

Silver[®] Bills

**Revolutionizing
Household Bills Using
Proprietary Software &
Personal Support**



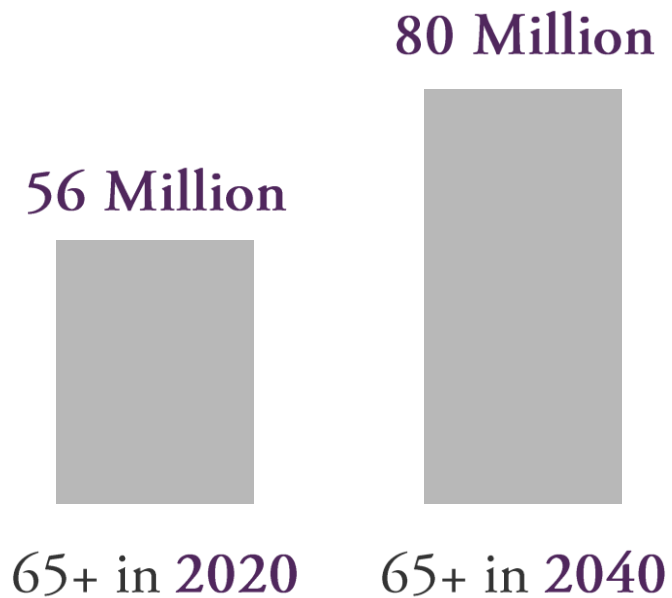
SilverBills Social

Mission:

Helping Clients Age
with Dignity By
Managing Bills
Securely



The Market:



87%
Want to Stay
in Their Homes



The Challenge:

Individuals May Need Help Managing Bills Because They May:



Struggle with Manual Dexterity



Face Increasing Health Problems



Suffer Visual Acuity Challenges



Undergo More Hospitalizations or Stays in Rehabilitation Facilities



Want to Outsource to Professionals so They Have More Free Time



Experience Memory Issues



The Consequences of Not Managing Bills Correctly:



Suspension of
Vital Services



Eviction or
Foreclosure



Late Fees



Depletion
of Savings



Financial
Exploitation



Guardianship





The Solution:

SilverBills®

First in Market



Using proprietary software, SilverBills receives, scrutinizes, stores and pays clients' bills.



Clients no longer need to open bills, write checks or worry about late fees. Transparent, technology-based. No computer necessary by Client. Customer service focus on older adults.



Clients pay an economical, flat monthly fee.

The Process:

Clients Can Reach SilverBills®

Through Phone Calls, Mail, Email, Text, Fax or Secure Upload



Contact SilverBills, and SilverBills sends an enrollment packet. Or Client may enroll online.



Send bills and one voided check to SilverBills in postage prepaid envelope, email, text, fax or secure upload.



Thereafter, SilverBills receives bills directly and reviews each bill to make sure the bill is correct.



If bill is correct, SilverBills authorizes vendor to deduct payment from checking account or arrange for another form of payment. If there's a problem, SilverBills works with client and vendor to remedy the problem.



SilverBills sends a monthly statement showing bills have been paid.



Client can relax knowing that bills are paid correctly and on-time.

The SilverBills® Account Manager

Why SilverBills Clients Love Their Account Managers:

- Every SilverBills' Client is Matched With a Specially Trained U.S. Based Account Manager Who Takes Good Care of Him or Her
- SilverBills' Clients Can Reach Their Account Managers Via Phone, Email, Text or Fax

**Clients and Their Account Managers Often Form
Close Connections**



SilverBills® Can Handle All Payments by Check or ACH Debit, Debit Card or Credit Card:

Life insurance premiums	Electric bills	Medical bills	Rent bills
Long term care insurance premiums	Gas bills	Cleaning service bills	Cooperative fees
Homeowners insurance premiums	Oil bills	Cleaning person bills	Condominium fees
Disability insurance premiums	Cable bills	Meal preparation service bills	Mortgage payments
Charitable contributions	Solar panel bills	Grocery shopping services bills	Automobile insurance premiums
Religious institution donations	Home alarm company bills	Medication bills	Automobile loan payments
Gifts to family members	Home health aides	Dry cleaning bills	Landscaper bills
Cell phone bills	Newspaper bills	Car registration and licensing fees	Sprinkler system maintenance bills
Landline bills	Magazine subscriptions	Gym membership fees	Homeowners Association bills
Water bills	Pharmacy plan premiums	Country club membership fees	Credit card bills
Medical co-pays	Dental plan premiums	Real estate taxes	Prepaid funeral arrangement bills
Assisted living, rehabilitation facility and nursing home fees	Medical alert pendant bills	Transportation fees	Dental bills
	Home repair bills	Car maintenance bills	Medical specialist bills
		Tax payments	Cosmetic procedure bills

The SilverBills[®] Senior Management Team



Marci Lobel-Esrig, Esq.
CEO, Founder & General Counsel



Nathaniel Eberhart
COO



Ronni Leo, CPA
CFO, Director of Customer Care



Winston Trinh
Director Of Engineering



The SilverBills[®] Advisory Council



Rick Atlas
CEO
Atlas Investments
& Advisory



Jake Brill
Group Product Manager
Instacart



Marina Rabinovich
Partner
SchiffHardin LLP



Michelle Salzman
Tax & Elder Law Attorney



Roger Smith
CTO & Founder



Joel Steckel
Professor and Vice Dean
NYU Stern School of Business

Competitive Landscape

More Secure



Silver Bills®



High Degree of Tech Skills Required



Ease of Use



Friends & Family Members



Daily Money Managers*



Less Secure

*Daily money managers are lay people without state licensure. They meet in person with clients on a regular basis, open their mail and help them pay bills by writing checks, charging by the hour to do so.



Competitive Landscape The Details

	Focus on Older Adults	Dedicated Account Manager	Online Portal: (Optional Use)	Secure	Computer Not Needed	Compensation for Errors	Onboarding Support	COVID Safe
Silver Bills	✓	✓	✓	✓	✓	✓	✓	✓
Daily Money Managers	✓				✓			
Prism/ Quicken/ Autopay			✓	✓				✓

SilverBills® Partnerships



Rev share deal signed 7/2020. Promoting SilverBills through Caregiving Interface. Largest rural health system in the U.S.



Partnered Through MassChallenge Fintech Accelerator. 1/2020 – present

- Provided \$25K Investment



Signed Co-Marketing Deal 7/2020.



Signed affiliate agreement. Referrals receive discount on services. They get paid on time.



See Next Slide



Signed affiliate agreement. Referrals receive discount on services. They get paid on time.



Signed rev share contract.



Signed co-marketing agreement: bundling services and offering a discount.



Signed rev share contract.

Partnership Spotlight:

NYC Department for the Aging (“DFTA”)



DFTA has signed a \$150,000 contract with SilverBills

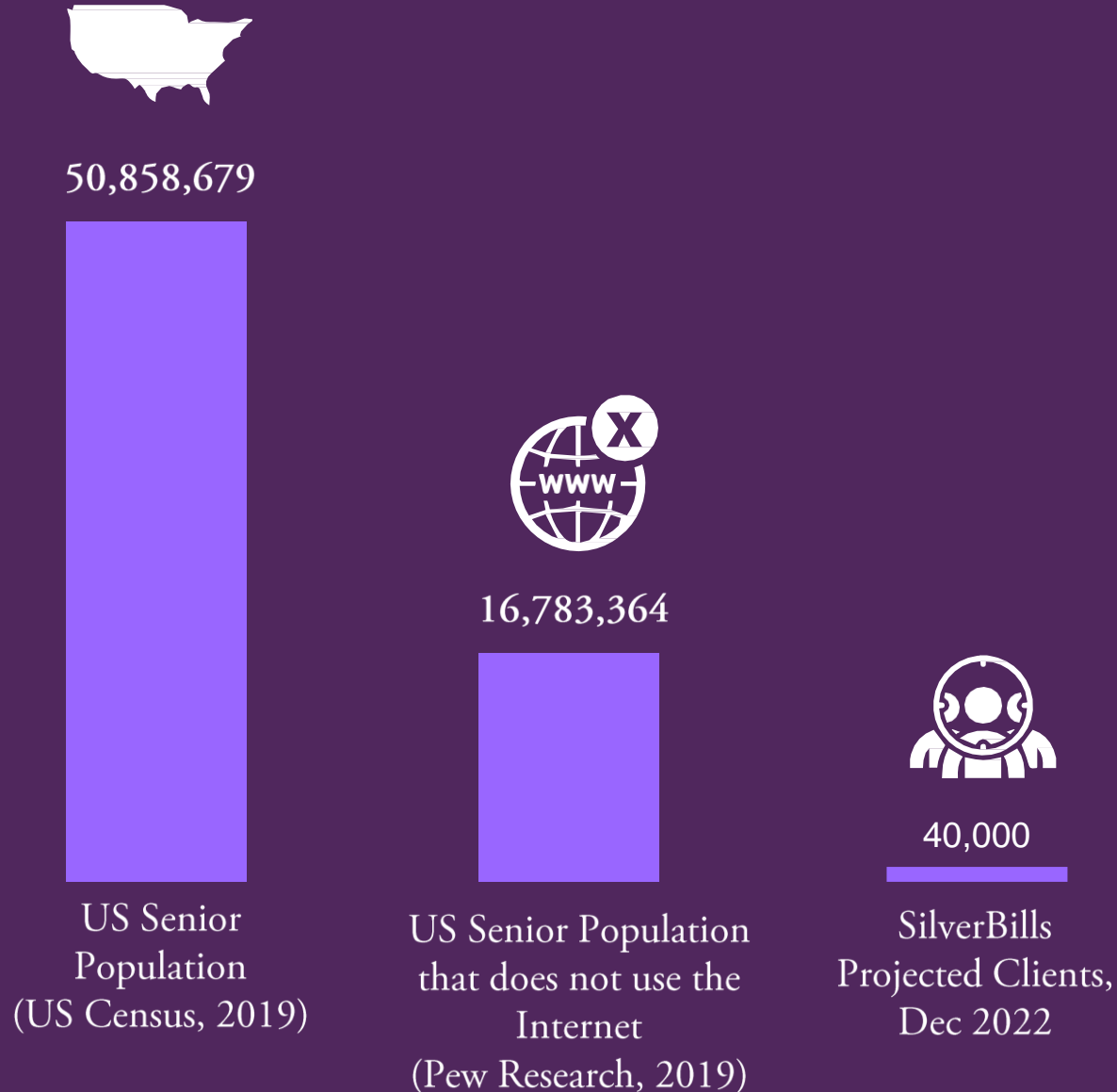


DFTA pays for qualified New York City residents to receive SilverBills services for free. DFTA pays SilverBills \$67.00 per client per month



City personnel perform the enrollment and assist SilverBills account managers in follow-up and monitoring

Goal: Create Similar Partnerships Whereby Governments/ Other Stakeholders Pay for SilverBills



Target Market

As of 2019 nearly 17 Million older adults do not use the internet according to Pew Research. SilverBills needs to capture only 0.4% of this population to match projections.

Target Market Caregivers



An estimated
53 million
Americans give
uncompensated care
to a loved one.



More than 80% of
employees who
provide care
acknowledge that it
affects their
productivity at work.



Employees cost
employers
\$33.6 billion more
annually in lost
productivity because of
added caregiver stress.

Go to Market Strategy TARGETS:

Caregivers of Older Adults:
Online Marketing and Advertising

Referral Partners:
Attorneys, Accountants, Financial Planners, Social Workers: Attend Conferences, Speak at Events

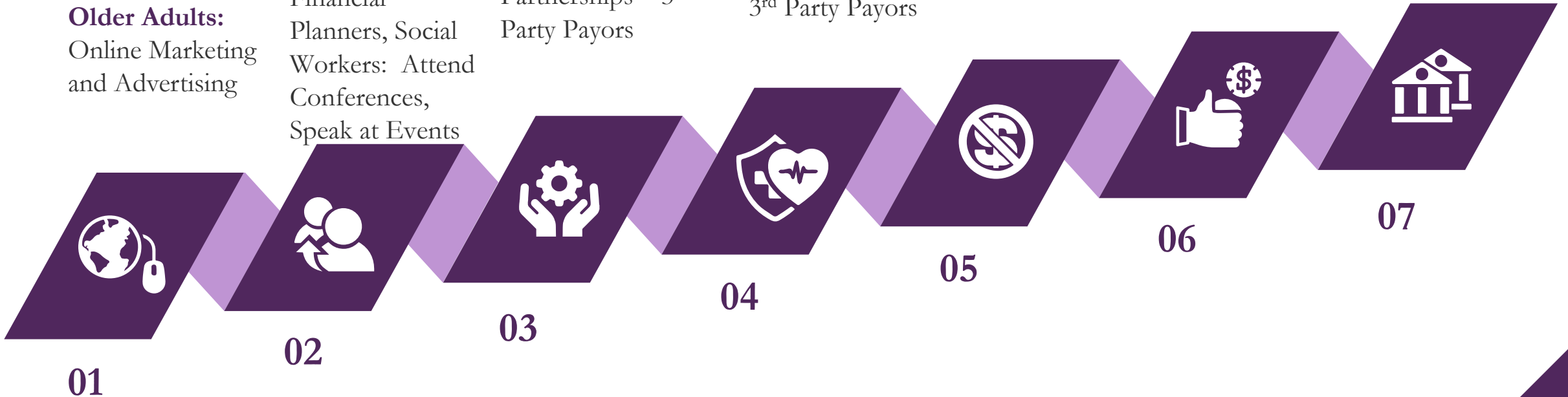
Service Providers:
Utility Companies, Lenders, Insurance Companies:
Cultivate Partnerships – 3rd Party Payors

Medicare Supplemental Insurance Plans:
Cultivate Partnerships – 3rd Party Payors

Governments/ Not For Profits:
Cultivate Partnerships- 3rd Party Payors

Employee Benefits Providers:
Cultivate Partnerships – 3rd Party Payors

Financial Institutions:
Cultivate Partnerships.
Responded to RFP Spring 2020



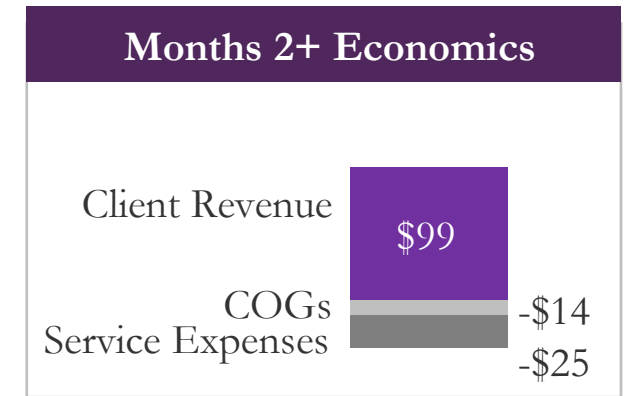
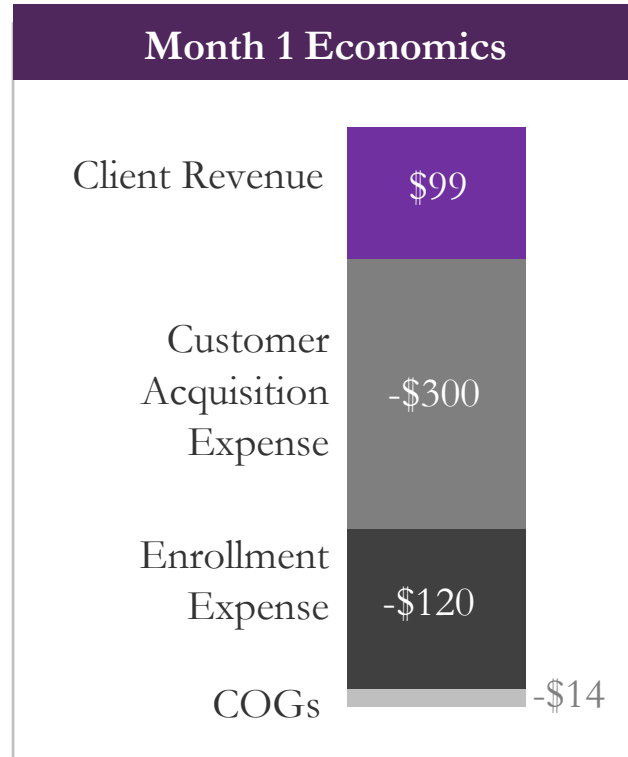
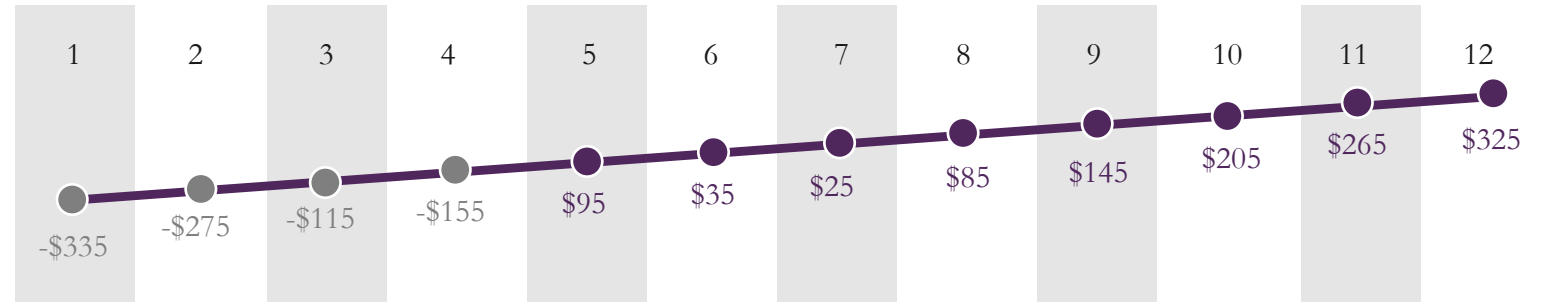
Current Client Economics

$$\begin{matrix} \$300 \\ \text{Customer} \\ \text{Acquisition Cost} \end{matrix} = \begin{matrix} \$325 \\ \text{Net Profit} \\ \text{End Year 1} \end{matrix}$$

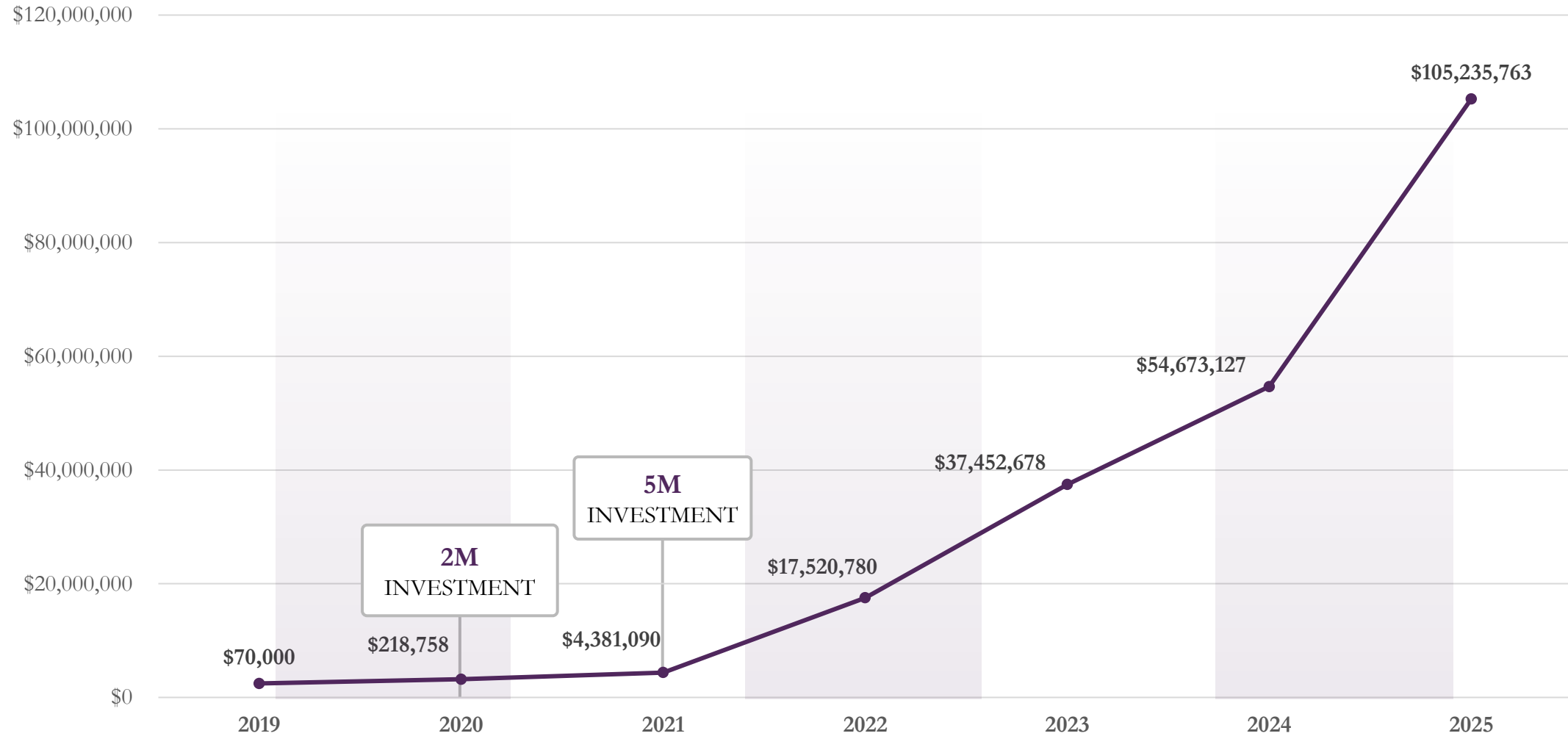
$$\text{Lifetime Value} = \$3,000$$

LTV 10X > CAC

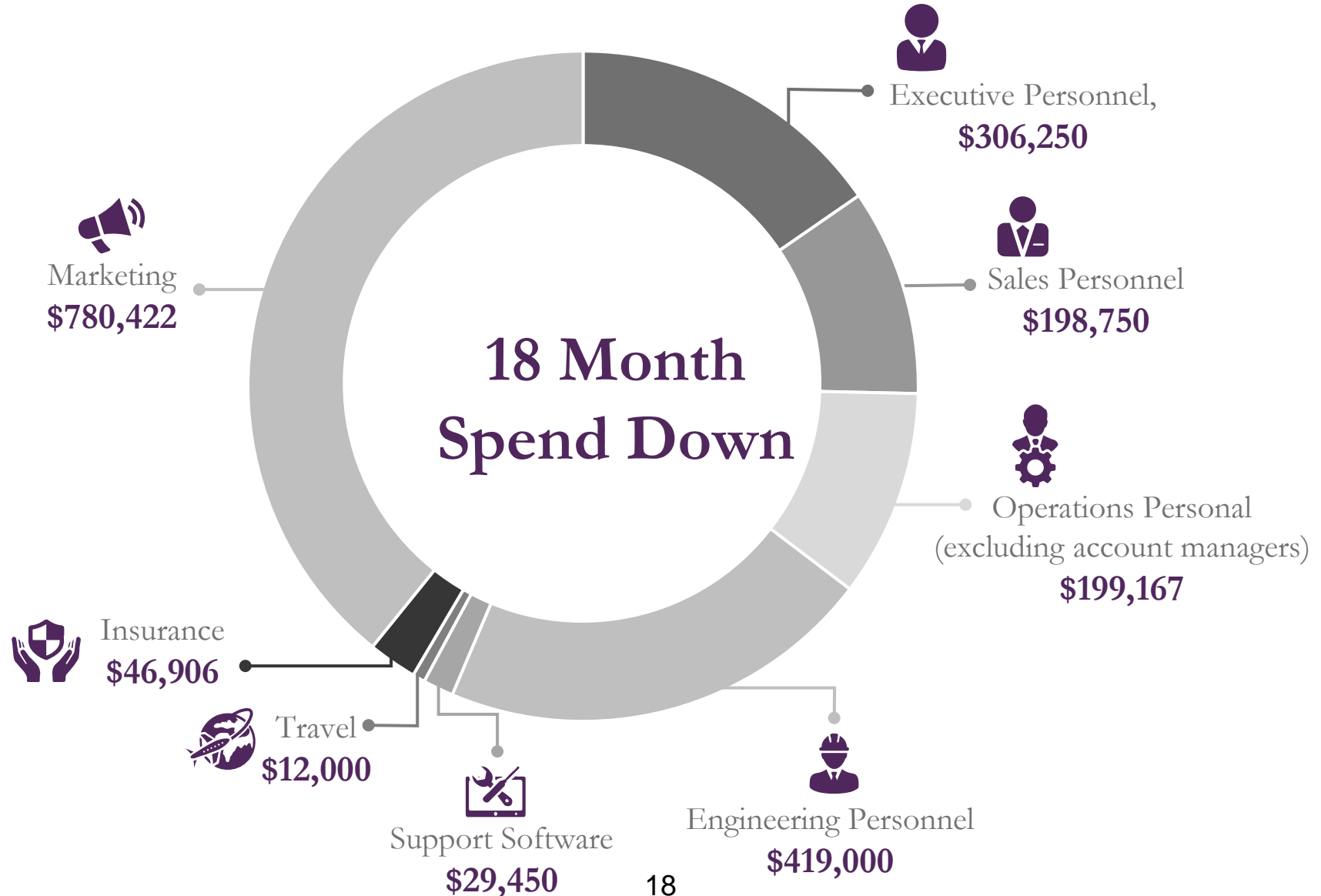
Cumulative Monthly Client Economics, Year 1



Annual Recurring Revenue



Use of Funds: \$2 Million



Offering Terms



Standard Convertible Note



Valuation Cap: \$TBD



Maturity Date: 10/01/2024



Interest Rate: 4%



Conversion Discount: 20%

Recent Fundings in Similar/ Adjacent Markets

Grayce 3.4M 2020

umbrella 5M 2019

Acquisitions in Similar/Adjacent Markets



NaviHealth
Post cute care management acquired by United Health for \$2.5B.



CareLinx
Caregiver marketplace acquired by insurer Generali. Terms undisclosed.

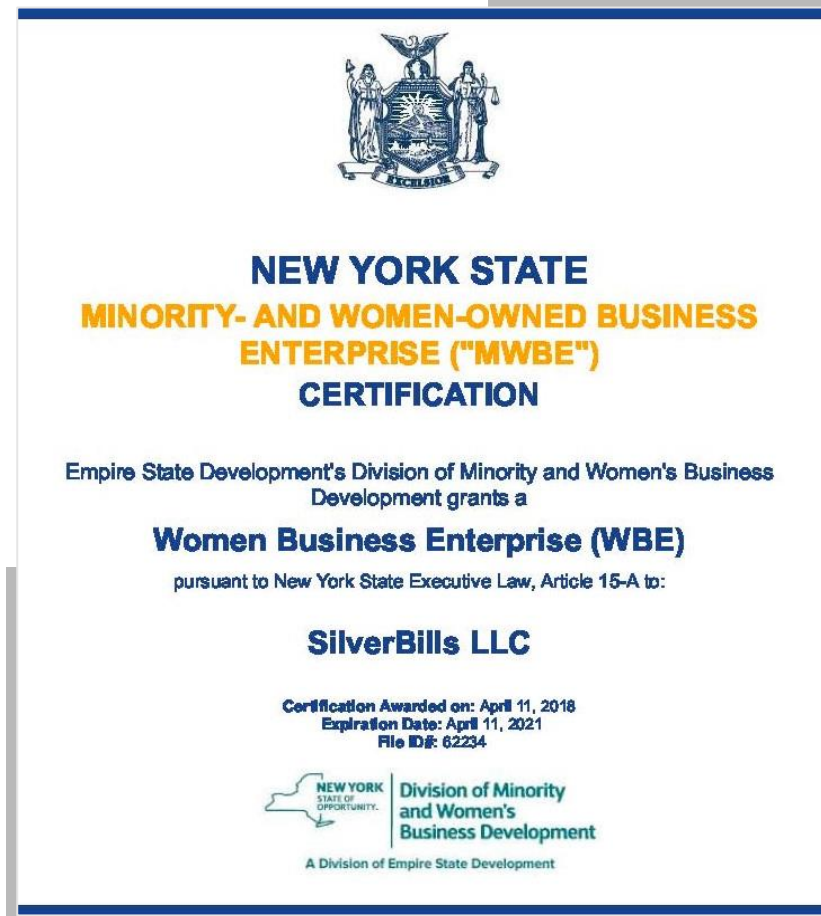


Great Call
Personal emergency response acquired by BestBuy for \$800M.



Care.com
Care marketplace, IPO, current market cap ~\$500M.

SilverBills® Minority and Women Owned Business Certificates





Contact Information

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