

MFR Software, LLC

IPLAN.com
13247 Antler Ridge
Milton, GA 30009

Contact Info

Tel: 678-982-8909

Email:

Peter@Kocmond.com

Funding:

IPLAN is in a growth mode as prepare to enter the market and seek to finish out our current funding round.

Please contact Peter Kocmond (details above) to request a meeting if you are interested in the details of the current round.

Company Description

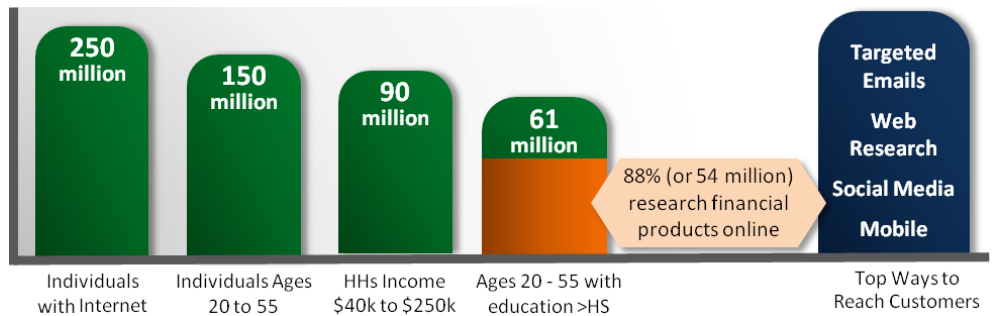
IPLAN is a new financial solution that helps increase the confidence of individuals when making investment and planning decisions. IPLAN.com is the first firm to score a financial plan. Our scoring method takes into account every decision required to develop a sound financial plan and creates simple action steps for improvement.

Investment Opportunity

- Current Round – Round 3 is structured as debt with an equity convertible option
- Funding to finalize technology platform & market activities for initial launch

Market Size (domestic)

IPLAN can service any age or income level – below is our target market (54m individuals)



IPLAN's Solution

IPLAN focuses on the individual's perspective by: Plan Everything: our solution takes into account a holistic approach, from investing to insurance, from legal needs to debt. Sell Nothing: IPLAN does not manage money, create products or generate income based on transactions or individual actions. Keep it Simple: Easy to sign-up and managed a plan through an iterative process couple with an intuitive interface.

Service and Distribution Channels

IPLAN.com will offer three service models: Online Offering (Free to all individuals), call center financial counselors, and field advisors. IPLAN will utilize six distribution channels: 1) direct to consumer; 2) distribution partners; 3) corporate benefit sales; 4) benefit/retirement providers; 5) educational platform; 6) private label software sales

Revenue Sources

IPLAN will utilize a sponsorship model to support free online usage, through advertising fees for placement in our marketplace and customer communications. We will collect flat fee or asset-based fees for customer working with our call center or field advisors.

Financial Projection

Assumes roughly 1% penetration of target audience

Summary Results	2012	2013	2014	2015	2016
Employees	2	24	51	82	112
IPLAN Customers (EOP)	25,000	96,625	233,613	427,228	669,993
Operating Cash Flow	0.02m	5.03m	6.85m	12.05m	23.13m

For additional financial details, please contact Peter Kocmond (see contact info)

About IPLAN

What is IPLAN?

IPLAN is a new financial solution that empowers individuals to make confident decisions. We provide individuals two new solutions:

A New Planning Approach: A holistic approach to planning from investing to insurance, from legal to debt. IPLAN goes beyond investment advice, we provide guidance on every part of the plan; from goals to savings rates, from prioritizing to realistic targets, from selecting the right products to investing – all based on independence.

IPLAN's marketplace: We also provide individuals access to a marketplace, if they do not already work with a financial professional. They can compare financial solutions similar to Amazon.com or Cars.com and find links to resources to help them take the next step.

How is IPLAN Different?

We are the first firm to score a financial plan. Our scoring method takes into account everything from overall savings target to how to prioritize and which types of financial products are right for each goal. We help individuals understand how their actions compare to best practices – we focus on knowing what to do with your money and in what order.



Leadership

Peter Kocmond:

Founder
>17 years experience as financial service executive, St. Lawrence Univ.

Cynthia Hayes:

Advisory Counsel,
>30 years experience as financial executive & business owner, CFA, Univ. of North Carolina

Mark Cincotta:

Advisory Counsel,
>17 years experience as an accomplished advisor & manager, Clarkson Univ.

Technology Lead:

>16 years experience as software designer, architect, & manager for major firms, MBA, Auburn

MFR Software, LLC

IPLAN.com
13247 Antler Ridge
Milton, GA 30009

Contact Info

Tel: 678-982-8909

Email:

Peter@Kocmond.com



Peter Kocmond



Cynthia Hayes



Mark Cincotta