EQUITY RISK SCIENCES, INC

Growing Capital with Data Science

ACHIEVE WORLD-CLASS INVESTMENT PERFORMANCE

March 1, 2024

Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

Forbes

Research Firm: Market's Risk Is Phenomenally High, 2nd Dive Likely

Lawrence Carrel Contributor ⓘ

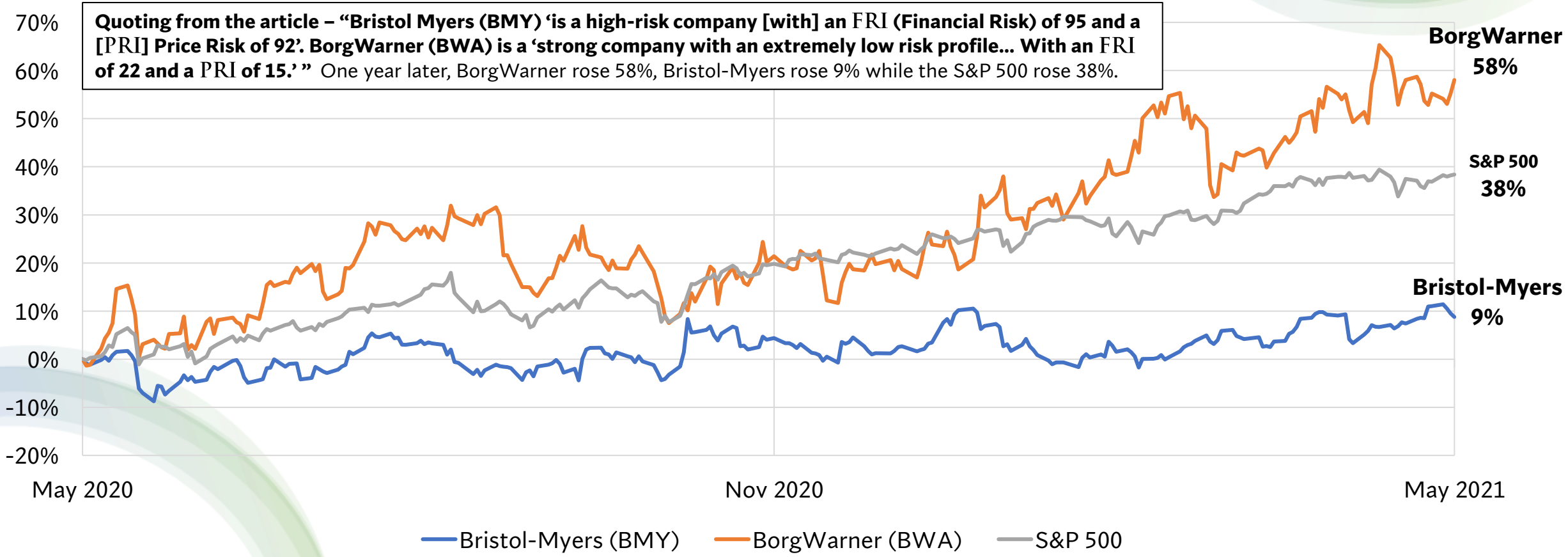
I'm a journalist who covers finance and investing.

May 27th, 2020:

Ray was interviewed by Forbes to learn about ERS's technology. The full article can be seen online here. Ray was asked "what company does your technology identify as 'very strongest' and what big company was overpriced and risky". ERS's rating for Borg Warner was exceptionally strong and ERS's rating for Bristol Myers was very risky. This chart shows their 12-month performance from the date of the interview.

Compare the Price Performance of BMY with BWA – 5/27/2020 to 5/27/2021

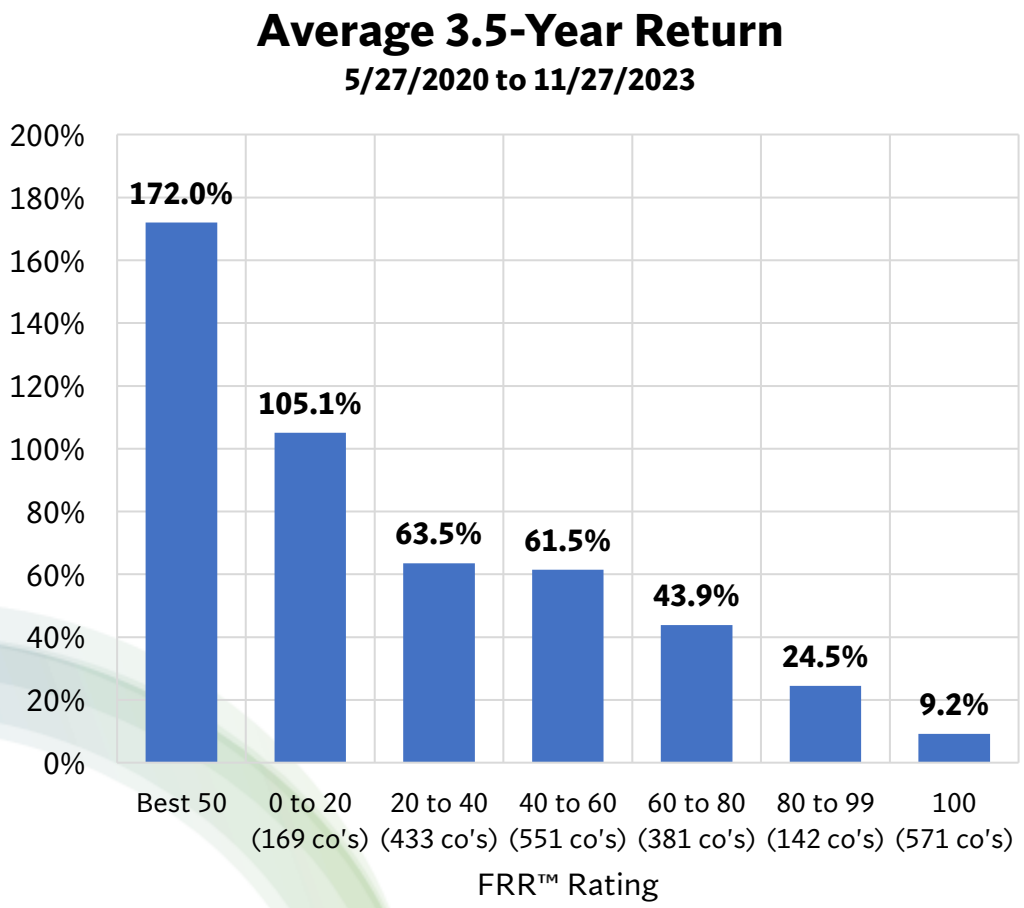
Quoting from the article – "Bristol Myers (BMY) 'is a high-risk company [with] an FRI (Financial Risk) of 95 and a [PRI] Price Risk of 92'. BorgWarner (BWA) is a 'strong company with an extremely low risk profile… With an FRI of 22 and a PRI of 15.' " One year later, BorgWarner rose 58%, Bristol-Myers rose 9% while the S&P 500 rose 38%.

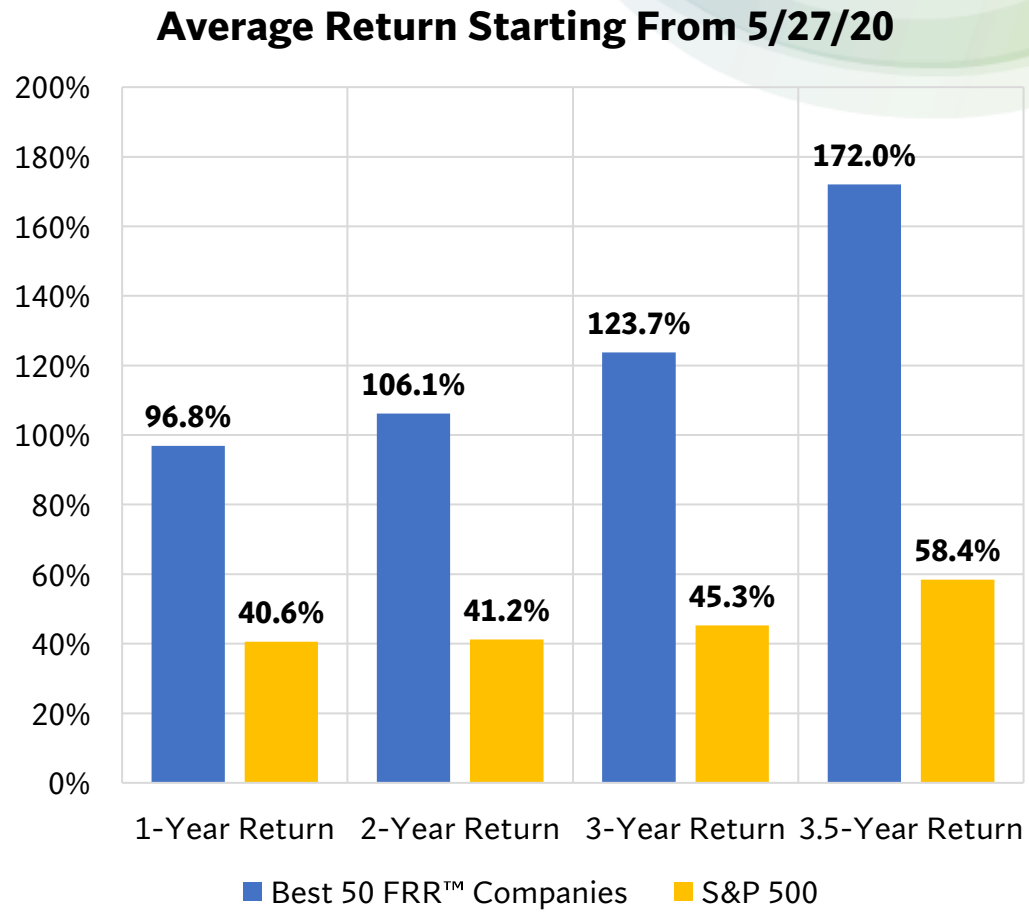


Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

THE Forbes EDITOR ASKED FOR NAMES OF A STRONG AND A WEAK COMPANY. THE FOLLOWING DATA PROVIDES A FAR DEEPER EVALUATION OF ERS'S TECHNOLOGY

On 5/27/20 (see previous slide), a Forbes editor requested that Ray Mullaney, ERS's CEO, select one strong and one weak company from our system. To analyze the effectiveness of the technology, however, he **could** have asked for a list of all the best-rated companies and the worst-rated companies. ERS's technology is rooted in actuarial science, not individual stock selection. The charts below demonstrate the technology's application to 2,247 US companies with market caps over $500 million.





Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

INVESTLABS™

A WORLD-CLASS INVESTMENT TECHNOLOGY PLATFORM

ERS's institutional investment research platform, INVESTLABS™, is our crown jewel. After careful study of the competition, we have concluded that INVESTLABS™ is significantly more advanced and valuable to investors than any investment technology platform on the market today.

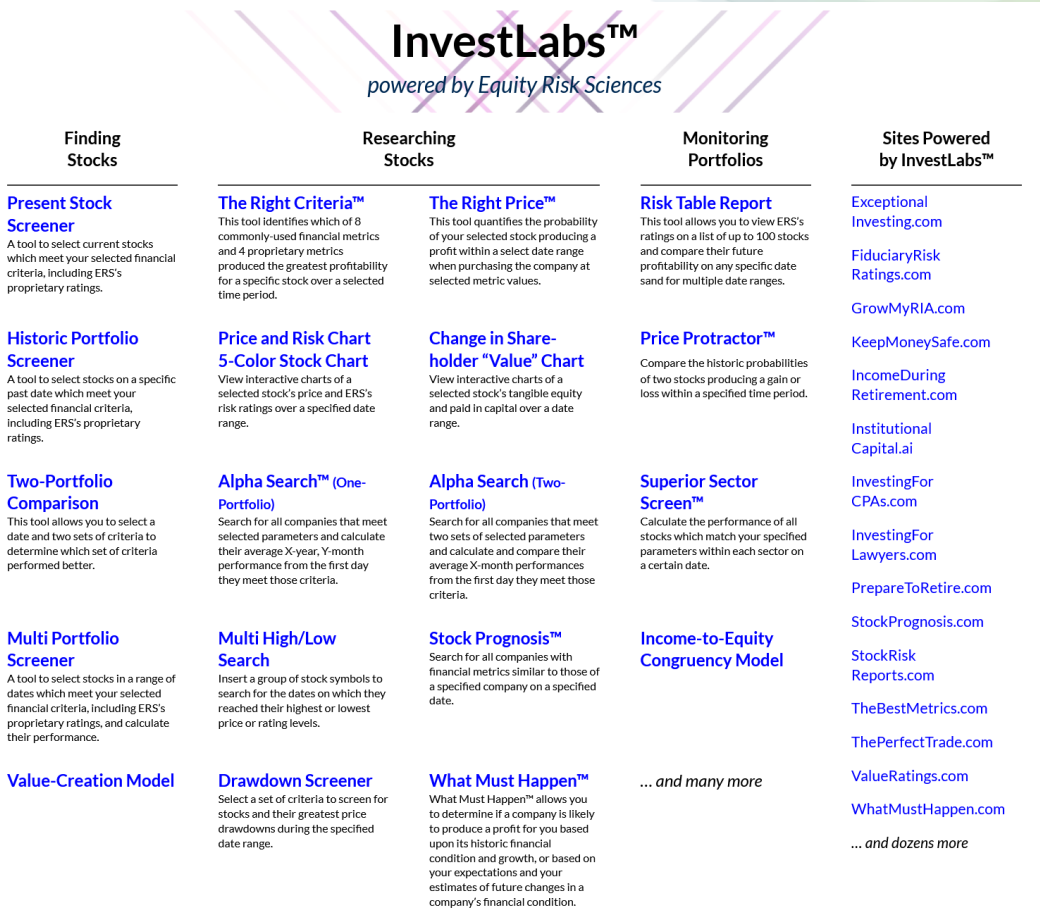
ERS's database includes over 15,000 U.S. and Canadian companies, both active and delisted, with historical records dating back to 1985. This extensive collection minimizes "*survivorship bias*", ensuring more accurate analyses.

Among the many tools in INVESTLABS™, our ALPHA SEARCH™ and our DATAMETRICS STRATEGY TESTER™ have undergone independent validations that confirm their accuracy and effectiveness.

ERS's ratings provide a clear picture of a stock's fundamental risks, as well as both the probability and magnitude of future price movements. This platform delivers individual stock ratings, empowers users to evaluate and refine their investment strategies, and devise and test new strategies. This capability is instrumental in assembling portfolios that consistently outperform the market.

We believe ERS's technology is the most valuable investment technology on the market. No other technology comes close.

This screenshot illustrates a portion of the risk evaluation technologies ERS has built.



InvestLabs™

powered by Equity Risk Sciences

Finding Stocks

Present Stock Screener
A tool to select current stocks which meet your selected financial criteria, including ERS's proprietary ratings.

Historic Portfolio Screener
A tool to select stocks on a specific past date which meet your selected financial criteria, including ERS's proprietary ratings.

Two-Portfolio Comparison
This tool allows you to select a date and two sets of criteria to determine which set of criteria performed better.

Multi Portfolio Screener
A tool to select stocks in a range of dates which meet your selected financial criteria, including ERS's proprietary ratings, and calculate their performance.

Value-Creation Model

Researching Stocks

The Right Criteria™
This tool identifies which of 8 commonly-used financial metrics and 4 proprietary metrics produced the greatest profitability for a specific stock over a selected time period.

The Right Price™
This tool quantifies the probability of your selected stock producing a profit within a select date range when purchasing the company at selected metric values.

Price and Risk Chart 5-Color Stock Chart
View interactive charts of a selected stock's price and ERS's risk ratings over a specified date range.

Change in Share-holder "Value" Chart
View interactive charts of a selected stock's tangible equity and paid in capital over a date range.

Alpha Search™ (One-Portfolio)
Search for all companies that meet selected parameters and calculate their average X-year, Y-month performance from the first day they meet those criteria.

Alpha Search (Two-Portfolio)
Search for all companies that meet two sets of selected parameters and calculate and compare their average X-month performances from the first day they meet those criteria.

Multi High/Low Search
Insert a group of stock symbols to search for the dates on which they reached their highest or lowest price or rating levels.

Stock Prognosis™
Search for all companies with financial metrics similar to those of a specified company on a specified date.

Drawdown Screener
Select a set of criteria to screen for stocks and their greatest price drawdowns during the specified date range.

What Must Happen™
What Must Happen™ allows you to determine if a company is likely to produce a profit for you based upon its historic financial condition and growth, or based on your expectations and your estimates of future changes in a company's financial condition.

Monitoring Portfolios

Risk Table Report
This tool allows you to view ERS's ratings on a list of up to 100 stocks and compare their future profitability on any specific date sand for multiple date ranges.

Price Protractor™
Compare the historic probabilities of two stocks producing a gain or loss within a specified time period.

Superior Sector Screen™
Calculate the performance of all stocks which match your specified parameters within each sector on a certain date.

Income-to-Equity Congruency Model

... and many more

Sites Powered by InvestLabs™

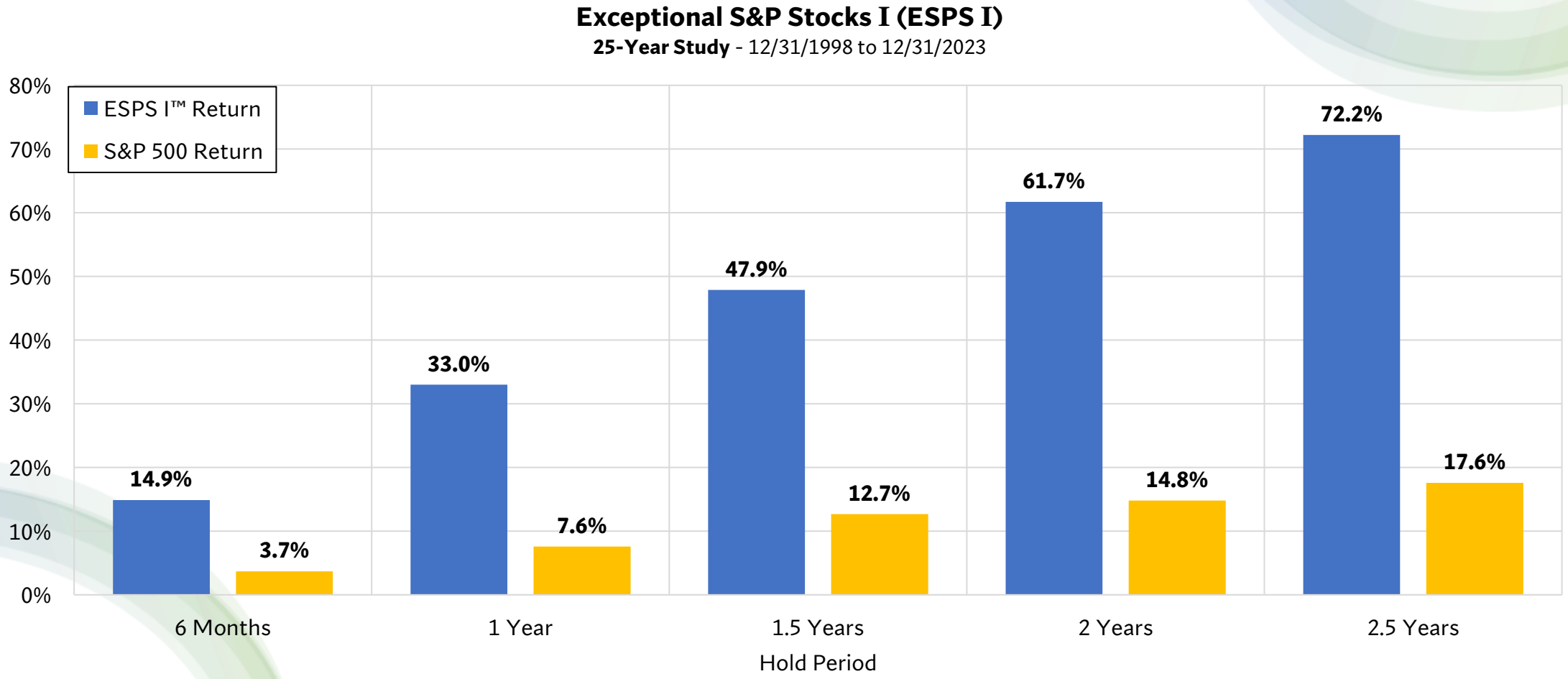
Exceptional Investing.com
FiduciaryRisk Ratings.com
GrowMyRIA.com
KeepMoneySafe.com
IncomeDuring Retirement.com
Institutional Capital.ai
InvestingFor CPAs.com
InvestingFor Lawyers.com
PrepareToRetire.com
StockPrognosis.com
StockRisk Reports.com
TheBestMetrics.com
ThePerfectTrade.com
ValueRatings.com
WhatMustHappen.com

... and dozens more

Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

Beat the S&P 500 Buying Only S&P Stocks

This study indicates ERS's technology identifies companies poised to statistically significantly outperform the S&P 500.



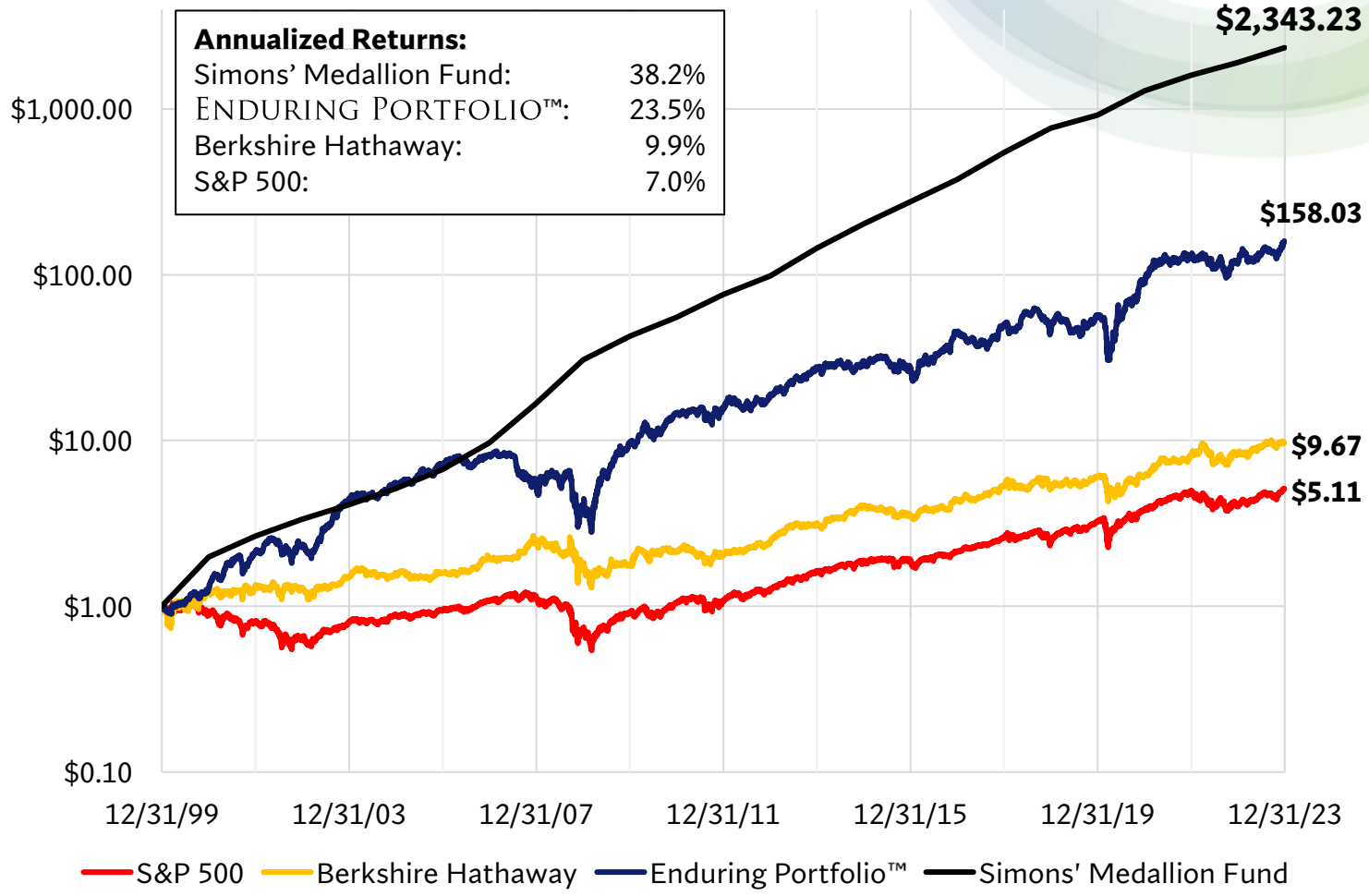
Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

ERS's Robo Technology Enduring Portfolio™ Produces World-Class Results

ERS's technology provides extraordinary results. Over 70% of Americans prefer passive investing to active investing. ERS has an excellent solution: ERS's Enduring Portfolio™!

Statista estimates that robo-advisors manage $1.37 trillion and growing rapidly. To serve this growing market, ERS developed the Enduring Portfolio™. ERS's fully-automated investing technology has produced world-class results, towering over every robo-advisor in the marketplace.

In 2024, we will turn a spotlight on the Enduring Portfolio™ and seek **joint venture partners** to monetize this extraordinary technology.



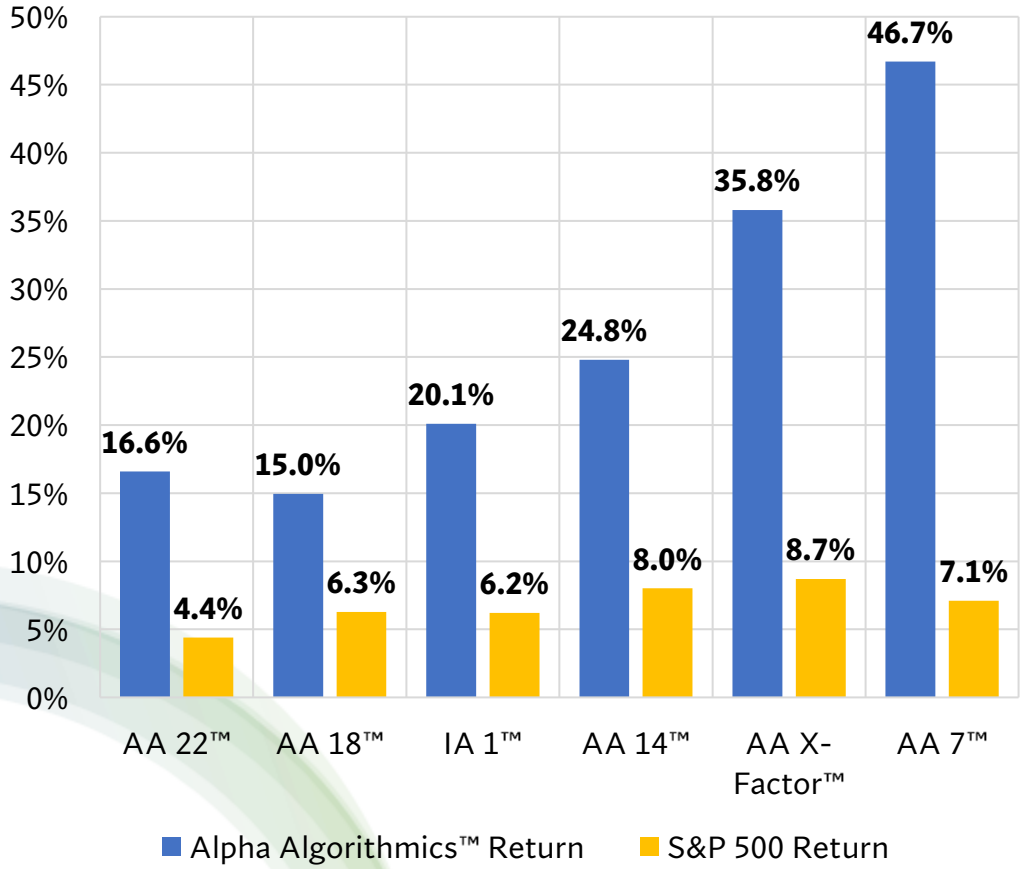
Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

ALPHA ALGORITHMICS™

ERS's ALPHA ALGORITHMICS™ has the potential to compete with James Simons' **Medallion Fund**.

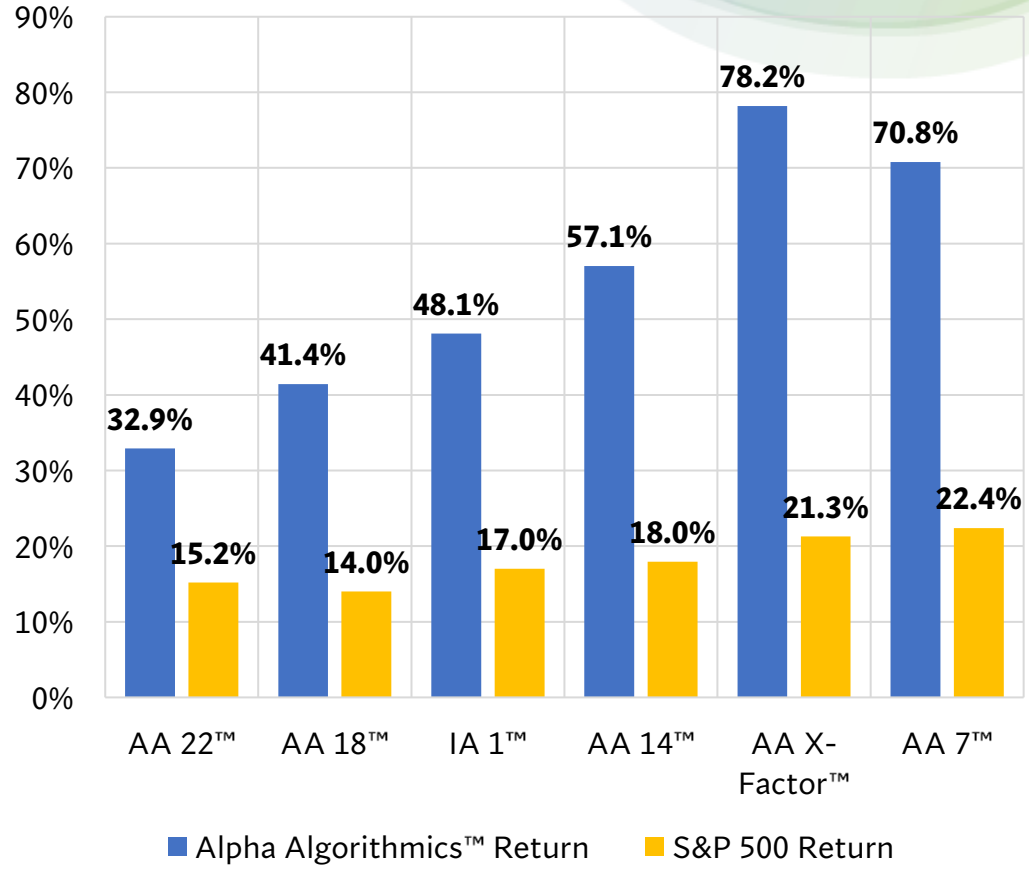
Average 6-Month Return – 25-Year Study

12/31/98 to 12/31/23



Average 1-Year Return – 25-Year Study

12/31/98 to 12/31/23



Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

In 2024, ERS is Focused on Raising $25 Million *and* Creating Sales Revenues From 6 Available Websites

FiduciaryRiskRatings.com

This site helps ***fiduciaries, trustees, directors***, reduce, avoid and prevent investment losses.

IncomeDuringRetirement.com

This site provides ***retirees*** with lists of stocks with above average dividends, safety and a high statistical probability of producing significant capital gains.

GrowMyAUM.com

This site helps small to ***mid-sized investment management firms*** grow much faster.

WhatMustHappen.com

What Must Happen™ helps ***investment professionals and sophisticated individual investors*** determine if a company is likely to produce a specific and desired rate of profit based on: the ***users*** *expectations and estimates of future changes in a company's financial condition and metrics*.

EndowmentGuardian.com

EndowmentGuardian™ helps ***trustees, directors, and fiduciaries*** reduce, avoid and prevent investment losses from unrecognized stock risks.

ERS provides non-profit organizations a 50% discount for the same program for-profit companies use.

GrowMyRIA.com

This site helps ***smaller financial planning firms*** grow much faster.

InvestLabs™ is a fully functional institutional research platform. However, we will not start selling access to the site until we can control and restrict the amount of data a user can download.

We have several additional websites that will be available soon to create revenues.

Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

Why Invest in Equity Risk Sciences, Inc.

*"ERS's technology has the potential to produce investment returns on par with the **Medallion Fund**, the most successful fund in US investment history. If successful, we will become a multi-billion-dollar company."*

--Raymond Mullaney, CEO

Markets We Serve
Financial Institutions
RIA Firms
Retail Investors
Bank Trust Companies
Insurance Companies
Family Offices
Hedge Funds
Mutual Funds

Products & Services
InvestLabs™
ERS RoboAdvisor™
Alpha Algorithmics™
Proprietary Investment Ratings
Growth Tools for RIAs
Model Portfolio Testers
SaaS-Enabled Investor Websites

506(c) Funding: $25 million

Shares are offered at $10.00 per share with a pre-money valuation of $84 million.
A CT based family office has invested an initial $500,000.
Additionally, a TN based RIA created a $4 million fund managed exclusively with ERS's InvestLabs™ platform.

Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

For More Information

Equity Risk Sciences' technology helps investment managers *beat the market*, not just sometimes or by a little, but often and by a lot.

Asset managers and investors need, want and will pay handsomely for technology to help them significantly outperform the market and reduce and avoid losses.

For inquiries, collaborations, or a closer look at our breakthrough technologies:

EQUITY RISK SCIENCES, INC.

Contact: (203) 254-0000

Email: info@equityrisksciences.com

Raymond M. Mullaney, CEO

Direct Email: ray@ERS.ai

Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary

Disclosures

This presentation shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of these securities in any jurisdiction in which such offer, solicitation or sale would be unlawful. Nothing contained in this presentation should be construed as legal, tax, financial, investment, or other advice.

In addition to historical information, this presentation contains statements relating to the future business performance, future catalysts and future events or developments, strategy, prospects, plans, objectives of management and future operations, and expected market growth of Equity Risk Sciences, Inc. (the "Company,") that may constitute "forward-looking statements" within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. The words "believe," "can make," "intend," "could," "currently," "will," "expect" and similar expressions, as they relate to us, are intended to identify forward-looking statements. We have based these forward-looking statements largely on our current expectations and projections about future events and financial trends that we believe may affect our financial condition, results of operations, business strategy and financial needs.

Important factors that could cause actual results to differ from those in the forward-looking statements include but are not limited to the successful commercialization of our risk rating system and solutions, development of our sales and marketing capabilities, our ability to retain key management personnel including our Founder Ray Mullaney as well as Thomas Harpin, acceptance of our solutions by potential customers, the ability of our risk rating systems and solutions to provide valuable information related to a company's stock price, and intellectual property litigation, and our ability to raise capital necessary for ongoing operations. The statements made herein speak only as of the date of this presentation. The Company's actual results, performance or achievements could differ materially from the results expressed in, or implied by, these forward-looking statements. The Company undertakes no obligation to update or revise its forward-looking statements to reflect events or circumstances after the date of this presentation, except as required by law.

Market data and industry information used herein are based on our management's knowledge of the industry and the good faith estimates of management. We also relied, to the extent available, upon managements review of independent industry surveys, forecasts and publications and other publicly available information prepared by a number of third-party sources. All of the market data and industry information used herein involves a number of assumptions and limitations which we believe to be reasonable, and you are cautioned not to give undue weight to such estimates. Although we believe that these sources are reliable, we cannot guarantee the accuracy or completeness of this information, and we have not independently verified this information. Projections, assumptions and estimates of our future performance and the future performance of the industry in which we operate are subject to a high degree of uncertainty and risk due to a variety of factors, including those described, above. These and other factors could cause results to differ materially from those expressed in our estimates and beliefs and in the estimates prepared by independent parties. In all cases, you should conduct your own investigation and analysis of the Company and the information contained in this presentation. All estimates and forecasts are subject to change and past results are not necessarily an indication of future performance.

Equity Risk Sciences, Inc. © 2024
Confidential and Proprietary