

QUAFI

Professional portfolio analysis for everyone who invests

LIVE AT QUAFI.IO

SEED ROUND 2026 · SUMMARY DECK

AGUSTÍN A. SHEHADI C., PH.D. · FOUNDER AND CEO

THE PROBLEM

Millions of people already invest. Very few know what to buy.

12.3M

people hold an investment account in Argentina[1]

+35%

year-on-year growth in open accounts[1]

1 in 2

economically active Argentines already invests, most of them through a fintech app[1]

Apps gave them access to accounts, interest-bearing balances and CEDEARs. Nobody gave them a method. When they open the app, almost all of them face the same two questions and answer them by guesswork.

What do I buy?

Thousands of instruments, and no training to compare them.

How much of each?

Diversification is the decision that matters most and the one people understand least.

1 Caja de Valores, July 2026. Individual investment account holders, against the economically active population reported by INDEC.

WHAT QUAFI DOES

QUAFI makes it easy to invest well. It starts with one question. Do you know what to invest in?

Yes

You bring your own list

QUAFI works out how much to put in each asset to get the highest return for the risk you accept and the horizon you choose.

No

QUAFI searches for you

3,400+ assets · 10 years of daily data[1]

With your profile, QUAFI screens the whole universe and builds the best portfolio it can find for you.

EITHER WAY

The optimized portfolio is yours, and you decide what to do with it.

Want to change something?
QUAFI gives you the tools to adjust it.

Happy with it?
Take a full report to your bank adviser or broker and put it in place.

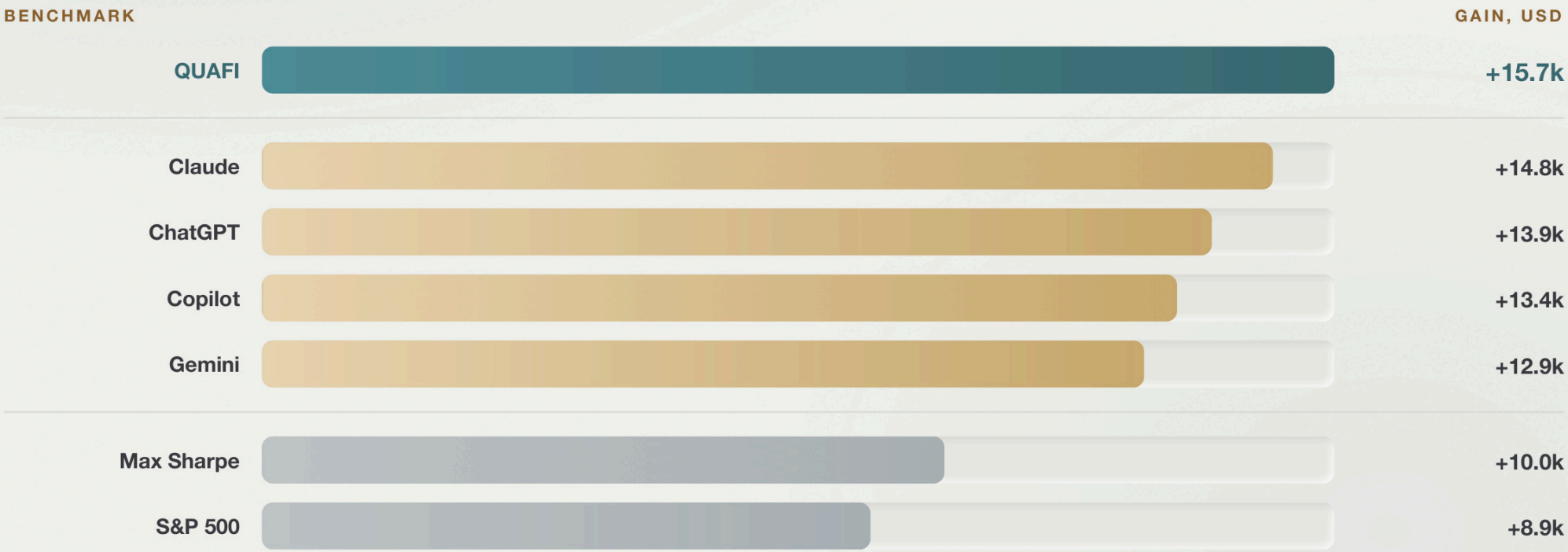
Your money stays where it is
QUAFI never holds or trades your money.

- Subscription business model.
- Free for everyone during the launch period, at QUAFI.io, in English and Spanish.

VALIDATION

Tested out of sample against the market, standard industry practice and general-purpose AI.

GAIN ON USD 50,000 · FULL YEAR 2025[1]



DEMO

How QUAFI works. Three steps, one portfolio, and how it did.

1 PROFILE

The user chooses

Risk tolerance

- Conservative
- **Balanced**
- Aggressive

Horizon

- Short term
- **Mid term**
- Long term

Number of assets

10

Optimize ✓

2 PORTFOLIO

QUAFI finds the assets and sets the weights

META	14.9%
AMZN	12.5%
GOOGL	11.3%
AAPL	11.0%
XLK	10.4%
MA	10.3%
CAT	8.8%
JPM	8.7%
COST	6.9%
WMT	5.1%

3 RESULT

How did this portfolio do after QUAFI built it?



12-MONTH RETURN	VOLATILITY	SHARPE RATIO[2]
+24.0%	**22.3%**	**0.89**
S&P 500 +16.4%	S&P 500 19.4%	S&P 500 0.62

ⓘ Illustrative demonstration. It is not investment advice or a recommendation to buy or sell any instrument.

WHERE WE ARE

The product is live and in use, and the next twelve months are planned.

- **QUAFI.io, live and free during the launch**
  Optimizer, asset pages with fundamentals, statistical alternatives, portfolio tracking and exportable reports, in English and Spanish.
- **40+ registered users**[1]
  From professional analysts to first-time investors, a base small enough to talk to every one of them.
- **QUAFI Academy and a research blog**
  A free bilingual course with a certificate, and our own working papers. The method is published for anyone to check.
- **QUAFI LLC, incorporated in Delaware**
  A structure built to raise capital and to grow across the region.

NEXT TWELVE MONTHS[2]

Q4 2026
Argentine subsidiary in place and registration with the CNV, Argentina's securities regulator.

January 2027
Commercial opening in Argentina, with paid acquisition and partnerships with brokers.

Q1 2027
A controlled test of acquisition cost, three ads across two channels.

April 2027
The free launch ends and paid plans start.

2028
Uruguay and Chile, the first markets outside Argentina.

1 Registered accounts during the free launch period, in which every account has full access with no card required. 2 Each step enables the next. Dates from our current operating plan.

MARKET

A large market of young investors, entered one country at a time.

ADDRESSABLE

32.5M

Active investors aged 20 to 40. 2.4M in Argentina, 5.2M in the rest of Latin America and 24.9M in the US[1].

SERVICEABLE

5.8M

Reachable through our channels and able to pay for financial software[1].

FIVE-YEAR CEILING

340K

Registered users within five years, the capture our market study supports across all markets[1].

Fintual, a regional comparable, already serves more than 150,000 investors with money in their accounts in Chile and Mexico, three in four of them under 40[2]. Our ceiling for those two countries sits below what Fintual has already reached.

Argentina	Uruguay and Chile	Mexico, Colombia, Peru	United States
2027	2028	2029	2030

1 Bottom-up estimate from observed populations of investors in each country (Caja de Valores, CNBV, CMF, FINRA and others), from QUAFI's market study. 2 CB Insights, Sequoia and Statista.

BUSINESS MODEL

A flat monthly subscription for individuals, and a tailored product for firms.

FREE TRIAL

$0

- 2 optimizations
- Full report download
- No card required

STANDARD

$15 / mo

- 3 optimizations a month
- Full report download

QUAFI PLUS

$25 / mo

- 10 optimizations a month
- Priority support

QUAFI PRO

$170 / mo

- Unlimited optimizations
- Tracking of several portfolios
- One advisory call a month

ENTERPRISE · B2B

Custom contract

- API integration and white label
- Custom dashboards, multiple seats
- For brokers, banks and advisers

Users pay a fixed price, with no fee on the capital they invest and no hidden charges. Prices in US dollars, under validation during the launch.

TODAY
Analysis and recommendations, free for everyone during the launch.

APRIL 2027
Paid plans start in Argentina.

2028
Users execute their portfolio inside QUAFI through a registered trading agent.

TEAM

Three founders, an economist and two engineers, who built everything you have seen.

AS

FOUNDER AND CEO

Agustín A. Shehadi C., Ph.D.

Ph.D. in Economics | M.Sc. in Econometrics | M.Sc. in Economics

Designed QUAFI's algorithms and ran them on his own capital for five years. Professor of mathematical economics at UCEMA; fintech strategy at Mercado Pago.

FS

PRODUCT AND DATA

Facundo L. Shehadi C.

Mechanical Engineer | M.Sc. candidate in AI, UdeSA

Leads product design, data integration and the performance of the algorithms. Production planning engineer at Toyota Argentina.

LM

STRATEGY AND GROWTH

Lucas M. Monasterio

Industrial Engineer | M.Sc. candidate in AI, UdeSA

Leads strategy, market research, customer acquisition and partnerships. Builds AI systems at Mercado Libre.

Built in house
Optimization engine, data pipeline, academy and research, all by the team.

Tested before it ships
Every change to the algorithm is tested on years of data it has never seen.

First two hires
A full-stack developer for the platform and a commercial lead, funded by the round.

THE ROUND

We are raising a seed round to take a validated product to market across the region.

SEED ROUND · OPEN

USD 1.5M to 2.5M

First close at USD 1.5M. The round funds our plan through the Series A, which we expect in 2029, with a 20% safety margin.

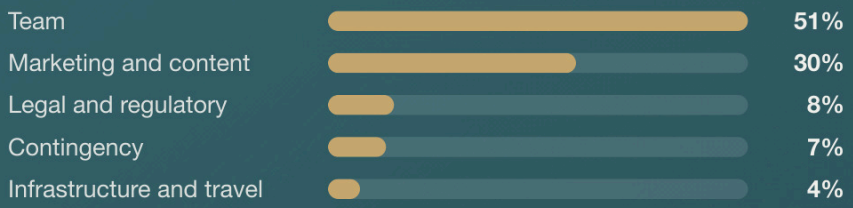
TERMS

Instrument and valuation to be agreed with the lead investor.

FUNDING TO DATE

Founders' own capital. The three founders work without salary.

USE OF FUNDS



WHAT THE ROUND PAYS FOR

1. **The first two hires.** A full-stack developer dedicated to the platform and the algorithms, and a commercial lead.
2. **Paid acquisition in Argentina** from January 2027, starting with a test that measures what a user costs.
3. **The regulatory path.** CNV registration now, then in-app execution through a registered trading agent in 2028.
4. **Regional expansion from 2028.** Uruguay and Chile first, then Mexico, Colombia and Peru.
5. **A Series A in 2029**, with a multi-country user base and paid revenue behind it.

WHAT WE ARE LOOKING FOR

Partners who help us reach users faster and grow in regulated markets with care.

Investors

A lead investor and co-investors for the seed round, ideally with fintech experience in Latin America or the United States.

Corporate partners

Brokers, banks and wealth managers who want to give their clients an optimized, explained portfolio, under their own brand or through our API.

Mentors

People who have taken a regulated fintech across borders, and who can help with pricing, growth and our first enterprise contracts.

We built the product and the algorithms ourselves. What would move QUAFI fastest now is distribution, and a few pilots with firms that already have the clients would do more for our launch than any advertising budget.

CONTACT investors_relations@quafi.io · quafi.io/investors

QUAFI

Professional portfolio analysis for everyone who invests

The quality of an investment should not depend on having studied finance.

Agustín A. Shehadi C., Ph.D. · Founder and CEO

QUAFI.io

investors_relations@quafi.io

Seed Round 2026

NOTES

Methodology and legal notice

03 WHAT QUAFI DOES

1 Universe as of September 2026, 3,438 instruments. Stocks, ETFs, CEDEARs and fixed income from the United States and Argentina, on a rolling ten-year window. Prices update every business day and the models are re-estimated weekly.

04 VALIDATION

1 Trained on data from 2009 to 2024 and evaluated over the full calendar year 2025, with no look-ahead. The Python code is reproducible and available for due diligence. Each AI received the same prompt, acting as a financial analyst, with the same history to 2024 and the same universe of assets. Max Sharpe is classical mean-variance optimization on the same universe. Past results do not guarantee future results.

07 MARKET

1 The five-year ceiling splits into about 145,000 users in Argentina, 145,000 in the rest of Latin America and 50,000 in the United States, which enters last. The order of countries follows each regulatory regime and our cost to reach users there.

05 DEMO

1 A real portfolio produced by the optimizer with prices to December 31, 2024, balanced profile, mid-term horizon, ten assets, at most 40% in any one asset. The conservative profile favors stability and caps each asset at 30%; the aggressive profile seeks growth and caps each asset at 50%. The short horizon (one to two years) keeps a larger share in the most stable instruments, the mid-term horizon (two to five years) a moderate share, and the long horizon (over five years) none.

2 Sharpe ratio = (return – risk-free rate) ÷ volatility, the extra return earned for each unit of risk. Risk-free rate 4.3% a year, the 2025 average of the ten-year US Treasury yield. The largest fall over the period was 23.5% for the portfolio and 19.0% for the S&P 500, both in April 2025.

08 BUSINESS MODEL

1 In-app execution requires an agreement with a registered trading agent (Agente de Negociación) under CNV rules. Until then QUAFI informs and does not execute trades or hold client money.

QUAFI is a quantitative analysis tool. Nothing in this presentation is personalized investment advice or a recommendation to buy or sell any instrument. Past results do not guarantee future results.