



Sarullo Business Expansion

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Investor Business Plan — Frozen Working Model

SARULLO BUSINESS EXPANSION

INVESTOR BUSINESS PLAN

Working capital target: \$250,000

1. EXECUTIVE SUMMARY

Samuel J. Sarullo is preparing to establish an Illinois business corporation to expand three complementary business divisions: Insurance, AI, and Forex.

The Company is intended to use initial outside capital to establish the corporate structure, hire one employee, provide Founder compensation during the initial build period, expand the Insurance operation into a broader agency, recruit additional licensed insurance producers, develop customer acquisition, strengthen technology and administration, and grow the AI and Forex divisions.

The current working capital target is \$250,000.

A key part of the model is that the Forex Division is intended to become a Company revenue-producing operation. Retained Forex revenue may be used by the Company for operating expenses, expansion and working capital. This gives the Company a potential internal source of additional working capital in addition to the initial investment.

2. THE THREE-DIVISION BUSINESS MODEL

INSURANCE DIVISION

The Insurance Division is intended to become the Company's principal domestic agency growth engine. The Company plans to develop the agency structure, expand carrier relationships and appointments as appropriate, recruit licensed insurance producers, generate leads, support producers, and build recurring commission-based revenue and a growing book of business.

The existing Insurance operation provides a foundation covering personal and commercial insurance lines. Full details are available on the Insurance website.

AI DIVISION

The AI Division is intended to pursue practical AI-related business opportunities and services, consistent with the division's focus on practical business applications. Full details are available on the AI website.

FOREX DIVISION

The Forex Division is intended to be both a technology-based operation and a Company revenue-producing business.

The Division uses proprietary Forex EA/software personally owned by Samuel J. Sarullo. The Company will not acquire ownership of that intellectual property merely by using it. Instead, the Company will operate under a separate Software License Agreement.

Under the proposed arrangement, 85% of defined Forex revenue received by the Company remains with the Company and may be used for operating expenses, growth, expansion and working capital. 15% is paid to Samuel J. Sarullo as a software licensing fee.

The exact definition of Forex revenue and all accounting, payment, audit, confidentiality, use, termination and related provisions will be established in the final Software License Agreement.

The Forex operation remains subject to applicable laws, regulations, licensing/registration requirements and platform requirements. This business plan does not promise trading returns.

3. PROPOSED CORPORATE STRUCTURE

The Company is contemplated to be organized as an Illinois business corporation with one class of common stock having no par value.

Each outstanding share is intended to carry one vote per share. No preferred class of stock is presently contemplated.

The exact number of authorized shares, initial Founder issuance, investor issuance, ownership percentages, valuation and other capitalization matters will be established at incorporation and in connection with the final financing.

The investor receives an ownership interest in the Company, not ownership of the Founder's personally owned Forex EA/software.

Illinois law generally provides one vote per outstanding share, subject to the provisions of the Business Corporation Act and the corporation's governing documents. Illinois law also addresses cumulative voting, which can be limited or eliminated through the articles where applicable. This plan therefore states the intended one-share/one-vote structure without attempting to replace the final corporate documents.

4. FUNDING REQUEST

Initial working capital target: \$250,000.

The request is designed to fund the initial corporate build, employee hiring, Founder compensation, marketing, Insurance agency development, technology, AI/Forex development and a working-capital reserve.

5. PROPOSED USE OF FUNDS

Corporate formation, legal, accounting and financing: \$20,000

Founder compensation — initial reserve: \$50,000

First employee — salary and employer-cost reserve: \$50,000

Marketing and customer acquisition: \$40,000

Insurance agency development and agent recruiting: \$25,000

Technology, equipment and business systems: \$20,000

AI Division development/business development: \$10,000

Forex Division operations/business development: \$10,000

Working-capital reserve: \$25,000

TOTAL: \$250,000

These are working planning allocations and may be adjusted as actual costs, opportunities and financing conditions become known.

6. STAFFING

The initial plan provides for one employee. The \$50,000 reserve is intended to cover an initial salary and associated employer costs during the launch period.

The employee is expected to support administration, customer/service operations, lead handling, marketing support and related functions, allowing the Founder to concentrate on revenue generation, agency development, strategic relationships and growth.

The Founder also has a \$50,000 initial compensation reserve in this working model. Founder compensation is separate from the proposed Forex software licensing fee.

7. INSURANCE AGENCY EXPANSION

The Insurance Division will be developed in stages:

Stage 1 — Corporate agency formation and operational setup.

Stage 2 — Carrier relationships, appointments, systems and lead generation.

Stage 3 — Recruit the first additional licensed producers.

Stage 4 — Build individual producer books and recurring commission revenue.

Stage 5 — Add producers and, where appropriate, expand licensing into additional states.

The objective is to create a scalable agency in which multiple producers contribute to Company revenue rather than the business depending exclusively on the Founder.

8. FOUNDER-OWNED FOREX EA / SOFTWARE

Samuel J. Sarullo retains ownership of the proprietary Forex EA/software and related intellectual property.

The Company receives a contractual license to use the software. The license is a right of use and does not transfer ownership of the underlying intellectual property.

Proposed economics:

- 85% of defined Forex revenue received by the Company remains with the Company.
- 15% of defined Forex revenue is paid to Samuel J. Sarullo as the software license fee.
- The 15% license fee is separate from Founder salary or other Founder compensation.
- Company-retained Forex revenue may be used as operating cash and working capital.
- The exact revenue definition and contractual provisions will be stated in the final Software License Agreement.

9. ILLUSTRATIVE THREE-YEAR FINANCIAL MODEL

These figures are planning assumptions, not guarantees.

Year 1 projected revenue: \$300,000

Year 2 projected revenue: \$550,000

Year 3 projected revenue: \$900,000

Illustrative planning operating costs:

Year 1: \$150,000

Year 2: \$260,000

Year 3: \$405,000

Illustrative operating result before taxes, financing effects and other adjustments:

Year 1: \$150,000

Year 2: \$290,000

Year 3: \$495,000

The model is intentionally a high-level investor discussion model. A detailed division-by-division monthly forecast can be developed during due diligence without burdening the initial reader.

10. REVENUE STRATEGY

Insurance:

Commission and agency revenue generated through policy production and a growing book of business.

AI:

Fee-based practical AI and related business services.

Forex:

Company revenue associated with the licensed Forex technology/business model. Company-retained Forex revenue may contribute to working capital and future growth.

The three divisions provide multiple potential revenue channels rather than relying on a single line of business.

11. WEBSITE REVIEW

Investors are encouraged to review the four websites for the detailed description of the business:

Main Business:

<https://sjsarullo.com>

Insurance Division:

<https://sarulloinsurance.com>

AI Division:

<https://ai.sjsarullo.com>

Forex Division:

<https://forex.sjsarullo.com>

The business plan intentionally points investors to the websites instead of duplicating all website content.

12. KEY RISKS

Key risks include slower-than-planned sales growth, difficulty recruiting qualified insurance producers, carrier or appointment limitations, technology and cybersecurity risks, regulatory requirements, operating-cost increases,

competition, Forex-related regulatory/platform restrictions, and dependence on successful execution by the Founder and management team.

The Company should maintain appropriate insurance, accounting, legal, compliance and operational controls as it grows.

13. INVESTOR DUE DILIGENCE

Before accepting investment funds, the Company should make available appropriate corporate documents, capitalization information, financial assumptions, material contracts, the Software License Agreement, an IP ownership schedule, applicable disclosures and other reasonable due-diligence materials.

14. INVESTOR FAQ

Q: How much capital is being sought?

A: The current working target is \$250,000.

Q: What will the capital fund?

A: Corporate setup, Founder compensation, one employee, marketing, Insurance agency development and recruiting, technology, AI/Forex development and working capital.

Q: Does the investor own the Forex EA?

A: No. The Founder retains ownership of the proprietary EA/software. The Company licenses it.

Q: How does the proposed 85/15 arrangement work?

A: 85% of defined Forex revenue received by the Company remains with the Company; 15% is paid to the Founder as the software licensing fee.

Q: Can the Company use Forex revenue for working capital?

A: Yes. Company-retained Forex revenue is intended to be available for legitimate Company operating expenses, growth and working capital, subject to the final agreements and applicable requirements.

Q: Does the Founder receive compensation in addition to the software license fee?

A: Yes. Founder compensation and the software licensing fee are separate items.

Q: What stock is contemplated?

A: One class of common stock, no par value, with one share intended to equal one vote. No preferred stock is presently contemplated.

Q: What percentage will the investor receive?

A: That has not been predetermined. It will be negotiated based on the final investment amount, valuation and financing structure.

Q: Are the financial projections guaranteed?

A: No. They are planning assumptions.

15. NEXT STEPS

1. Identify prospective funding partner(s).

2. Discuss investment size and financing structure.
3. Form the Illinois corporation.
4. Finalize capitalization and shareholder documents.
5. Complete financing documents and required compliance.
6. Execute the Software License Agreement between Samuel J. Sarullo and the Company.
7. Fund operations.
8. Hire the first employee.
9. Expand the Insurance agency and recruit producers.
10. Grow the AI and Forex divisions.
11. Monitor revenue, expenses, cash position and operating milestones.

16. IMPORTANT INVESTOR NOTE

This is a business-planning and investor-discussion document. It is not a guarantee of revenue, profitability, trading results or investment return, and it is not itself an offer to sell securities. Final financing terms, investor rights, valuation, ownership, securities compliance, tax treatment, corporate documents and the Software License Agreement must be finalized before funds are accepted.



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