

AI-NATIVE LAUNCHPAD · PERSONAL FINANCE

# Clear money pictures. Fewer surprises. Better plans.

An AI-native personal finance business helps people see all their money in one place, plan for bills and tax and get clear answers fast. Advisers and clients still decide; AI does the gathering, checking and explaining.

01
### Know where to start
Find the AI opportunities that matter most to your business.

02
### See it work
Pick one idea and we build a working proof of concept with you.

03
### Know what comes next
Get a step-by-step roadmap with timeline, budget and estimated return.

FIXED-FEE PACKAGES

Launch **$2,500** | Accelerate **$7,500** | Transform **$19,500**

**Algoshred Technologies Pvt. Ltd.**
Serving businesses worldwide, with a presence in India, the USA and the UAE.

contact@algoshred.com | India +91 73584 45777 | UAE (Dubai) +971 56 936 4357
algoshred.com/ai-native

PERSONAL FINANCE · WHERE AI HELPS

# From today's problems to AI-native work

## THE PROBLEMS TODAY

01

### Money scattered across many logins

Clients hold accounts, loans, policies and investments in different places, so nobody sees the full picture.

02

### Bills and tax that catch people out

Loan payments, premiums and tax instalments land at once, and money set aside has often already been spent.

03

### Advisers buried in paperwork

Gathering statements and writing reports takes hours, leaving less time for real advice.

## WHERE AI CAN HELP

| | | |
|---|---|---|
| 01 | **One view of net worth** | Bring accounts, loans and investments into one simple summary clients can understand at a glance. |
| 02 | **Bill and cash-flow alerts** | Warn clients when payments are due to collide or a balance is likely to run short. |
| 03 | **Tax set-aside reminders** | Help freelancers and landlords put aside money for tax as income arrives, with reminders before due dates. |
| 04 | **Statement and report drafts** | Draft client statements and review notes from account data, for an adviser to check and sign off. |
| 05 | **Plain-words money assistant** | Answer everyday client questions about their own accounts and plans, and pass complex ones to an adviser. |

FOR INSPIRATION

## AI-native ideas to get you thinking

Examples only, to show what AI-native work can look like. They are not part of the package scope or a promise of what we will build; your POC is agreed with you.

### The client review pack

TODAY

An adviser spends hours pulling statements together before each client review.

AI-NATIVE

A review pack could be drafted from the client's accounts, with changes highlighted, ready for the adviser to check.

### The month-end cash squeeze

TODAY

Clients find out about a clash of loan payments and premiums when a payment bounces.

AI-NATIVE

Clients could get a heads-up a week before, with simple options such as moving a payment date.

### The freelancer's tax pot

TODAY

Freelancers guess how much to save for tax and scramble when the bill arrives.

AI-NATIVE

Each paid invoice could prompt a set-aside amount, using rules the client or their accountant sets.

PERSONAL FINANCE · THREE PACKAGES

# Your Launchpad

| FIXED FEE, AGREED SCOPE | Launch | Accelerate (MOST POPULAR) | Transform |
|---|---|---|---|
| | **$2,500** | **$7,500** | **$19,500** |
| | Small businesses | Growing companies | Larger organisations |
| | 1–50 employees · 3–4 weeks | 51–500 employees · 5–6 weeks | 501+ employees · 8–10 weeks |
| Teams we work with | 1 team | 3 teams | 6 teams |
| AI opportunities assessed | Up to 5 | Up to 10 | Up to 20 |
| Working proof of concept | 1 simple POC | 1 connected POC | 1 advanced POC |
| AI-native roadmap | 6-month plan | 12-month plan | 18-month plan |
| Team training | 1 session | 2 sessions | 4 sessions |
| Follow-up review | 30 days after | 30 days after | 30 days after |

## EVERY PACKAGE INCLUDES

- ✓ AI-native consultancy and roadmap
- ✓ One proof of concept you choose
- ✓ One Burdenoff product free for 3 months
- ✓ Budget and return-on-investment model
- ✓ Executive readout

## WHAT YOU RECEIVE: 8 DELIVERABLES

01 **AI readiness scorecard**
02 **Opportunity map**
03 **Ranked use cases**
04 **One working proof of concept**
05 **AI-native roadmap**
06 **Budget and ROI model**
07 **AI governance starter kit**
08 **Executive readout**

## PROOF OF CONCEPT

### You choose the proof of concept

Pick one of our suggested ideas for your industry, or bring your own business problem. We check that it fits the package, agree what success looks like in writing, then build it with you.

**Good to know:** A proof of concept shows an idea working on real or sample data. It is not a production system; we scope the production version with you as a next step.

LAUNCH · $2,500

**Client question assistant**

An assistant that answers common client questions from your own guides and policies, and hands anything personal to an adviser.

SUCCESS MEASURE
Questions answered without staff and adviser time saved

ACCELERATE · $7,500

**Review pack drafter**

Draft client review packs from one existing account or portfolio system, for an adviser to check and approve.

SUCCESS MEASURE
Time to prepare a client review and edits needed

TRANSFORM · $19,500

**Client money health view**

One view across clients joining net worth, cash flow, bills and tax set-asides, flagging who needs a call first.

SUCCESS MEASURE
Clients contacted before a problem and adviser hours per client

INCLUDED IN EVERY PACKAGE

### Any one product, free for 3 months

Pick any live product from the Burdenoff portfolio and use it free for 90 days.

- One product per organisation
- 90 days in a row from activation
- Agreed seats and usage
- No automatic paid renewal
- Export your data at the end

GOOD FITS FOR PERSONAL FINANCE

| | |
|---|---|
| **BrainyRich** | Offer clients an AI wealth assistant and simple financial planning tools. |
| **Subscriber Bot** | Help clients see and control recurring payments, premiums and subscriptions. |
| **ProServiceWorld** | Run the advice practice itself, from client work to growing the firm. |

ALGOSHRED TECHNOLOGIES

PERSONAL FINANCE · THE ROAD AHEAD

# Your road to AI-native

STEP ONE: THE LAUNCHPAD

NEXT STEPS WE CAN TAKE TOGETHER

Months count from the end of your Launchpad.

NOW · 3–10 WEEKS

### Launchpad

Find where your advisers and clients lose the most time, prove one idea on real data and agree a costed roadmap.

NEXT · MONTHS 1–3

### Roll out the first win

Put the proven idea into daily use across advisers, with clear review steps and training.

THEN · MONTHS 4–9

### Connect client data

Link accounts, planning, billing and messages so advisers and clients work from one clear picture.

LATER · MONTHS 10–18

### Run AI-native

AI helpers become part of every client review and check-in, measured and improved each month.

> The Launchpad is step one: it shows the real value of going AI-native in your own business. Rolling out, scaling and running AI day to day are later steps. You decide if and when to take them, with us or anyone else.

## THE FIRST 100 DAYS

Your package takes 3–10 weeks of this. The rest is your team trying the POC, deciding and preparing, with our 30-day follow-up.

DAYS 1–15

**Discover**

Talk to your people, measure today's costs and check AI readiness.

DAYS 16–30

**Prioritise**

Pick the highest-value ideas, review the risks and agree the POC.

DAYS 31–60

**Prove**

Build and test the proof of concept with your team.

DAYS 61–75

**Plan**

Finish the roadmap, budget, operating model and estimated return.

DAYS 76–100

**Decide**

Review results, train owners and choose what to invest in next.

## HOW WE MEASURE SUCCESS

- **Adviser hours per client review**
- **Missed or bounced payments for clients**
- **Client questions answered without staff**
- **Client satisfaction and retention**

## HANDLE WITH CARE

- Keep a qualified adviser in charge of any advice, and have a person check every client-facing report.
- Protect account and identity data with strict access, and keep it out of public AI tools.
- Tell clients when they are using an AI assistant, that it does not give personal advice, and record who approved each recommendation.

## YOUR PROTECTIONS

- ✓ **Fixed fee for an agreed scope**
- ✓ **Written success criteria for the POC**
- ✓ **A named engagement lead**
- ✓ **Weekly progress updates**
- ✓ **Your data rights written into the contract**
- ✓ **Tool advice based on fit, not on what we sell**
- ✓ **No access to live systems without your approval**
- ✓ **Clear exit and data export at any point**

START HERE

## Book a free AI consultation

A 30-minute call about your business. Serving businesses worldwide, with a presence in India, the USA and the UAE.

| | |
|---|---|
| Email | contact@algoshred.com |
| India | +91 73584 45777 |
| UAE (Dubai) | +971 56 936 4357 |
| Online | algoshred.com/ai-native |

Fixed fees in US dollars. Taxes and third-party usage (for example AI model or cloud charges) are extra and always agreed in writing first. Return estimates are scenarios built from your own numbers with the assumptions written down. They are not guarantees.