

LIVELii

The benefits of
full time employment for
independent workers.

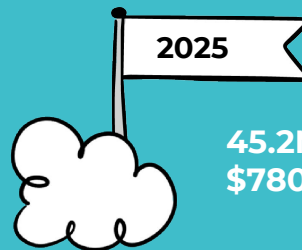
livelii.io



techstars_

Gig Worker, Freelance, Independent, the Future of Work.

Whatever you want to call them (they prefer independent), the Non-Traditional Employee in North America, is on the rise. Nearly 700,000 independent workers in Canada deal in professional services.



45.2M Independents
\$780B in Transactions



26M Independents
\$450B in Transactions

“Business As Usual” is forever changed.

Companies are also beginning to favour independent talent over full time employees.

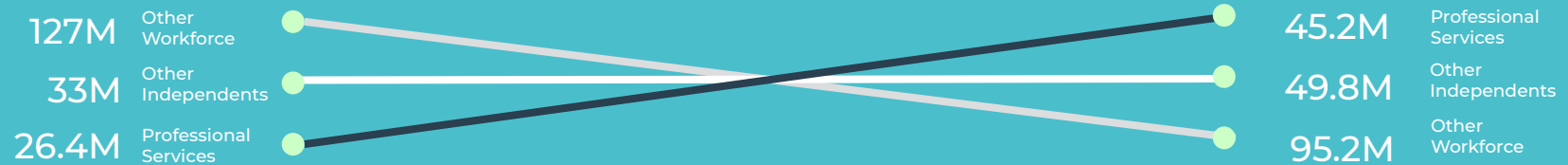


“The seismic trends toward remote work and more flexible working models continue to move in our favor ... 45% of hiring managers have frozen full time hiring, and yet 72% are continuing or increasing their usage of independent professionals...”

Hayden Brown, CEO - Upwork

This trend is slated to reshape the business landscape as we know it.

Independents are set to tip the scales and become the workforce majority in under a decade.



Although they
operate
independently,
they share
common
concerns about
their livelihood.

Being able to put enough
money into savings

76%

Saving for retirement

75%

Unpredictable income and
being paid a fair rate

72%

Access to affordable health
coverage

72%

Livell exists to bring innovation and accessibility to independent workers.

We simplify the process from invoicing through to automated savings to create accessibility across financial and insurance services that positively impacts independent workers livelihood. We create opportunities for innovation with strategic partners with the insights, data and technology we build to find common voice and common ground.



HEALTH



WEALTH

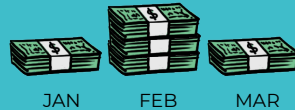


BUSINESS



Hi. I'm Lance.

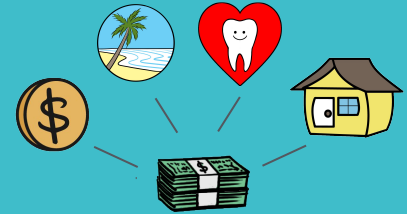
My ability to access support and services like the traditionally employed is inhibited by the nature of my work and expertise.



**Inconsistent
Pay**



**Prolonged
Pay Periods**



**Financial
Literacy**

This has a trickle effect on a day to day basis.

Leaves independents with the odds stacked against them when it comes to control over their livelihood.



I choose between...



Dental Work

or



Rent



Savings

or



Groceries



Recovering from Illness

or



Loss of Work

Without Livelii

Lance pays up to 3% to collect payments online (Stripe, Paypal, Wave) and up to 5X the cost to enrol in health & dental insurance, and deals with multiple providers.

Payments & Subscriptions
-\$1,950

Health & Dental Insurance
-\$2,200

Rewards & Perks
\$0

\$55,850

Annual Billings
\$60,000



With Livelii

Lance saves money, time, and effort in planning his livelihood, managing payments, saving and getting benefits so he can focus on doing what he loves.

Payments & Subscriptions
-\$625

Group Benefits
-\$870

Livelii Contributions
+\$385

\$58,890

Our Sweet Spot

We are an advocate for our community and an innovative distribution partner for incumbents and other platforms across categories that reflect the realities of independent work and have infinite possibilities.

Insurance & Wellness

||| Manulife

 BLUE CROSS™


League

THE
Great-West Life
ASSURANCE COMPANY

HEALTH

Financial Services

||| Manulife

canada 

Sun 
Life Financial

Wealthsimple

 wealthfront

WEALTH

Business Services

 wave

ploto

 intuit quickbooks

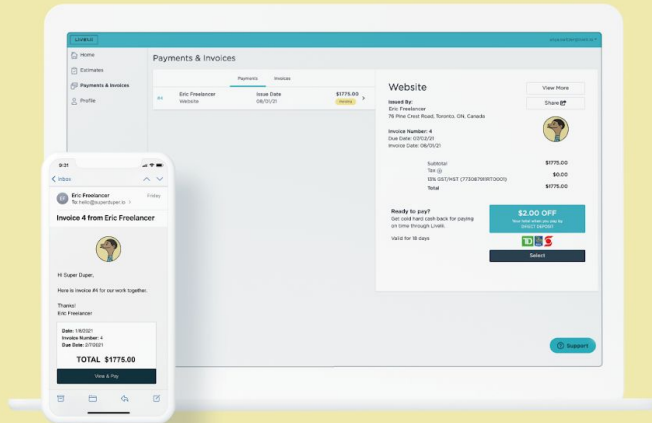
FRESHBOOKS

 xero

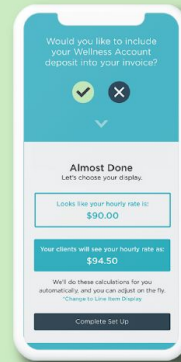
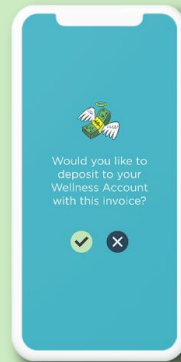
BUSINESS

LIVELII

An end to end solution that removes complexities, and is focused on the customer.



BUSINESS | Estimating, Invoicing, Payments



WEALTH | Automated Savings & Investments, Personal Planning

HEALTH | Group Benefits

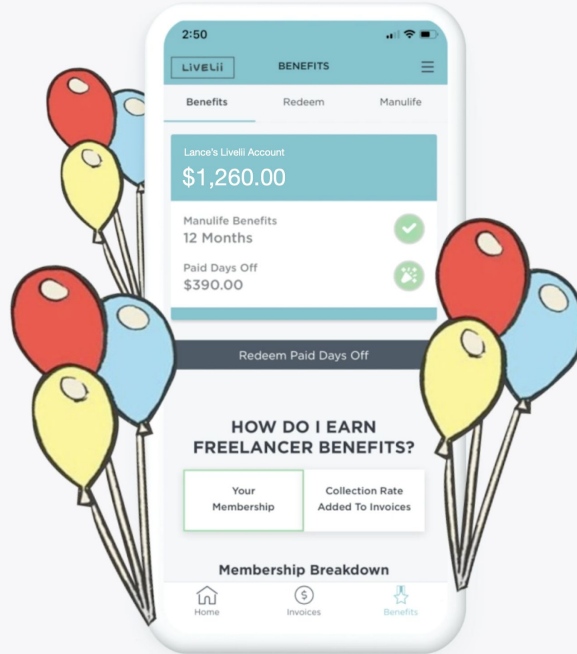


HEALTH

Livellii negotiates and administers policies at up to 5x less than available individual insurance.

A true first-of-its-kind digital group offering designed for the independent workforce.

- Automatic Acceptance
- Comprehensive Coverage
- Policy is Paid Directly



Manulife

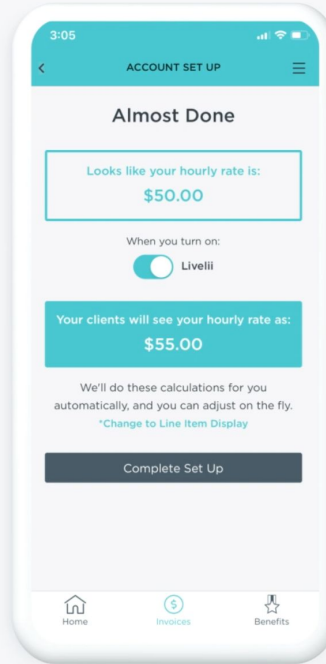
First Group Benefits Offering
for Independent Workers.



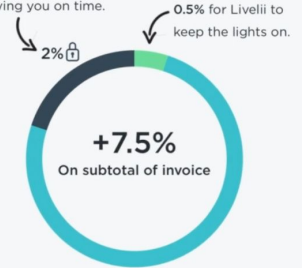
WEALTH

Livellii helps members set livelihood goals, move money, monitor their progress, and offers flexibility on a payment by payment basis.

- Personalized Goals
- Automate Savings
- One-tap Deposits



This goes to your client for paying you on time.



This part is all you!

This amount is added to your invoice subtotal and paid by your client.

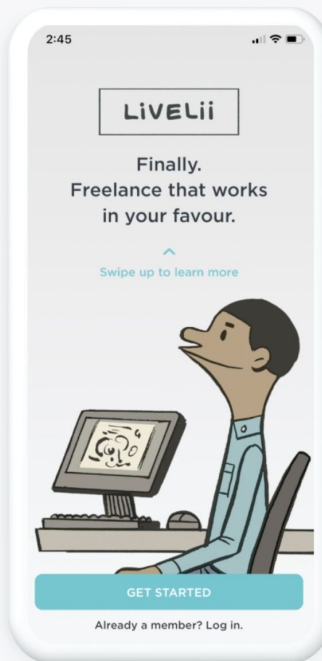




BUSINESS

Provides business tools for estimating, invoicing, and direct deposit payment collection with the option to embed additional costs, or allocate on an invoice by invoice basis to help you meet your goals.

- Estimates & Invoices
- Optional Rate Adjustment
- Optional Payment Processing



Billed To Your Client

Subtotal	\$1,925.00
Tax	\$250.25
Total	\$2,175.25

Delivered To You

Your Subtotal	\$1,750.00
Your Tax 	\$227.50
Total	\$1,977.50

+ \$131.25

To Your Livelii Wellness Account

Our Business Model

generates revenue immediately through monthly subscriptions, and a percentage of transactions.

Monthly Subscription



Recurring monthly subscription fee charged to members

+

Percentage of Transaction



Deducted from payout to members and non-members utilizing payment processing feature

+

Strategic Partnerships



Includes: Management fee/commission charged for Group retirement savings plans

Our Monthly Memberships

offer flexibility and focus on engaging our members in pay per play activities that support their livelihood.



FREE

Unlimited Invoices & Estimates

Optional Payment Processing
\$5.00 or 1% (greater of) per transaction

Livellii Contributions*

**Inaccessible until Subscriber*



**\$24.99
+Plan**

Free Membership Inclusions

1 Payment Processed at \$5.00 or 0.5%

Wellness Account Management

Unlimited Monthly Deposits to Paid Leave

Unlimited Monthly Deposits to RRSPs

Group Benefits Plan \$99 Individual/\$199 Family

Livellii Contributions

Livell Contributions

We are committed to rewarding our active members for the activities they perform on our platform. We deposit Livell Contributions directly to their Wellness Account to be earmarked for subsidizing Health Benefits.

MONTHLY SUBSCRIPTION

\$24.99 (exclusive of Benefits)
Monthly Subscription Costs

\$7.89
to Hard Costs and Tax

\$7.10
to Livell Revenue

\$10.00
to Livell Member Wellness
Account

PAYMENT PROCESSING

\$5.00 to 1%
Payment Processing Costs

\$4.10
to Hard Costs

50%
to Livell Revenue

50%
to Livell Member Wellness
Account

Our Market Opportunity

is initially focused on Full Time Professional Services Freelancers earning a salary of \$30,000+.

SELF-EMPLOYED INDIVIDUALS IN NORTH AMERICA

59M

Across all sectors and industries.

SELF-EMPLOYED INDIVIDUALS IN PROFESSIONAL SERVICES

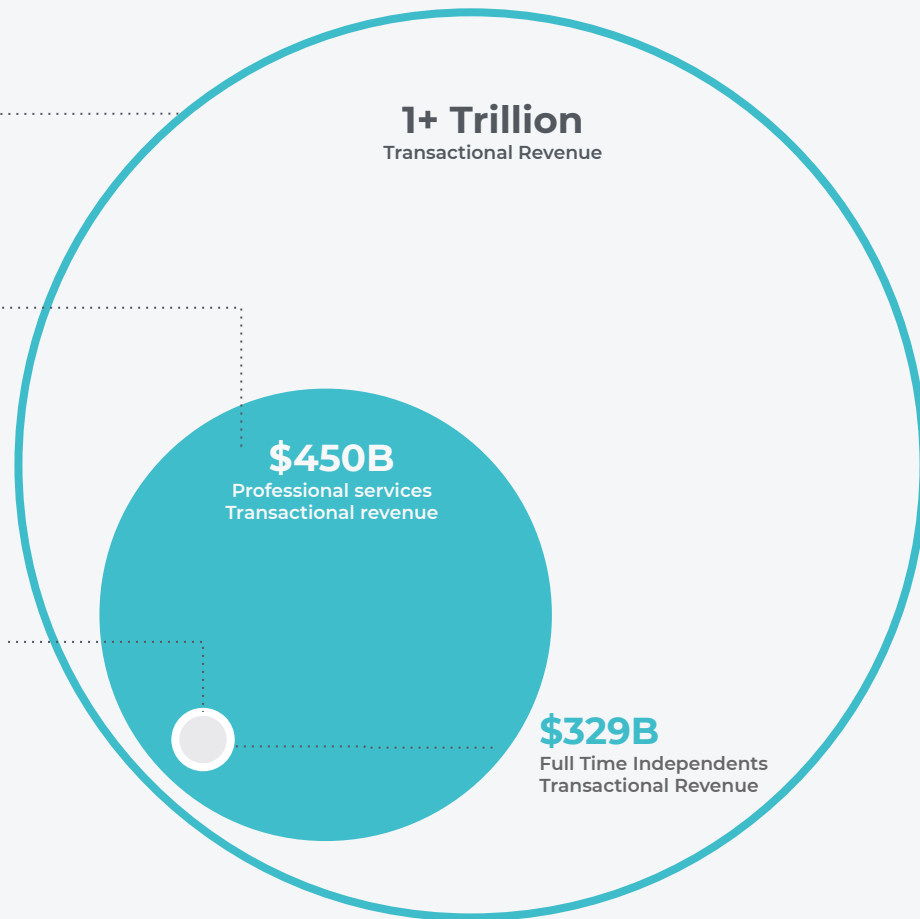
26M

45% of all self employed in US
32% of all self employed in Canada.

FULL TIME PROFESSIONAL FREELANCERS

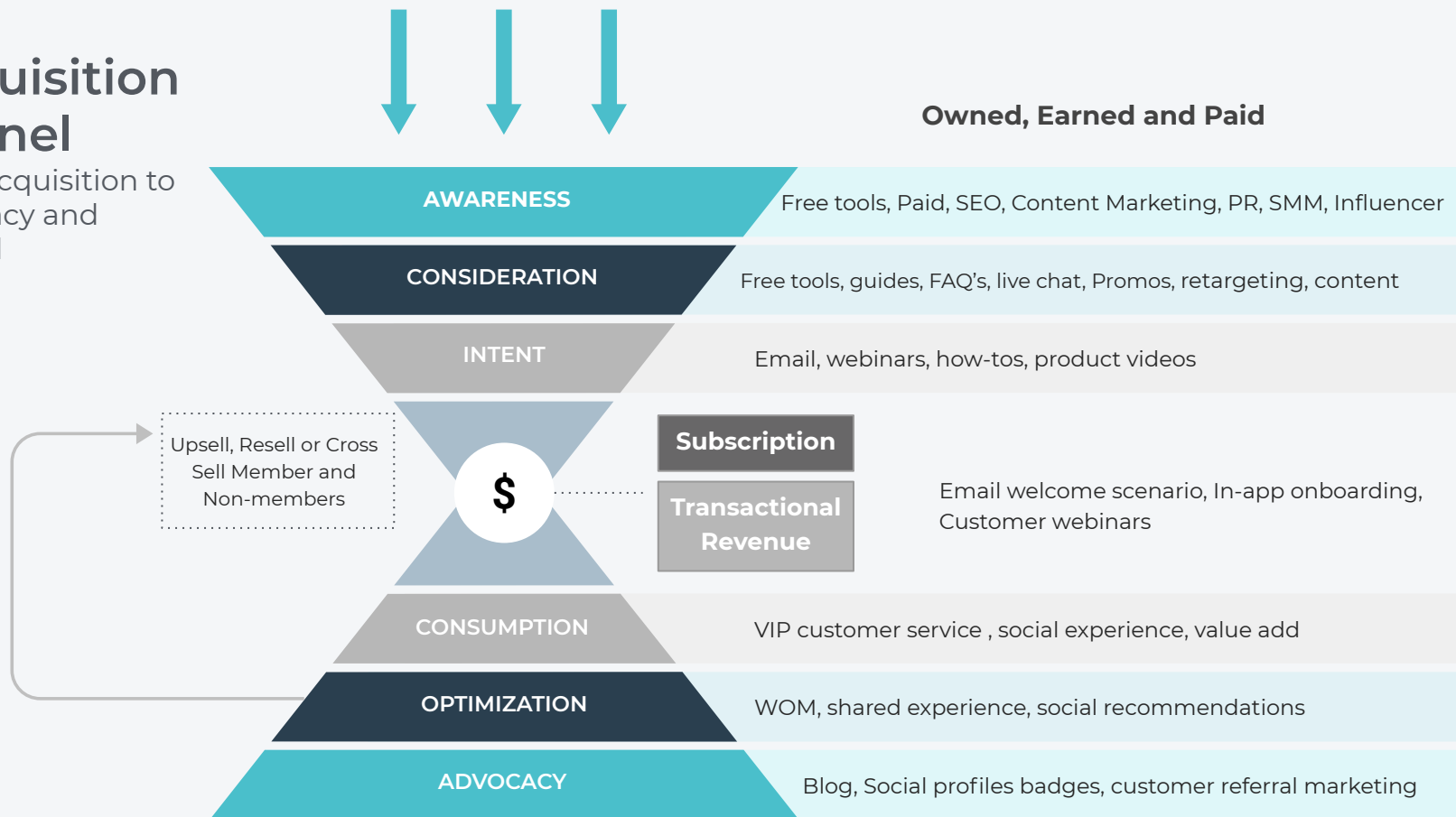
7M

28% of professional services Independents in North America are practicing full time.



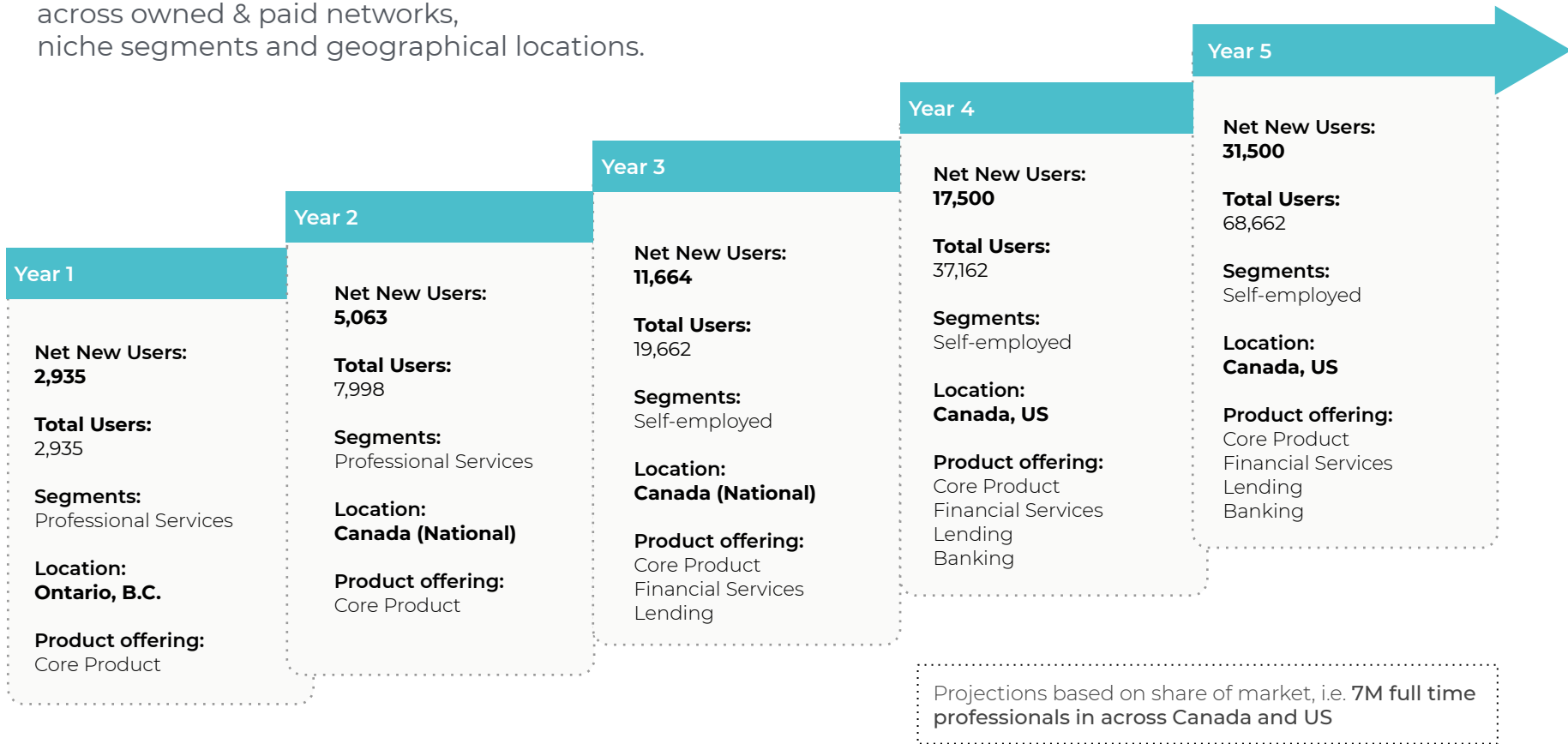
Our Acquisition Funnel

from acquisition to advocacy and referral



Our Approach Scales

across owned & paid networks,
niche segments and geographical locations.



GROWTH LEVERS

INDUSTRIES & SEGMENTS

GEOGRAPHICAL EXPANSION

CUSTOMER ACQUISITION

PRODUCT



HEALTH

Benefits & Paid Leave



WEALTH

Savings & Investments



BUSINESS

Invoicing & Payments

GROWTH LEVERS

*Mental Health
Fertility*

*Lending
Banking*

*Contracting
Accounting*

Leadership Team



Anya Switzer

Co-Founder, CEO

Experienced entrepreneur & operations leader.

- Successfully grew and exited Canada's 54th Fastest Growing company.
- Increased revenue by 1,300% over an 8 year period.
- Established business strategy and core processes to increase EBITA by 5% (that's massive in Advertising)
- Extremely passionate, equally scrappy.



Adam Roach

Co-Founder

Visionary entrepreneur, brand & product leader.

- Founded Canada's first freelance creative agency.
- Executed business strategy of developing a team of top talent across partners, full time employees and freelance talent.
- Successfully exited a thriving business.
- Extremely scrappy, equally passionate.



Dan Lawrence

Chief Growth Officer

Experienced growth marketer & product leader

- Successfully scaled and exited tech SaaS company in the eLearning space
- First marketing hire at Canada's first P2P lending platform
- 10 years professional experience, as a technology growth market scaling both B2C and B2B startups.
- Extremely skilled, equally naive to anything pre-80's.



Puneet Malhotra

Strategic Partnerships & Investor Relations

Entrepreneur & financial services leader.

- Successfully launched a SaaS model company by leading Investor Relations.
- Established global experience in capital markets, financial services and strategy consulting.
- Experienced lead in start-up investor relations activities.
- Extremely knowledgeable, equally grumpy (but not really, that's just his voice).



Yasir Asif

Business Development & Strategic Partnerships

Venture builder, strategy & innovation leader

- Successfully launched 3 start-ups in eCommerce, FinTech, and AI Consulting.
- Established global experience in leading structured partnership deals.
- Diverse experience across B2B, B2C strategic development.
- Extremely educated, equally into K-Pop (you didn't hear it here).

Path forward: Validation to Maturity

Strategy	Traction	Existing Market	New Product / Services	New Market
Structure	Speed	Revenue	Service	Specialized
Team	Passionate	Creative	Collaborative	Innovative
Process	Test	Scale	Refine	Adapt

Key Details	• < 20 FTE • \$0-10M • Contractors backfill • Hiring wide • Understanding KPIs • Experimenting with pricing • Gap analysis for future hiring	• 21-50 FTE • \$10-50M • Hiring wide • Clear understanding of Opps and Threats • Management hires • Structuring teams around KPIs	• 51-100 FTE • \$50-100M • Data infrastructure • Multi-language • Hiring deep, less wide • Sr. Mgmt Hires • Formalized Processes • Reporting structured	• 100+ FTE • \$100M + • Hire deep • Management Tiers • Support roles in Sales and HR • Strengthen Finance and Security teams • Paying market rates for talent
Stages	Market Entry	Growth	Expansion	Maturity

Our Next Steps & Milestones



BETA Launch
& Refinement

Feb 2021

- User Research & Customer Discovery
- BETA Testing & Refinement
- Crowdfunding Campaign



Ship iOS
& Android Product

May 2021

- Freelancer Wellness Program
 - Group Benefits
 - Paid Days Off
- Payment Tracking & Processing
- Estimates & Invoicing Tool
- iOS & Android apps, Client Payments Desktop



Web App
& GRS Investments

June 2021

- Freelancer Wellness Program
 - Group Benefits
 - Paid Days Off
 - GRS Investments
- Enhanced Payment Options



Ecosystem
Partnerships

Sep 2021

- Financial Services Offering
- Business Tools & Integrations
 - Tax Withholding
 - Accounting Software Integrations

Dimensions of Growth and Use of Proceeds

GROWTH LEVERS

Product Scope

- Increase average customer value by adding in recurring subscription-based plans, personal finance; and growth tools

Geographic Expansion

- 59 Million full time self-employed individuals in North America

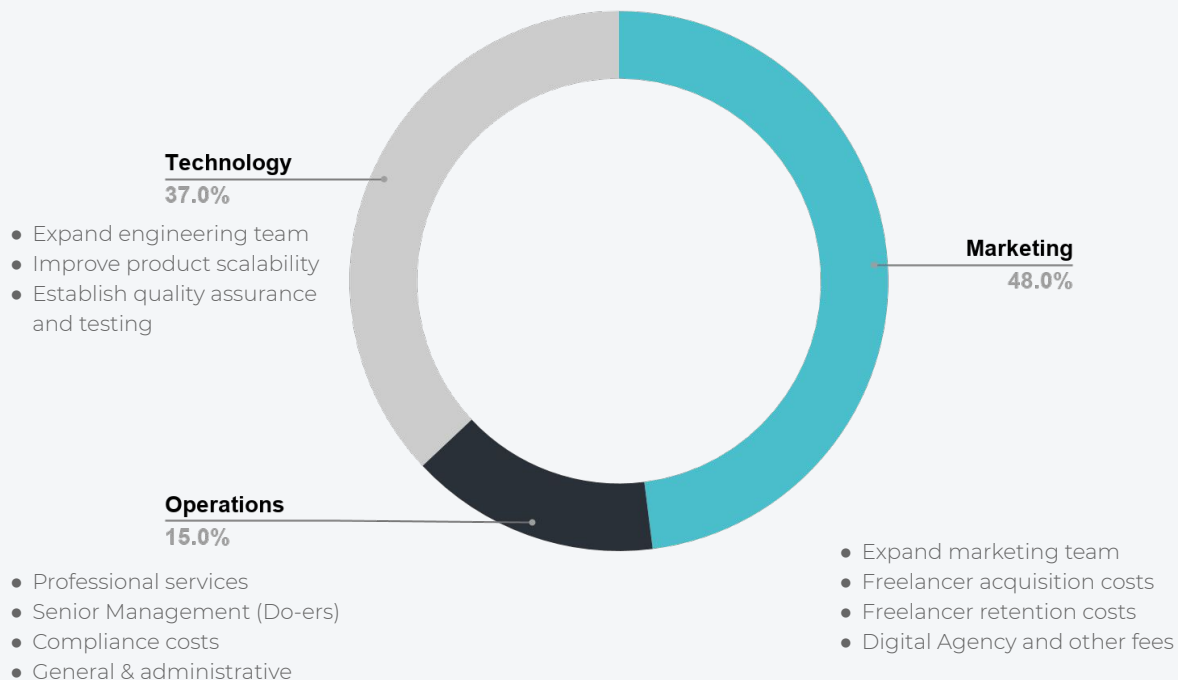
Adjacent Market Segments

Upsell and Resell Opportunities

- Opportunity to convert non-members currently using Livellii for payment processing

Scalable Marketing Process

- Opportunity for scalable marketing process dedicated to user acquisition, retention and referral



Key takeaways

1

FREELANCE GROWTH

45% of the Canadian workforce will be considered 'freelance' by the end of 2020.

2

GEOGRAPHIC EXPANSION POSSIBILITY

Massive opportunity to service over **59 Million** full time self-employed individuals across North America.

3

BACKED BY PIONEERS AND INDUSTRY LEADERS

techstars  **Manulife**

4

EXPERIENCED, PROVEN TEAM

The Livelii team is made up of experienced Canadian Entrepreneurs and tech leaders.

5

LARGE COMMUNITY WITH ORGANIC NETWORK EFFECT

Almost **1%** of independent workers regularly offer other Independents advice on work, finance and personal matters. Incentivized referral program, high-value content strategy and influencer strategies are developed to capitalize on this.

6

ALIGNED WHERE INVESTMENTS ARE HEADED

"Empowering ordinary people to make money and close the equality gap will be THE killer feature of the 2020s.

The companies that do this will be the big winners of the next decade.

We intend on playing a big part, so 2021 let's gooooo!" - Chamath Palihapitiya

7

COVID-19 DRIVING FREELANCE EXPLOSION

Predicted growth in freelancer demand due to COVID-19.

This presentation contains certain statements or disclosures that may constitute forward looking information under applicable securities laws with respect to the Company, including, but not limited to statements or information concerning: the successful development of the Company, the number of investors, users and issuers that will utilize the Company, the valuation, as well as any other statements that may predict, forecast, indicate or imply future plans, intentions, levels of activity, results, performance or achievements, and involve known and unknown risks, uncertainties and other factors which may cause the actual plans, intentions, activities, results, performance or achievements of the Company to be materially different from any future plans, intentions, activities, results, performance or achievements expressed or implied by such forward-looking information. There can be no assurance that forward-looking information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking information.

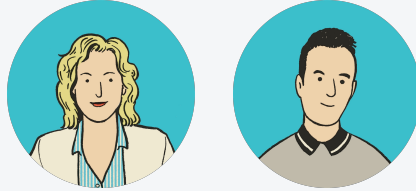
Thank You

LIVELii

livelii.io

APPENDIX

THANKS FOR READING ON



We are Livelii's successful founders who built, grew & exited Canada's first advertising agency exclusively using freelance talent over 8 years to be listed as Canada's 54th fastest growing company.

Are now leading a growing team to create a freelance first platform that's out to solve the biggest challenges this community faces. We're open to discussing any questions you may have - please reach out!

Anya Switzer & Adam Roach | Co-Founders

BUSINESS FOCUS

Sample Canadian Success Stories. We're Next.

INVOICING AND PAYMENT



An Estimate and Invoicing Platform.

Providing Payroll and Accounting Services

**Purchased by H&R Block for \$537 Million in
Mar/2019**

GROUP BENEFITS



A digital health benefits platform

Providing a network of health services and
benefits to employees

Raised \$62 Million Series B in Jul/2018

In the Press

Livell has gained both national and international coverage

Extra Crunch

10 favorite startups from Techstars' October 2020 class

 TechCrunch

Start-Up Spotlight: Livell is a Freelancer's Dream Come True

Selena Romero

BAY STREET BULL

Livell is targeting freelancers

Livell, the new Canadian startup targeting freelancers, is looking to address several challenges this group faces at once by offering a platform that brings together invoicing, payments, and benefits such as paid time off and health and dental coverage.

Former agency heads launch a new freelancer-focused service, Livell

SEPTEMBER 18, 2020 BY CHRIS POWELL

 the message.

coverager

The future of work is freelance, but will that future work for freelancers?



CLIENTS FROM HELL

We know it won't be easy, and here's how we see our risks.

LANDSCAPE RISKS	Freelance market declines	Low	Freelancing is the evolution of work, and the new normal. An unstoppable mega-trend globally. Agile on demand workforce growing
	Macro headwinds	Low - Medium	A recession would negatively impact employment, however, freelancers would be preferred to FTE's
	Competition	Medium - High	Focussed on our USP & empowering freelancers, but prepared for competition
ENGAGEMENT RISKS	Freelancer acquisition	Low - Medium	Invested time upfront on being the good guys, community engagement, 3K to date, FU Awards, surveys, Livellii comic
	Client acquisition	Medium	Creating a pull strategy with freelancers onboarding clients for payment processing, leverage network effects
	Stickiness/Churn	Medium	Will be focused on retention efforts with loyalty health benefit rewards and pipeline of new offerings
	Reputational	Medium	Invested time upfront in activating the community & brand building
	Low freelancer utilization	Medium	Robust pipeline of new products and services based on freelancer feedback
OPERATIONAL RISKS	We can't optimize CPA	Low	Deep domain expertise in digital marketing from our agency roots + strategic partners
	Strategic partnerships	Low - Medium	Diversified roster of strategic partners with potential substitutes for each



FIRST OF ITS KIND GROUP BENEFITS PLAN

SPECIFICALLY DESIGNED FOR
INDEPENDENT WORKERS

Working closely with Manulife, Livelii has developed a unique partially subsidized offering for its members.

PLAN OVERVIEW:

- Health & Dental - 80%, up to \$1,000
- Prescription Drugs - 80%, up to \$3,000
- Health Spending - \$500 massage therapy or other
- Life Insurance - \$30,000
- Accidental Death Insurance - \$30,000
- Lifetime Insurance Coverage (out of country) \$5,000,000

ANNUAL PLAN COST



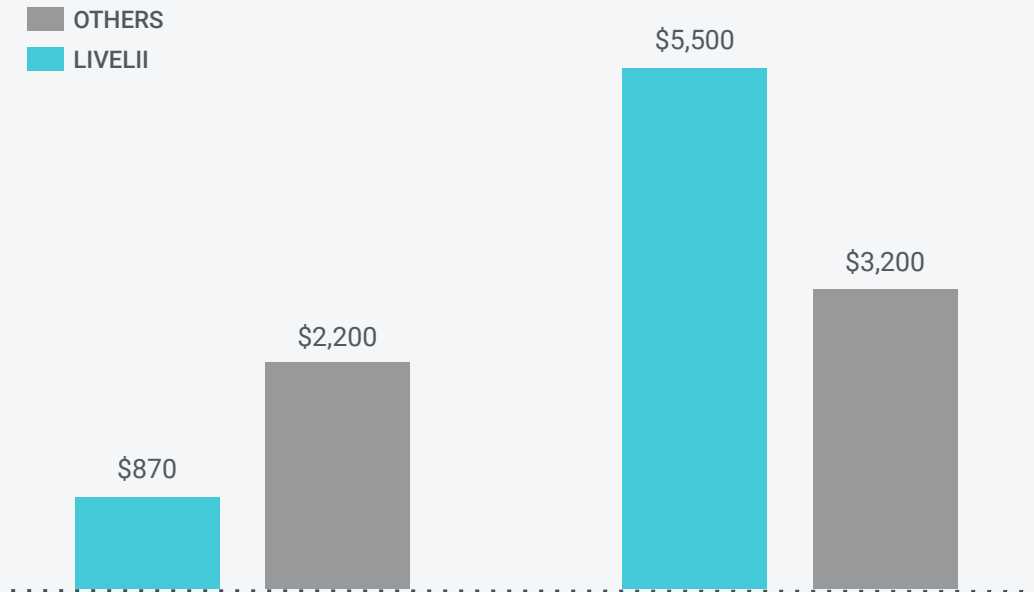
\$870

\$2,200

ANNUAL PLAN VALUE

\$5,500

\$3,200



PARTNERSHIP BENEFITS

OUR MANULIFE
PARTNERSHIP WILL
HAVE A POWERFUL
IMPACT ON
ESTABLISHING
LIVELII IN THE
MARKET

Growth Opportunities

MANULIFE INVESTMENTS

Providing an opportunity to allow our Livelii members to divert portions of their payments into Manulife investments.

MANULIFE BANK

Expand into banking products: business accounts, lending products, mortgages

US & INTERNATIONAL EXPANSION

US expansion in the future with John Hancock brand. Manulife has a global footprint and freelancing is a high growth global trend that is here to stay.

Strategic Value

INCREASES CREDIBILITY

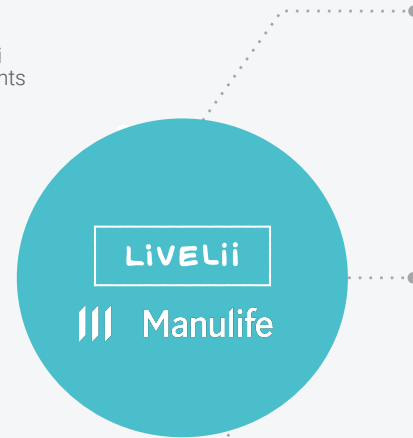
Partnership helps establish credibility in the financial and insurance space.

ESTABLISHES CONFIDENCE & SECURITY

Partnership helps instill confidence as a safe and secure payment processing player.

ESTABLISHES A MORE DOMINANT POSITION

Partnership helps shake off any startup stigma that can impact market traction and presents Livelii as a more established company.



Consumer Sentiment

C

Thanks for this platform. I'm excited on how this all plays out.

S

Thanks for supporting freelancers everywhere!

I

I will definitely be staying in contact with you guys. Thank you for doing this. It's absolutely brilliant.

U

No questions just comment

J

Just wanted to say Thank you and Good luck! look forward to things to come.

T

Incredible product. Great job!

O

Hi, I'd love to be a member

P

GREAT WORK!! from your biggest fan.

A

Excited about the launch, excited to see what everything is looking like

T

Hi! This is a wonderful idea. I am wondering how it applies for people who are like author/illustrators who get paid like 2x a year, not weekly

C

I'm a freelance storyboard artist. Finding gigs, getting paid can be a nightmare. I'm on 5 or 6 separate payrolls but not consistent enough. Everything you said in the video is dead on. I'm sold.

M

hi! this seems great! I'll go through your website and come back to you later.

L

I can't thank you enough for making creative differences. It captures the frustration of this career path so well. I often think my anger and misery stems from my own shortcomings, that I'm missing something other colleagues are hip to. It's literally therapeutic to see these comics and know that I'm not alone, and I've been doing it for 20 years. Thank you thank you thank you!

U

P

I'm really excited to see this platform in action! Thank you guys for thinking of the freelancers!

T

Hi. Very interested in this!!!!

J

Hello! I just saw your Facebook advert, and signed up immediately. I am by my title A "Lead 3D animator" for the company I work for and I use Freelance work to help me not live Pay cheque to pay cheque.

J

So this seems like a great opportunity! Glad there is something that can now help local Designers in Winnipeg

L

Perfect! Well I have shared it on my socials. Glad to see someone doing something like this. Congratulations on your launch and I am looking forward to following.

C

Looking forward to it

C

Need you in my life

My name is Nick Turnbull, I am the founder and ED of ArtsConnex, Canada's National Arts Network. Your ad came across my feed and I jumped for joy that something like this now exists for Canadians. I would love to conference chat with and discuss ways in which the arts industry can benefit from your product and vice versa.

My email is:

Phone: [REDACTED]xt.

We are headquartered in Calgary, but operate nationally. Congrats on this product and look forward to connecting with you.

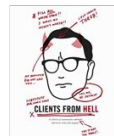
A

Hi, I'm building a community of professionals, consultants, advisors, solopreneurs and freelancers in Toronto, Canada. Would love to introduce this product and have you partner with us. My name is Raza Siddiqui and my email is [REDACTED] if you are interested in a follow up. Thanks.

IMPACTORIGIN
The people, the issues and the ideas shaping today's technology

C

Hi! Your ad came up on my Facebook. I'm the editor in chief of Clients From Hell and I'm intrigued by what you're doing with Lance. Any interest on chatting on the CFH podcast about it?

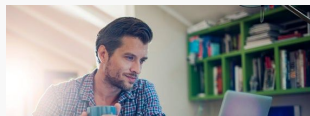


LIVELII TARGET SEGMENTS

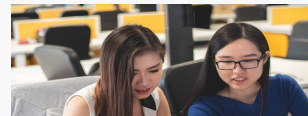
Strategic Rationale For Primary Target:

- Higher influx of new clients (ease of introducing Livelii to new clients)
- Strong alignment with value proposition (need for benefits and greater struggle with cash flow and management)
- Greater volume of Freelancers
- Have freelance income threshold to qualify for benefits
- May still have need for invoicing and estimating tools
- Strong engagement with content – as they will be looking for support and insights

PRIMARY TARGET SEGMENTS



ESTABLISHED
FREELANCERS

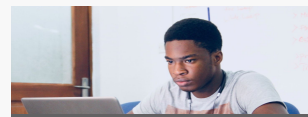


NEWBIE –
GAINING TRACTION

SECONDARY TARGET SEGMENTS



VETERAN FREELANCERS/
CONSULTANTS

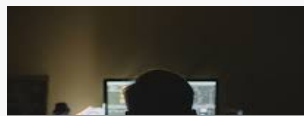


NEWBIE –
STARTING OUT



READY TO LEAP
MOONLIGHTERS

TERTIARY TARGET SEGMENTS



HUSTLING MOONLIGHTERS

NURTURE TARGET SEGMENTS



FREELANCE ENVIERS

WHO WE ARE FOR

GENERAL TARGET	PROFESSIONAL SERVICE CANADIAN FREELANCERS / CONSULTANTS / INDEPENDENTS			
DEMOGRAPHICS	Sweet spot - Less than 1 year to 5 Years Experience as a Freelancer/Consultant, \$30K+			
KEY INDUSTRIES	Graphic Design, Advertising/Creative Services, Marketing & Communication, IT/Computer Systems, Legal, Finance			
CORE NEED	Being able to embrace the perks of freelance, while experiencing less of the pains that come with working independently.			
KEY PAIN-POINTS	MONEY PAINS Cash flow issues, overdue invoice payment, non-payment, government tax instalments, saving money, not having access to credit, etc.	LACK OF EMPLOYEE PERKS Not having access to benefits coverage, EI, maternity leave, vacation days, etc.	ENDLESS WORK HUSTLE Hustling to keep a steady pipeline of work.	DRY SPELLS Unpredictable work and income. BUSINESS OF FREELANCE Time and cost of doing businesses –invoicing, expense tracking, accounting/cash flow, finance management.

TARGET SEGMENTATION

PRIMARY TARGETS



PRIMARY TARGET

ESTABLISHED FREELANCERS

*Years Freelancing: 3 to 5 years

*Status: Full-time freelance

*Freelance Income: \$30K+



PRIMARY TARGET

NEWBIE GAINING TRACTION

*Years Freelancing: 1-2 years

*Status: Full-time freelance

*Freelance Income: \$30K+

SECONDARY TARGETS



SECONDARY TARGET

VETERAN FREELANCERS / CONSULTANTS

*Years Freelancing: 6+ years

*Status: Full-time freelance

*Freelance Income: \$45K+



PRIMARY TARGET

NEWBIE GETTING STARTED

*Years Freelancing: 1 year or less

*Status: Full-time freelance

*Freelance Income: <\$30K



SECONDARY TARGET

READY TO LEAP MOONLIGHTERS

*Status: Planning on full-time freelance

*Freelance Income: >\$30K

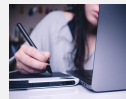
TERTIARY/NURTURE TARGETS



TERTIARY/NURTURE TARGET

HUSTLING MOONLIGHTERS

*Status: Part-time freelance, Moonlighting



TERTIARY/NURTURE TARGET

PASSIVE PROJECT TAKERS

*Status: Projects as They Come

*Freelance Income: <\$30K



TERTIARY/NURTURE TARGET

FREELANCE ENVIERS

*Status: Considering Freelance

*Freelance Income: \$0