

## Manifest & TIAA Meeting Recap

It was great meeting everyone yesterday! Thanks for taking the time to discuss Manifest. Here are some of my notes from our meeting:

- **SCOPE:** 30 days to engage 250 active participants to consolidate their retirement accounts.
- **ROLES in our PoC:**

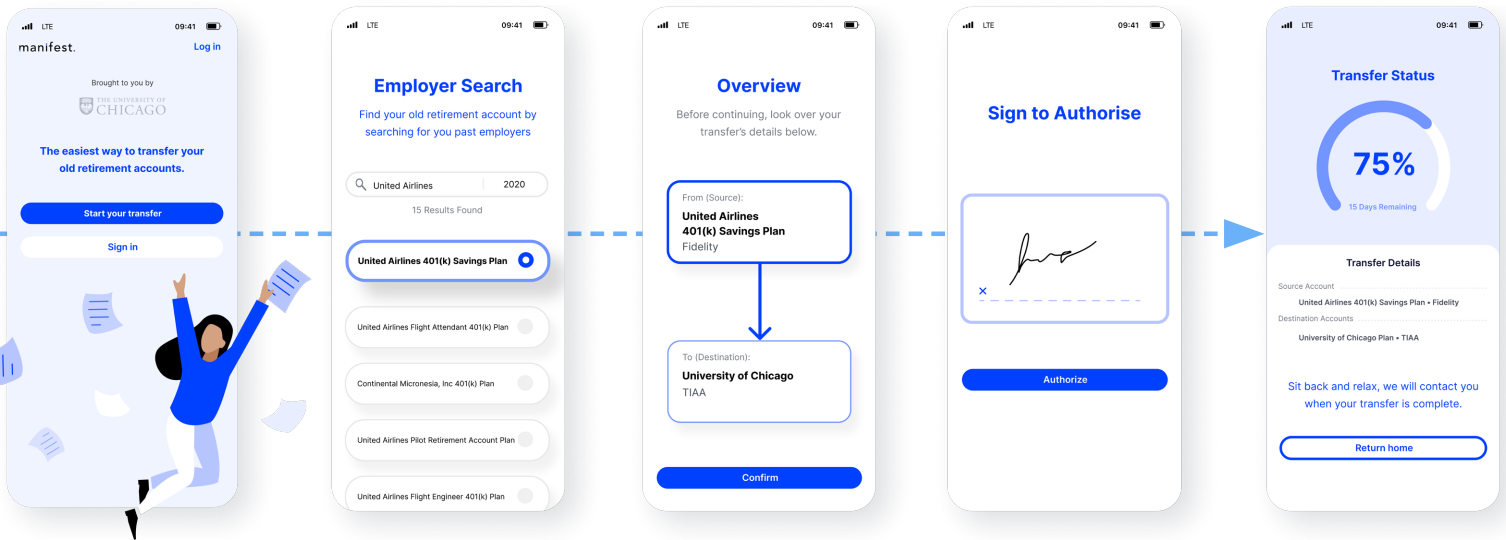
**Manifest**  
Helping at least 250 active participants to consolidate their accounts

**University of Chicago**  
Distribution of the Manifest URL to their participants

**TIAA**  
Funding the Proof of Concept

- All of the files linked in this doc are available in this [Google Drive](#) folder as well. Anyone with a TIAA email address should be able to access the folder, but if not, please request access and you'll have it in minutes. Alternatively, we also have access to DocSend if TIAA's IT protocalls don't allow Drive.

### Here's Manifest's user journey for active participants:



#### University of Chicago Landing Screen

There is no technology integration. Participants can access Manifest through a URL in marketing materials shared by the plan sponsor.

#### Employer Search

It's easier to remember where you worked, compared with the names of our old retirement providers. Manifest pairs the two to help participants organize their accounts.

#### Plan to Plan Consolidation

Manifest is a tool to help active participants consolidate their old accounts into their current employer account.

#### Consent

All that's left is for the user to electronically consent and they transfer is on its way. Our Web based process can take users less than 10 mins to initiate a transfer.

#### Tracking

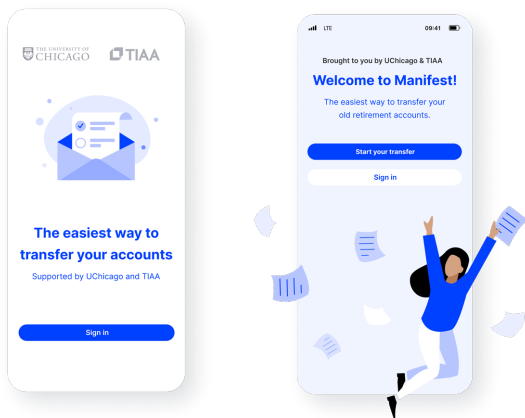
Manifest brings transparency to users throughout their transfer journey by sharing updates until their accounts are consolidated.

- The primary reason Manifest registered with the SEC is to build strict protocols around guiding inactive participants to their next destination. For active participants, Manifest is simply a utility for consolidation into the employer or retirement provider’s plan. We will not highlight destination options for users within the scope of our PoC.
- Here’s a link summarizing all of our [app’s disclaimers](#). Additionally, this is a link to our [User Agreement](#), which every Manifest user opts-in to before creating an account.
- Manifest normally charges a monthly fee based on the retirement provider or employer’s size and a one-time per transfer fee based on the assets transferred. However, during this PoC with TIAA and the University of Chicago, we would like to keep costs easy to forecast. We would like to charge TIAA an all inclusive fee of \$15,400 to conduct the 30 day PoC to help 250 active participants consolidate their retirement accounts. Any additional transfers during the duration of our PoC wouldn’t cost extra.
- The University of Chicago is anticipated to be the plan sponsor for our PoC. Our offices are based in UChicago, and they have invested \$150,000 into Manifest in the form of a SAFE agreement which has yet to convert.
- Once a user initiates a transfer in Manifest’s app, we handle the paperwork so their transfer can be initiated between their retirement providers. Here’s the background on our [application security](#) and [operations procedures](#).
- The University of Chicago is anticipated to be the plan sponsor for our PoC. Our offices are based in UChicago, and they have invested \$150,000 into Manifest in the form of a SAFE agreement which has yet to convert.

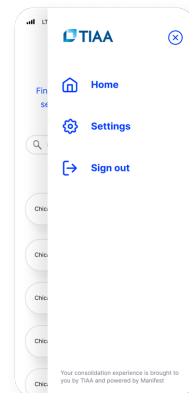
**Optional (not required for the PoC):**

- Manifest distributes our web application to participants through employers. Since TIAA is also included in this PoC, we would like to test how effective including TIAA’s logo to our [marketing materials](#) and/or application will be to engage with participants to consolidate their accounts.

**Marketing Options**



**White-labeling Option**



Thank you for the opportunity to collaborate and maximize participant’s retirement outcomes. Please let me know if I can clarify anything at all. My email is [anuraag@manifestledger.com](mailto:anuraag@manifestledger.com) and phone number is (224) 612-5704. Wishing everyone a Happy Thanksgiving!