SEED ROUND · 2026 · SUPPORTING MATERIAL

QUAFI

USER ACQUISITION STRATEGY

How QUAFI Reaches a Continent of Investors

A demand wave is already here. This is the machine that captures it — the channels, the funnel, the unit economics and the geographic sequence that take QUAFI from its first users to a regional footprint.

Companion to the Business Plan | Causal growth model — not a hockey stick | 32.5M-person addressable market

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QUAFI

THE SETUP · WHY NOW

We Don't Have to Create Demand. It Already Arrived.

12.3M

Argentines now hold an investment account

1 in 2 economically active · Caja de Valores, 2026

+35%

Year-over-year growth in account holders

+3M new accounts in Jan–May 2026 alone

32.5M

Young active investors across AR · LatAm · US

Our bottom-up, accounts-based TAM

Access is solved. Intelligence is not. Millions of first-time investors were onboarded by fintech apps — they hold a money-market fund and a few CEDEARs, but no mass-market product tells them what a *good* portfolio looks like. Acquisition, for QUAFI, is not about manufacturing interest. It is about being the answer a wave of newly-minted investors is already searching for.

THE AUDIENCE

Who We Acquire

IDEAL CUSTOMER PROFILE

The first-time serious investor

AGE	20 – 40, skewing toward 20
WHO	Young professionals, digitally native
FINANCE TRAINING	Little to none, by their own account
LANGUAGE	Spanish-first (rioplatense today)
BEHAVIOR	Already investing — just without a compass

They want to invest well, not become quants

They don't want a Bloomberg terminal. They want a clear answer and the confidence to act on it — exactly what a QUAFI report delivers.

They learn and buy on the same screens

Finance content, education and product all live on the phone. QUAFI Academy meets them mid-scroll and turns curiosity into competence into conversion.

Low income today, rising tomorrow

A flat, transparent fee — no AUM cut — fits a cohort early in its earning curve, and grows in value as their capital compounds with them.

DISTRIBUTION

The Channel Engine — We Go Where They Already Scroll

REACH

Paid social — reels & short video

Instagram & TikTok are where the cohort consumes finance content. The measurable, scalable core of paid acquisition.

TRUST

Streaming & founder-led content

A PhD founder explaining markets in plain language builds authority no ad can buy — and fuels organic reach.

CREDIBILITY

Traditional media interviews

Press and TV spots deliver free reach spikes and third-party validation at the top of the funnel.

CONVERT

QUAFI Academy — owned education

A free, bilingual course that turns "I'm curious" into "I understand" into "I'll use QUAFI." Our compounding, un-rented funnel.

COMPOUND

Referral & shareable reports

Every report is designed to be shown. Each activated user seeds the next — measured as an organic growth coefficient, not a hope.

PRINCIPLE

One cohort, one language, five surfaces

The same rioplatense content works across every channel — and reuses 1:1 as we expand through Spanish-speaking LatAm.

THE FUNNEL

The Free Launch Is an Acquisition Strategy

01
Reach
Content & paid social put QUAFI in front of the cohort

→

02
Register — free, no card
Zero payment friction ⇒ the widest possible top of funnel

→

03
Activate
Run an optimization, get the report · ~32% become monthly-active

→

04
Convert
From Feb-2027 · 2–5% of registered become paying

Friction removed

During the launch period every user gets the full Pro experience free — no card, no fine print. That maximizes registration and activation before any paywall ever appears.

Social proof built

Real users, testimonials and word-of-mouth accumulate *before* we charge — lowering the cost of every acquisition that follows.

Willingness-to-pay measured

The Feb-2027 conversion event is the cleanest possible read on price and demand — the single most valuable datapoint of the year.

QUAFI

UNIT ECONOMICS · POST-MONETIZATION

Acquisition That Pays for Itself

$6–$10

CAC per registered user

Argentina $6 · regional $7–$10 · US $35

~$22

Blended ARPU / payer / mo

Flat fee — no commissions, no AUM cut

~7.5 mo

CAC payback

On a paying user, at ~90% gross margin

~3.2×

LTV / CAC

Healthy for consumer fintech

How it composes

A registered user in Argentina costs about **$6**. At a 4% free-to-paid conversion, the fully-attributed cost of a *paying* user is ~$150 — against a ~$480 lifetime value (≈90% margin, ~24-month life). Organic users lower the blend further.

The proof point

Fintual already converted **150K+ funded users** in Chile & Mexico — >75% under 40 — for this exact demographic. Willingness-to-pay for algorithmic allocation is demonstrated; we acquire the same cohort at a lower funnel cost.

THE MODEL

Growth Is an Output, Not an Assumption

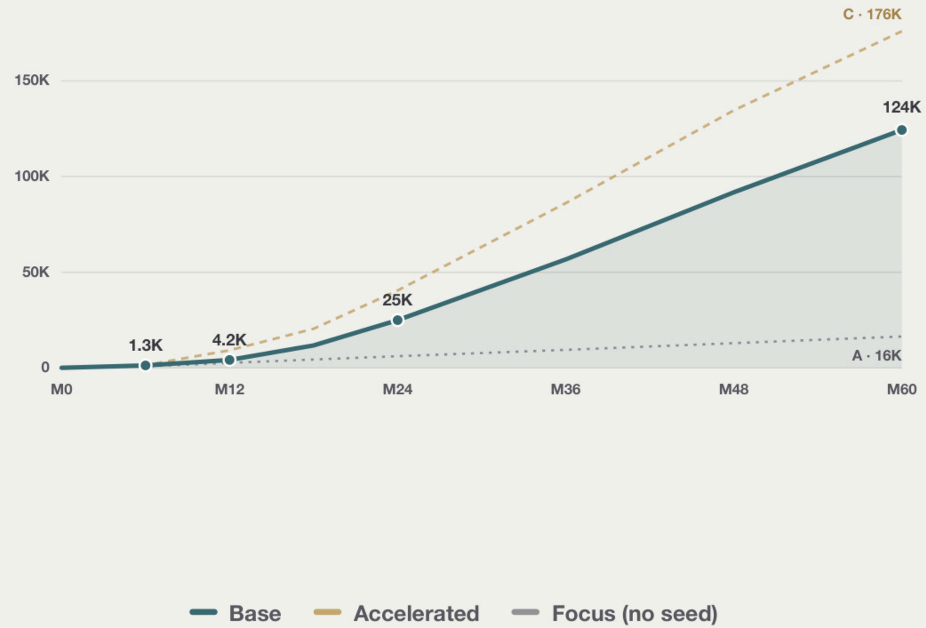
EVERY USER TRACES TO A CAUSE

New users = Marketing budget ÷ CAC + k · monthly-active users

damped by market saturation (1 – registered ÷ ceiling)

- **Spend-driven, not story-driven.** Paid users come from a budget divided by a measured CAC — auditable, not asserted.
- **Virality compounds it.** An organic coefficient (~4.5%/mo on actives) means each cohort seeds the next.
- **Ceilings keep it honest.** Growth is capped by each market's obtainable size — no infinite curves.

REGISTERED USERS · 60-MONTH TRAJECTORY



QUAFI

EXPANSION

A Regulatory-Sequenced, CAC-Ordered Ladder

AR **Argentina — live now**
Home market · $6 CAC · AAGI registration 2027

UY **Uruguay — Jul 2027**
Lightest regime (BCU registry) · content reuses 1:1

CL **Chile — Jan 2028**
CMF Ley Fintech · demand proven by Fintual

MX **Mexico — Jul 2028**
Largest Spanish prize · CNBV · prep starts T-9mo

+ **Colombia & Peru — 2029**
Fast-follow on the established playbook

US **United States — 2030**
Via the Delaware holding · Hispanic-first beachhead

Sequenced on purpose. We enter each market when its regulation, our content leverage and our CAC all line up — Spanish-speaking markets first, where a single content engine compounds across borders, before the harder, later US entry.

DEFENSIBILITY

Why Our Cost to Acquire Falls as We Grow

01

Founder authority

A PhD economist and professor with a media presence earns trust — and organic reach — that paid competitors cannot rent.

02

Academy as an owned funnel

Every lesson is a durable content asset that keeps acquiring — SEO, shares, credibility — long after it's produced.

03

Product-led virality

Shareable reports and referral turn users into a channel. The organic coefficient dilutes blended CAC every month.

04

Free-launch social proof

A base of real, satisfied users — built before we charge — makes every subsequent acquisition cheaper and more credible.

The moat is distribution and trust, not only the algorithm. Each lever bends CAC downward as we scale — the opposite of a business that has to spend more to grow faster.

THE ASK · ACQUISITION

What the Seed Funds — the Acquisition Machine

24%

of the $2.0M seed → user acquisition

The engine that turns dollars into registered users at a measured CAC

MARKETING RAMP (BASE)

2027	$7K/mo
2028	$18K/mo
2029	$30K/mo
2031	$45K/mo

WHAT IT BUYS

TODAY	**40** users · free launch live at quafi.io
MONTH 12	**4.2K** registered · monetization on · Uruguay live
MONTH 24	**25K** registered · 625 paying · Chile + Mexico live
MONTH 60	**124K** registered · ~5K paying · six markets

We are not betting on demand — the demand is already here. This capital funds the **machine that captures it**, and every user in the plan traces to a marketing dollar or a measured organic coefficient.