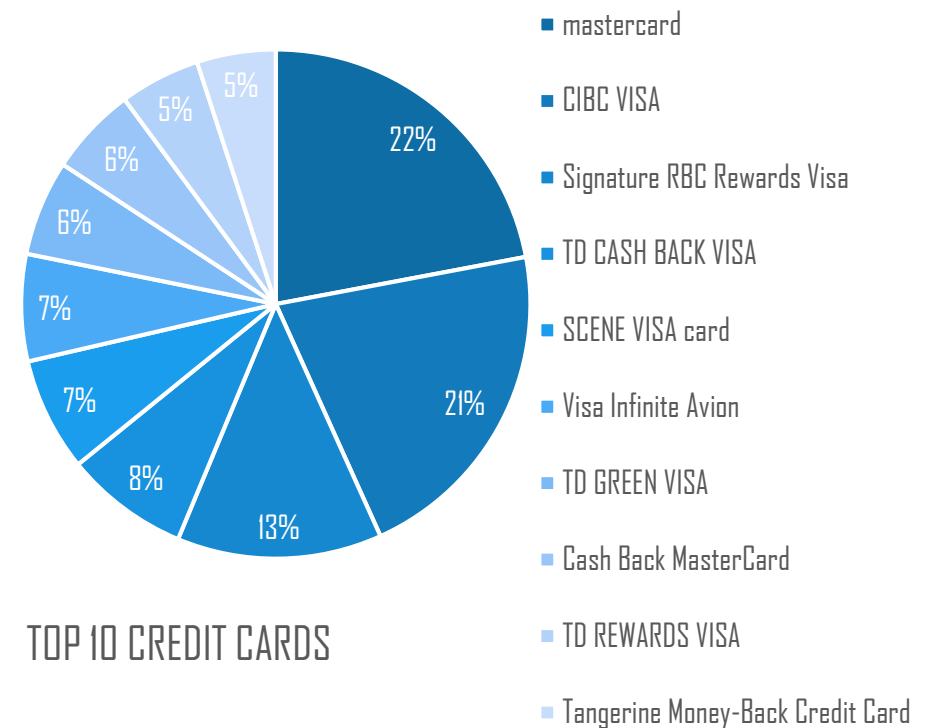
## ANNUAL INCOME



## TRANSACTIONAL DATA

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

## FINANCIAL PRODUCTS



TOP 10 CREDIT CARDS

# MYLO USERS: CONSUMER PROFILE

## CONSUMER BRANDS



## BANKING AND LENDING

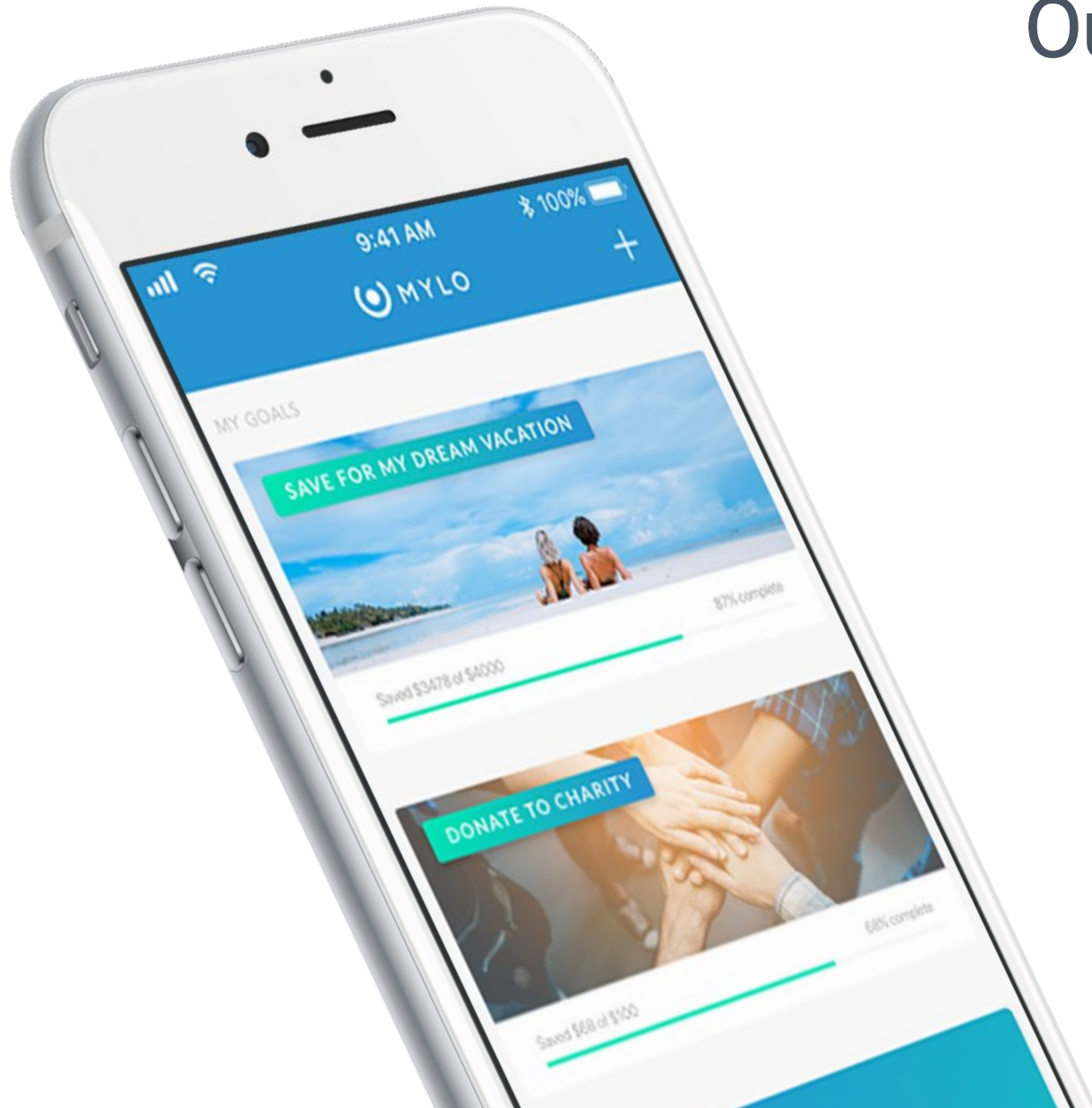


## INSURANCE PROVIDERS





Our users' financial goals are our first priority.



Goal	Users
Savings	30%
Travel	28%
House	14%
Vehicle	7%
Pay off debt	4%

**KYC DATA:**

**Your investments have fallen in value, how do you react?**

# The Roundup

A MAGAZINE FROM MYLO

STORIES ▼

MYLO

FRANÇAIS

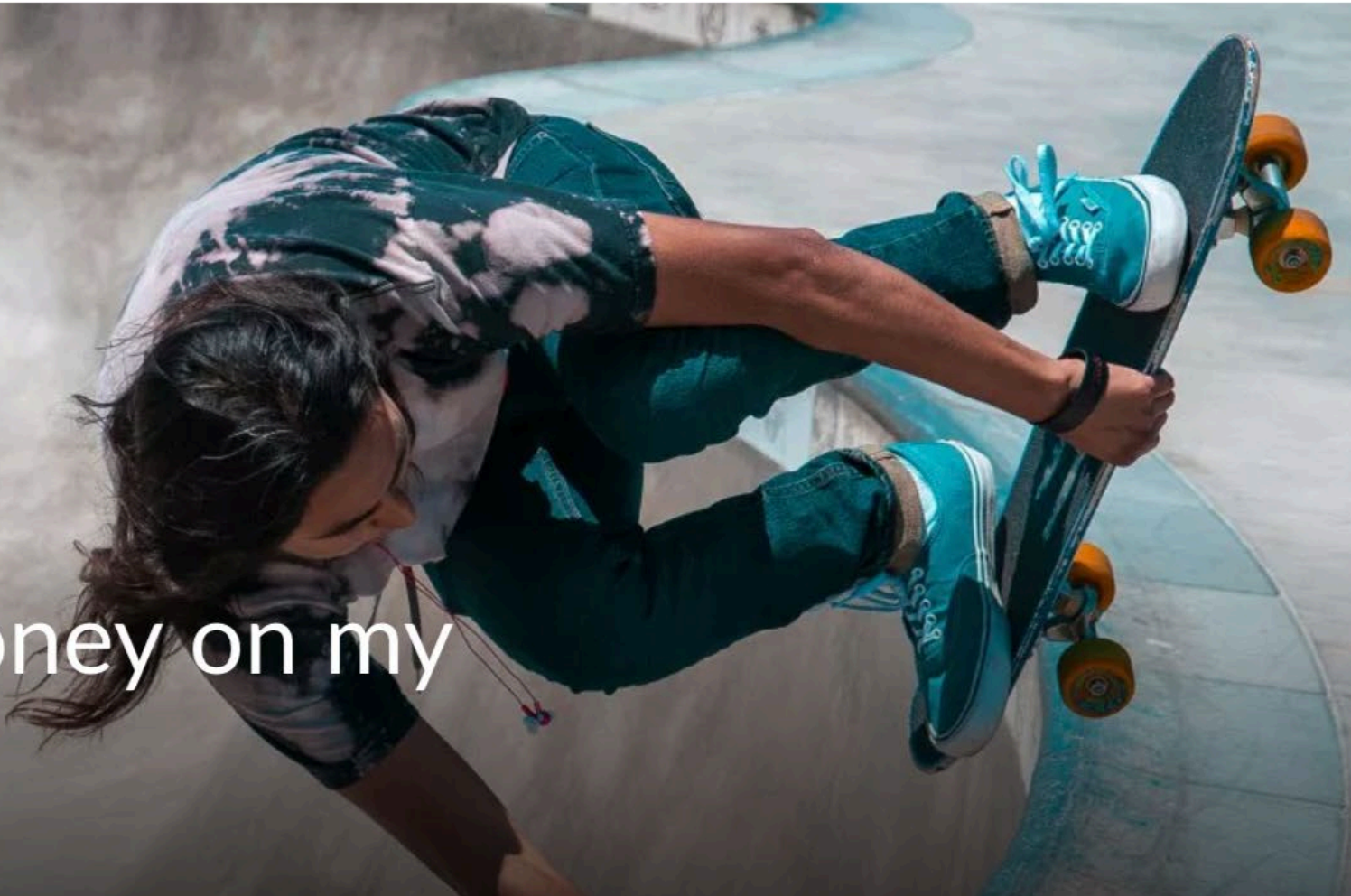
**KYC DATA:**

**Your investments have fallen in value, how do you react?**


ASK AN EXPERT

## Why did I lose money on my investments?

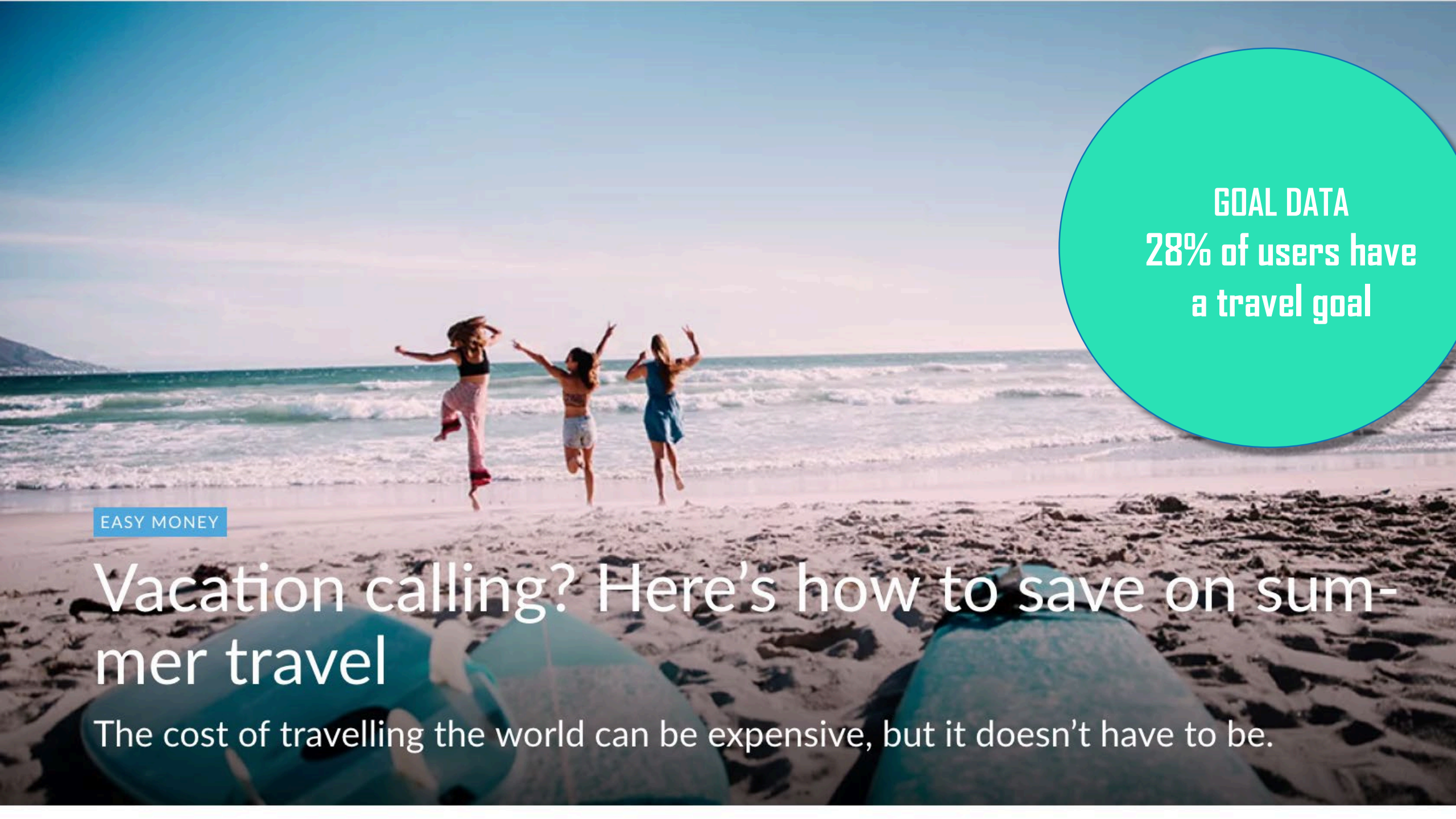
BY DAVE FORTIN, CFA







**GOAL DATA**  
**28% of users have  
a travel goal**



**GOAL DATA**  
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**EASY MONEY**

# Vacation calling? Here's how to save on summer travel

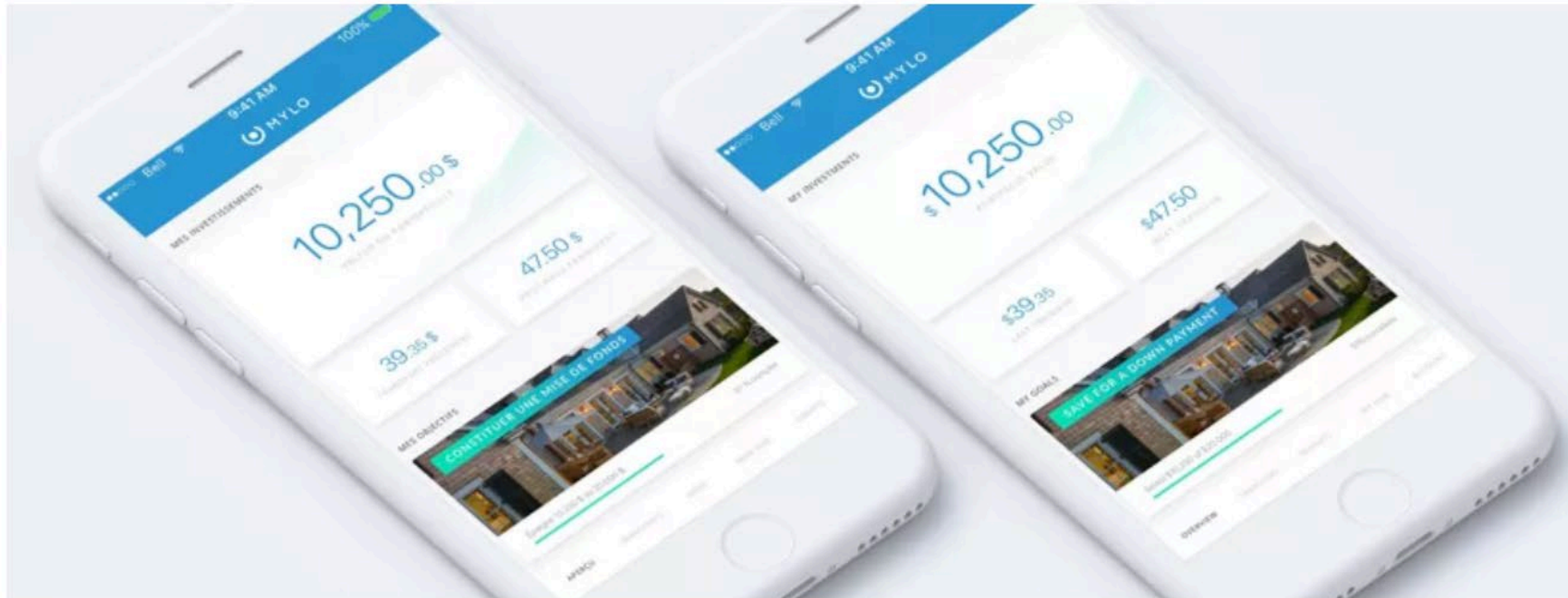
The cost of travelling the world can be expensive, but it doesn't have to be.

REPORT

# The Investing Habits of Canadian Women and Men: A Data Analysis of Mylo Users

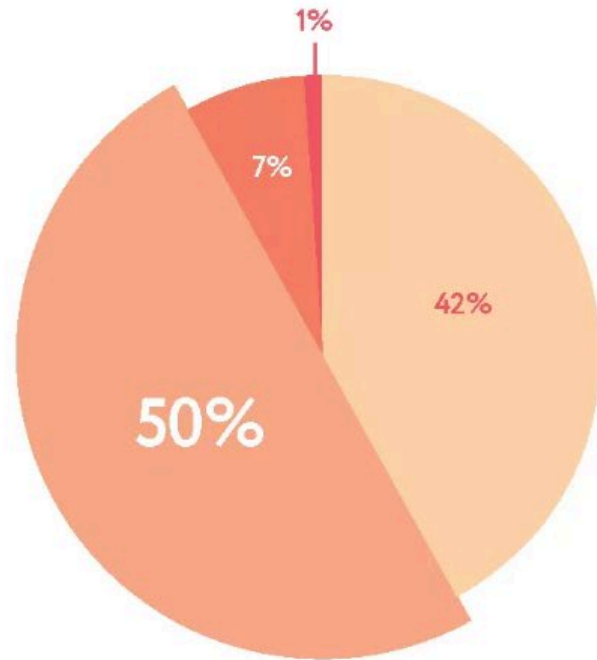


BY PHIL BARRAR

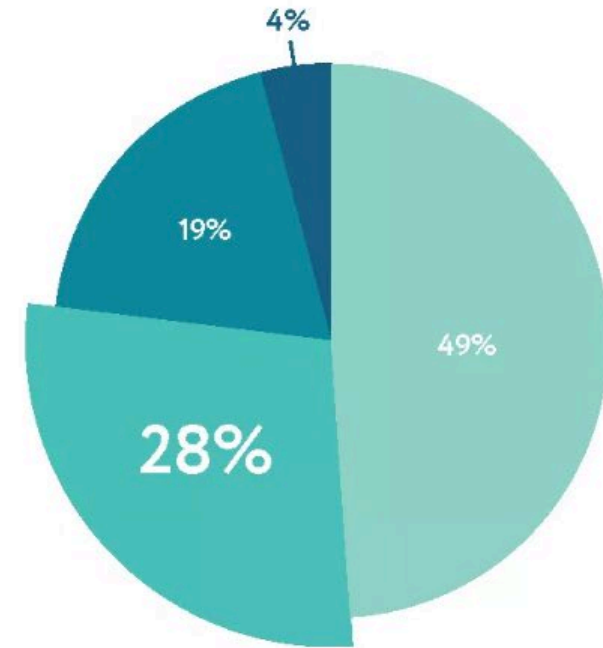




## INVESTMENT KNOWLEDGE OF MYLO USERS



WOMEN



MEN

# We're evolving the product with the launch of Mylo Advantage

24%

of Mylo users have a TFSA



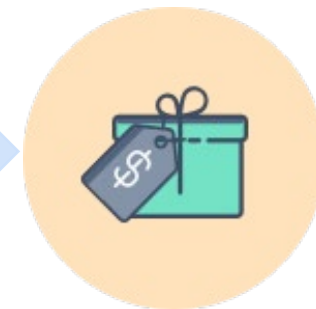
50%

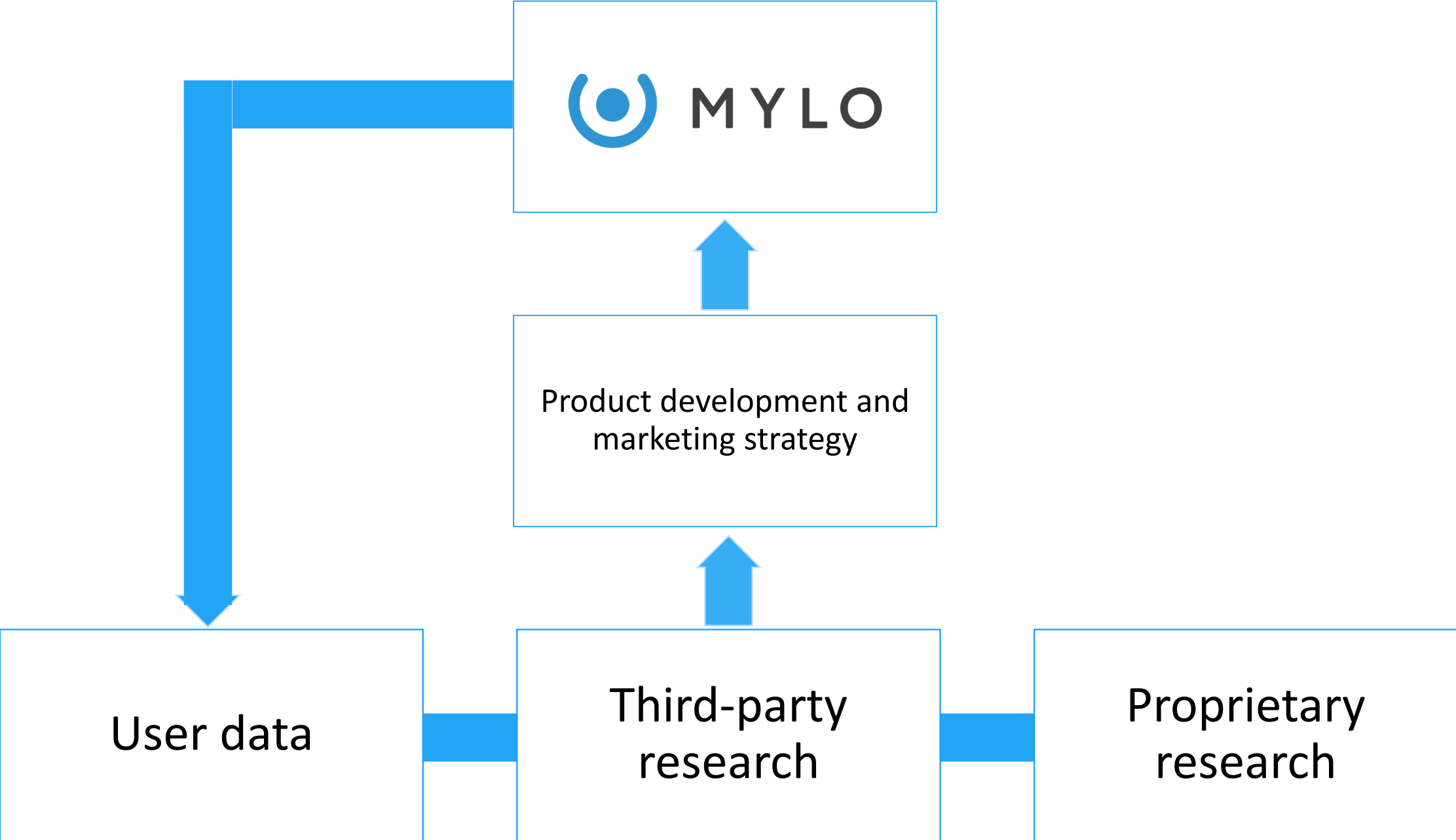
of Canadian AUM  
in socially responsible investing



90%

of Canadians have a loyalty card









Join us in helping Canadians  
achieve their financial goals.







Phil Barrar  
Founder & CEO  
[pbarrar@mylo.ai](mailto:pbarrar@mylo.ai)

