CONTROL YOUR MEDIA

"I have spent 40 years as a broadcast news journalist and talk show host. This is one of the most fascinating innovations I have ever encountered."

CHARLES JACO
Talk Show Host

CNN

SUMTALK Executive Summary

SumTalk: SumTalk's AI searches the spoken word in video, news, sports and podcasts the same way traditional search engines search documents. SumTalk takes users to the exact spoken words they choose within video and audio. Ask for anything that interests you in a video or podcast and go to that place instantly and then listen to exactly what you want from whomever you want. SumTalk is a working product that transforms a large sector of media that has been untouched by technology.

PROBLEM: Traditional search engines have been limited to the written word; not the spoken word, so search within videos, news, and podcasts has been impossible. Also, search focuses on keywords, which are artificially placed to attract an audience.

SOLUTION: SumTalk searches the spoken word in video, news, sports and podcasts the same way traditional search engines search documents. In conjunction with IBM's Watson, our revolutionary multimedia search platform leverages artificial intelligence to search **within** media.

MARKET: We speak in many markets, and SumTalk will focus on the largest consumer markets.

NEWS & SPORTS
The size of market is basically incalculable.

SPORTS BETTING
The global market is worth over $1 Trillion USD.

PODCASTS
44% of all Americans listen to podcasts.

FINANCE
Just over 54% of all Americans own stocks.

It is important to recognize that SumTalk is not just for consumers; there are other large markets that materially benefit from searching the spoken word:

- **Businesses** – "Who's talking about my product & what's being said?"
- **Financial Investments** – "How often is the word Virus being used, change in frequency"
- **Government & Security** – "Who's using specific word combinations & where"
- **Education** – "Show 8 professors discussing the *Galaxy* & take me to that part"

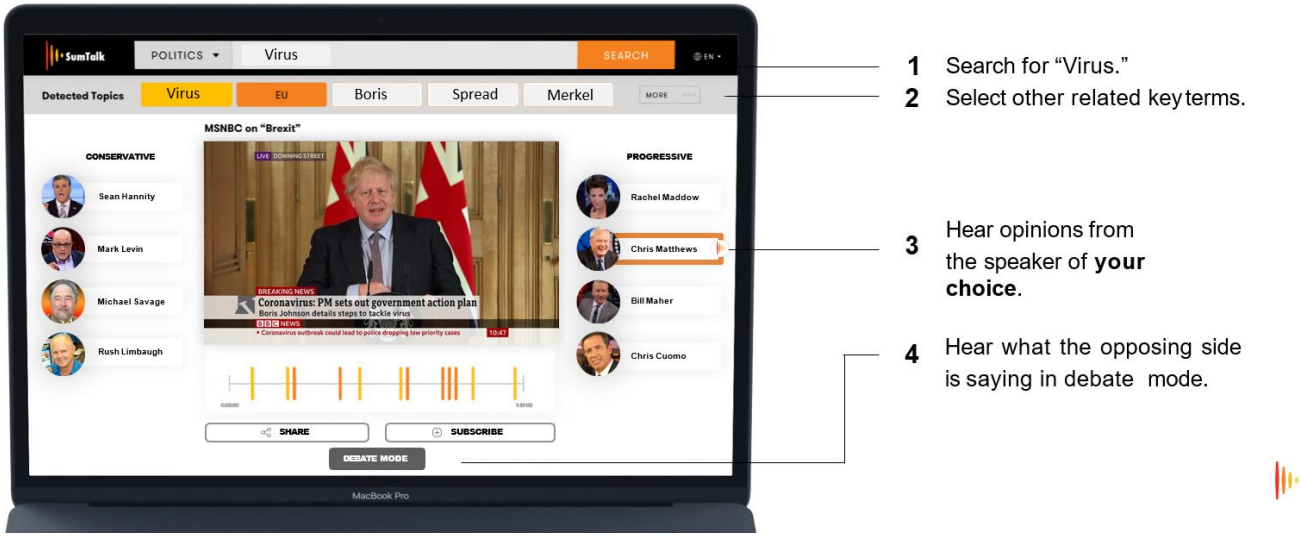
We speak in many markets, and SumTalk opens a window to know what is being said. SumTalk works natively in 8 languages and will launch in English before expanding to other languages such as Mandarin, Spanish, and Arabic. But the launch will include several English-speaking countries – the USA, United Kingdom, and India (more English speakers than in the USA). SumTalk transforms media in the largest markets, benefiting a very large population.

USE CASES: SumTalk allows anyone to hear both sides of any issue – in politics, users select who they want to hear from and the topic they'd like discussed. Below Conservative newscasters debate the Virus with their Progressive counterparts – select a speaker and exact word locations are identified.

USE CASE #1

NEWS

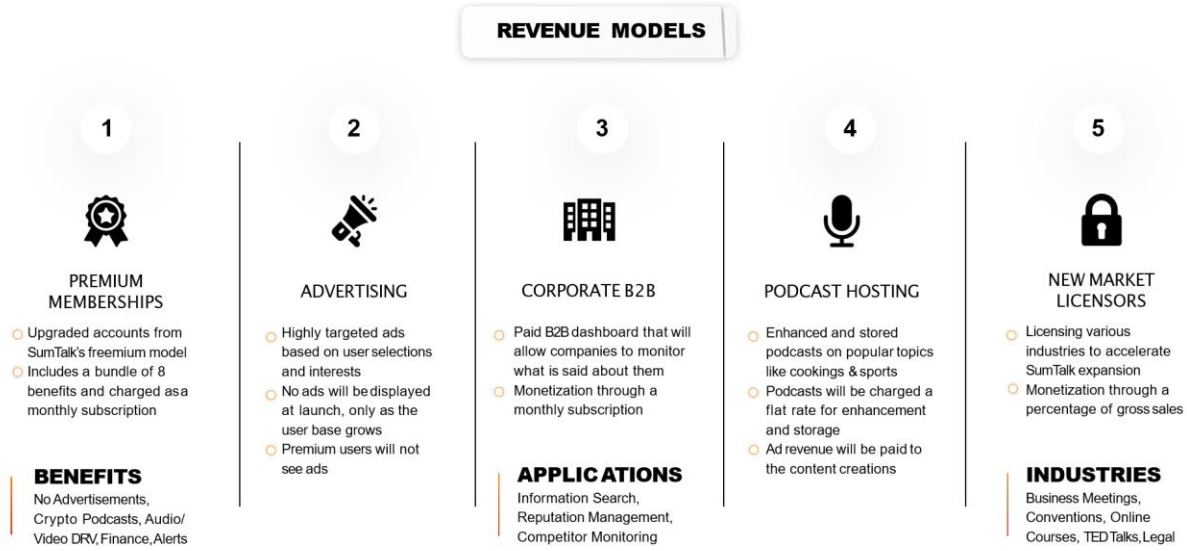
An election is coming up and you want to hear what conservatives versus progressives are saying about **Virus.**



In Sports, anyone can hear sports commentators from two competing cities debate any issue the user wants, before or after a game – currently impossible and soon to be very entertaining for fans and essential for sports bettors.

SumTalk empowers the user to control his media, listening to the people he wants discuss the subject he wants – nothing like this has ever been done. Traditional media will not be the same.

REVENUE MODELS: SumTalk has several revenue models, portrayed below. The freemium model which lets everyone use SumTalk for free and offers a bundle of benefits that together cost $9.99/month will be both attractive and necessary for many. The bundle includes Alerts when your word is being discussed, Audio & Video DVR, Finance & Crypto experts, and other benefits. Corporate B2B is another revenue model that provides a dashboard telling companies, in great detail when their product, company, category or competitor is being discussed.



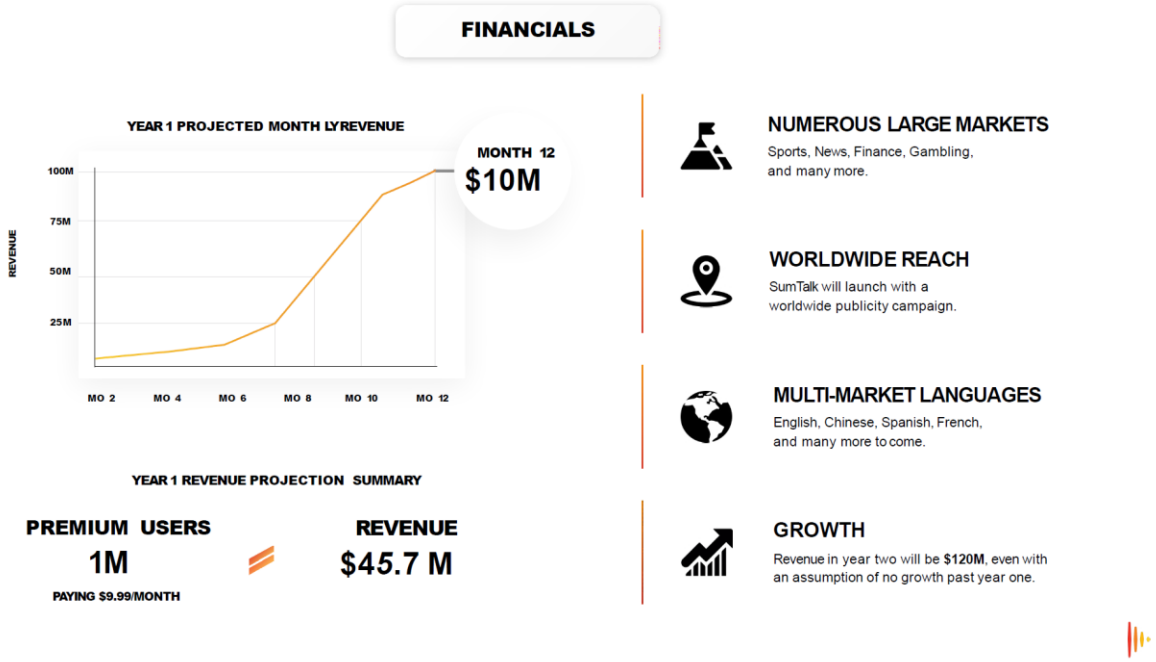
In a time where people are staying home, SumTalk offers information and entertainment in a manner that materially benefits its users.

USER ACQUISITION: SumTalk will launch in English in the USA, UK, and India; the clear objective is to tell everyone in those countries about SumTalk's benefits to them. As we speak in many markets, SumTalk will segment its strategy, focusing on each valued market. The message to a sports enthusiast is different than a sports bettor, a fantasy sports bettor, a political enthusiast, or a mother of toddlers. To that end the company will engage a top WPP agency (strong contacts there) to help implement its worldwide strategy. The focus will be on targeted media and social media as well as free traditional media stories of interest.

Fortunately, there are many interesting stories that allow SumTalk to benefit from free media and earned media – such as, "SumTalk cuts through fake news", "SumTalk gives all sides of any sports issue", "Now you can have a dozen financial experts discuss Apple stock for you", etc. Telling everyone about SumTalk will be the main application of funds. The emphasis will be on publicity more than ads and the ads purchased will be highly targeted and relatively inexpensive - thus for Fantasy Sports, SumTalk can reach its target market through *Sporting News* & *Rotoworld*. SumTalk provides tangible benefits to many – those benefits make interesting stories for the media to report. The company will combine free and earned publicity with highly targeted ads to let each of its markets know how it benefits them personally.

FINANCIAL PROJECTION: SumTalk benefits many users in many markets – below is the company's first year projection showing 1 million users paying $9.99/month. This generates $45M in Year 1 and $120M in Year 2, increasing annually thereafter – this forecast does not include the B2B, Government, or Financial/Investment revenue models which will contribute as well. Management believes this to be conservative and intends to exceed this projection by a substantial margin.

BREAKEVEN: SumTalk needs only 70K users paying $9.99/month to breakeven – that represents 7% of SumTalk's stated goal (below); further, the company becomes and remains cashflow positive in Month 11 of Year 1.



EXIT STRATEGY: SumTalk intends to expand rapidly as it is a likely acquisition target for the tech/media giants who want to be in media with a subscription revenue model – which defines SumTalk. They include Google, Apple, Facebook, Amazon, NBC, Microsoft, and others. The exit is generally calculated on user acquisition – which explains companies without revenues being sold for billions. Therefore, SumTalk will place great emphasis on fast and early user acquisition to substantially increase the value of the company.

TEAM: SumTalk has a very experienced and accomplished Team ready to start upon funding.

LEADERSHIP

STANLEY STERN
CHIEF EXECUTIVE OFFICER

Founder and first CEO PRN, prior Director Business Affairs CBS Records

PRN

DR. VEERU RAMASWAMY
CHIEF TECHNOLOGY OFFICER

Prior VP IBM Watson IoT, CTO Cablevision, CTO GE Digital, Director New Media Development Comcast

IBM COMCAST

THIERRY HUBERT
PRODUCT DEVELOPMENT CONTRACTOR

CEO Darwin Ecosystem, prior Director R&D, IBM Middle East & Europe

Darwin Ecosystem IBM

CAL EVANS
GENERAL COUNSEL

Managing Consultant of Gresham International & Member of British Blockchain Association

GEORGE BAILEY
DESIGNATED MEDIA TRANSFORMATION OF F.

Prior Chief Transformation Officer at Sony, Prior member IBM's Senior Leadership Team

IBM SONY

TIM MORAN
CHIEF FINANCIAL OFFICER

Prior CFO & COO Gumps, CFO & VP IT TravelSmith, CFO & COO wine.com

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CRAIG BRANIGAN
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Chairman & CEO, Landor Associates, CEO Young & Rubicam SF

Landor Y&R WPP

TONI BECK
COMMUNICATIONS

Prior VP Communications, Waste Management

WM 25 FORTUNE 40K EMPLOYEES

DR. PETER LAUFER
TALK MEDIA

Recognized expert on talk media. Chair U of Oregon Journalism School

OREGON