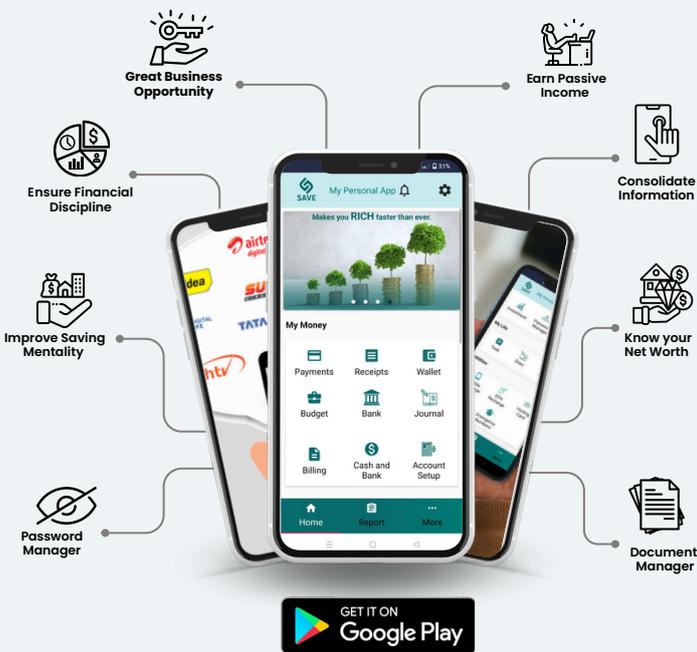




A GREAT
MOBILE APP
MAKES YOU RICH FASTER THAN EVER



SAVE is an integrated personal management app that brings total accountability to your life.

The key features are self-financial management, control over spending, and improving saving mentality.

As an integrated personal management application, it includes features to consolidate all your scattered information into one system, such as assets and liabilities, investments, insurance, documents, passwords, etc. It will give you a clear vision for the future and help you to achieve your dreams in a systematic way.

Ensure Accountability

- Record all expenses and receipts, and be accountable in life.
- SAVE App ensures financial discipline and a saving mentality.
- Users will be financially stronger and will focus on revenue sources.

Easy to use

- Flexible and easy to use.
- Follows a simple accounting procedure.
- Anybody having basic operation knowledge of smartphones can use SAVE App.

Peace of Mind

- Consolidates all scattered information into one place.
- SAVE App brings peace of mind, saves money and time, executes commitments on time, improves personality and confidence, and growth in wealth and savings.

PRODUCT INFORMATION

Why SAVE App?

- Most individuals aim to attain financial freedom. Unfortunately, only a negligible percentage of people get financial freedom, and the rest fall far short of it.

What Is Financial Freedom?

- Financial freedom usually means having enough savings, financial investments, accumulation of movable and immovable assets, passive income, and cash on hand to afford the kind of life we desire for ourselves and our families. Once you attain financial independence, you need not depend on others to survive.

Why don't we achieve financial freedom?

- While researching, we find only two reasons for not being financially independent. They are:-
 1. We don't know how to manage our hard-earned money.
 2. We don't have enough earnings to meet our expenses and desires.

How to Become Financially Free?

- To become financially free, you must have financial discipline, a system to control overspending, pay off your consumer debts and liabilities, build a safety net of savings, and create enough passive income through investing or business ownership to pay for your current and expected future living expenses.

How SAVE App Helps to Achieve Financial Freedom?

- Save App will help you in two ways to achieve financial freedom:
 - a. As a user of SAVE App, it helps to maintain financial discipline and improve your saving mentality.
 - b. Extend a business opportunity to earn unlimited income by promoting SAVE App and its services.

What are the Features of SAVE App?

- SAVE App features are grouped into four sections. All features are integrated for more flexible usage and optimized results.

My Money

- This section has personal money management features to maintain financial discipline and improve the saving mentality. It will cultivate a habit of spending with care and the ability to control unnecessary expenses.
- **PAYMENTS** (Expenses)
 - Record all your payments and expenses to monitor your spending.
 - This will help to identify and control unwanted expenses and increase your saving mentality.

- **RECEIPTS (Income)**
 - Records Receipts and Income, and helps to focus on revenue sources and cultivate the habit of saving.
- **BUDGETING**
 - Set up monthly/yearly budget of desired overheads and ensure expenses are under control. Financial discipline is the key factor in your journey to Financial Freedom.
- **WALLET**
 - Virtual cash wallet for your expenses for a particular period and can track the remaining cash in the wallet after spending. This will help to monitor expenses and ensure they never mount over your income/provisions
- **BILL**
 - There is a provision to raise bills (non-GST) to the customers for the services rendered.
 - Accounting and receipt of bill amount will ensure the accountability of the professional services/business of the user.

My Belongings

- This module consolidates your scattered information into one place for easy management of fast information relating to what we have and what we owe. This will help for better time management and stress-free information gathering. Moreover, this feature helps to focus on asset creation and to reduce liabilities.
- **ASSET**
 - Personal asset management is a boosting factor for the further creation and accumulation of assets. SAVE app offers the facility to monitor by consolidating information in one place, which leads growth of your wealth and hence boosts self-confidence and self-satisfaction.
- **LIABILITIES**
 - Even though it is inevitable, liabilities are the root cause of headaches and dissatisfaction in our lives. Timely settlement of loans and liabilities will significantly reduce our burden and gradually nullify our liabilities.
- **INSURANCE**
 - Bringing all information on insurance policies in one place will give us a close look at our risk coverage activities. Getting reminders for various insurance premium payment dates will help us with timely payment of insurance premiums and avoid lapsing coverage.
 -
- **INVESTMENT**
 - Wealth creation is one of the most important aspects of personal life. Timely, systematic investment planning and execution with a clear understanding of our investment portfolios will help us to achieve our aspirations.
- **PASSWORD MANAGER**
 - Our passwords are our key to digital operations. Safely store all our passwords in one place and can access them easily at any point in time
- **DOCUMENTS MANAGER**
 - Facility to save soft copies of all our important documents and keep them on your Google Drive. We can retrieve/download the saved documents at any time.

My Life

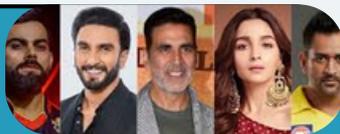
- **MY TASK**
 - Reminds important upcoming events and tasks and assists in executing duties and responsibilities on time. Your personality and confidence will increase when things get done on time. This feature helps to avoid things getting overdue due to forgetfulness or laziness
- **MY DIARY**
 - Records your thoughts, experiences and significant life events.
- **MY DREAMS**
 - Giving clarity and visibility for your dreams and aspirations. You can set multiple dreams or targets and can maintain separate savings heads to meet the dreams. It helps you to chase your dreams and monitor the progress of your life aspirations.

Utility Services

- **VISITING CARD**
 - This facilitates creating multiple digital visiting cards for our services which can be shared through social media.
- **WEBSITE LINK**
 - We can save important links to frequently accessed sites for easy access to such sites.
- **EMERGENCY NUMBERS**
 - To store important and emergency numbers in one place.
- **MONETIZING SERVICES**
 - Monetizing services include Recharge of Mobile and DTH

MARKETING

Other Apps



- Advertisements on Google, Facebook, social media, digital media, print media, etc.
- Big celebrities are becoming the brand ambassadors and earn a lion's portion of the revenue
- Huge capital and revenue are invested in marketing.

SAVE App Marketing

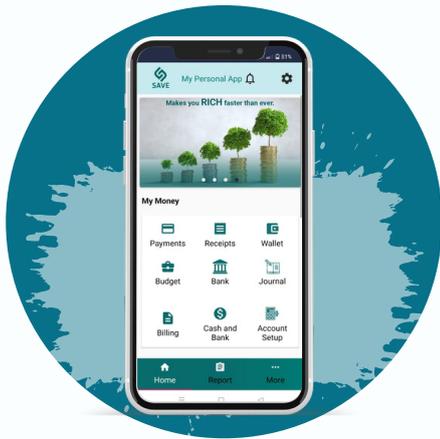


- SAVE app marketing through its customers.
- Customers become the brand ambassadors.
- A significant share of its revenue is distributed among customers as direct and indirect commissions.

- Instead of promoting through traditional marketing methods, like advertising in online and print media using highly paid celebrities as brand ambassadors, the company opted for direct marketing methods by promoting and helping its customers to become the brand ambassadors of these products. Those customers who are looking forward to earning a passive income or a business opportunity without any investment can consider this opportunity. They can do business worldwide using their mobile and social media by just sharing the unique link available on the dashboard. The company gives a lion's portion of its revenue as direct and indirect commissions and incentives.

INTEGRATED PLATFORMS

MARKETING OF SAVEAPP PRODUCTS



UTILITY SERVICES: RECHARGE AND BILL PAYMENT SERVICES



SAVEKART ONLINE MARKETPLACE TO BUY AND SELL PRODUCTS



Save App brings multiple platforms (Income sources) under one brand name “SAVE APP” and offer different direct and indirect commissions from all these sources without any investment.

• PLATFORM 1:

SAVE APP MARKETING AND COMMISSION SHARING

- SAVE App has 3 different applications (versions), namely SAVE App Pro, SAVE App Popular, and SAVE App Deluxe. The pricing of the applications is as follows
 - **SAVE App Pro** - Expense Tracker - Offer Price Rs. 1180 (MRP: Rs. 2000/-) GST Includes.
 - **SAVE App - Popular** - Personal Management Application: Offer Price Rs. 4719/- (MRP: Rs. 5900/-) GST Includes.
 - **SAVE App - Deluxe** - Advanced Personal Management Application: Offer Price Rs 12980/- (MRP: 17700/-) GST Includes.
- Those customers who opt to become a reseller of SAVE Apps can refer/sell these products and can earn unlimited income/commissions from direct and indirect sales. The details of the sharing method are given on page No. 7

• PLATFORM 2:

MONETIZING SERVICES IN SAVE APP AND REVENUE SHARING

- SAVE App, popular and SAVE App deluxe versions include monetizing services such as Mobile and DTH recharge, bill payments Ticket booking, etc. The company shares the revenue gained from these service to the customers. The details of the sharing method are given on page No. 11

• PLATFORM 3:

SAVEKART- AN ONLINE MARKETPLACE TO SHARE THE MARGIN

- SAVEKART is an e-commerce app where SAVE App users can buy or sell products. The margin earned by the company from this platform will be shared among the customers. The details of sharing method is given in the page No. 11

RESELLER ASSOCIATION

Those who are interested in the SAVE App business Opportunity can associate with SAVE App in 3 ways

FREE USER:

- In SAVE App there are two types of features. Free features and paid features.
- Free users can use free features without activation for a lifetime and can use paid features for one month from the date of registration for evaluation.
- Free users can earn an unlimited income from the community created by referring /promoting the Save app.

ACTIVE USER

- Upon the evaluation of the paid features, if desired, the user can activate the SAVE app - Popular version for a lifetime for Rs: 3999+GST (yearly renewal cost @Rs. 800+GST is applicable) or SAVE App Deluxe version for Rs. 11000 + GST (yearly renewal cost @Rs. 800+GST is applicable) and are eligible for the four types of income from the network.

FAMILY USER

- Those who purchase 3 applications for their family members become the family user. Family users are eligible for the Auto Pool Income from the global sales of Family packs

COMPENSATION FROM PLATFORM 1

SAVE APP MARKETING AND COMMISSION SHARING

The Company shares a significant portion of its revenue among the network community to ensure they achieve financial independence. The distribution pattern of the revenue earned by each product is as follows:

PRODUCT 1: SAVE APP - PRO

SAVE App - Pro is a resalable version. The reseller can purchase SAVEAPP PRO licenses from Save Kart and resell them to users, earning a reseller margin of up to Rs. 820 per license.

1. IMMEDIATE PROFIT: RESELLER MARGIN

As a reseller, you buy licenses in bulk and sell them directly to users.

- Customer Price: Rs. 2000
- Reseller Margin: Rs. 820
- Net Cost to You: Rs. 1180 (Includes GST)

In addition to the reseller's margin, the company will share its revenue in the following manner:

2. NETWORK & PASSIVE INCOME

Beyond your own sales, you earn from the activity of your network:

- **Referral Bonus:** Rs. 100 for every direct referral who purchases a license.
- **Level Income:** A 20-level deep structure where you earn up to 3% of the shareable value (Rs.100) from sales made within your downline.

3. AUTO POOL BONUS (THE "QUEUE" SYSTEM)

This is a global, single-line queue based on total company sales. You don't necessarily have to make these sales yourself to move through the pools, but the speed of the bonus depends on the company's overall sales volume.

1. Pool 1: Rs. 1000

All new purchases of SAVEAPP PRO will be placed in a single-line queue. For every fourth entry in the queue, the senior-most member will get Rs. 1000/- as the 1st Pool Bonus, and the sponsor will receive Rs. 500 as a sponsor incentive.

2. Pool 2: Rs. 3000

Qualifiers of the first pool will be lined up in the second pool queue. In this queue, every eighth entry will be released with a bonus of Rs. 3000, and the senior-most one in this queue will be eligible for this income. At the same time, the sponsor will receive Rs. 1500 as a sponsor incentive.

3. Pool 3: Rs. 20000 + A Free Family Pack Activation

Qualifiers of the second pool will be lined up in the third pool queue. In this queue, every sixteenth entry will be released with a bonus of Rs. 20,000/- to the senior-most in this queue, along with a Free Family Pack Activation of the SAVE App Popular Version. At the same time, the sponsor will receive Rs. 10000 as a sponsor incentive.

Key Terms & Withdrawals

- Administration: 8% total deduction for Admin fees and TDS (Tax Deducted at Source) on all earnings.
- Withdrawal: Minimum amount is Rs. 250.
- Reporting: At a time, the purchase volume is limited to 10. You must register the customer's name and Customer ID/phone number in your dashboard upon every sale to clear your stock and qualify for the next purchase.

COMPENSATION FROM PLATFORM 1

SAVE APP MARKETING AND COMMISSION SHARING

PRODUCT 2: SAVE APP - POPULAR AND SAVE APP DELUXE

Save App Popular is an integrated personal management application featuring 16 powerful tools. Following a one-month free trial, users can activate the app for Rs. 4,719 (including GST). Once activated, users can refer the application to others. Upon successful activation by a referral, the user will earn various commissions as detailed below:

- Referral Income
- Level Income
- Binary Income
- Ranks and Incentives
- Global Auto Pool Income for Family User

■ REFERRAL INCOME:

- Rs. 800 per referral.
- There is no limit or time frame for direct referrals.

■ LEVEL INCOME:

- Active Users will get a level income from 13 levels, as per the table given below
 - 1st Level - Rs. 50
 - 2nd Level - Rs. 10
 - 3rd Level - Rs. 20
 - 4th Level - Rs. 30
 - 5th Level - Rs. 10
 - 6th Level - Rs. 20
 - 7th Level - Rs. 30
 - 8th Level - Rs. 10
 - 9th Level - Rs. 20
 - 10th Level - Rs. 30
 - 11th Level - Rs. 10
 - 12th Level - Rs. 20
 - 13th Level - Rs. 30

■ BINARY INCOME

- Every reseller is eligible to build two teams.
- The reseller holds sole responsibility for product training, marketing training, team monitoring, and conducting promotional programs. In exchange for these leadership activities, the reseller is eligible for the Team Building Commission.
- Each sale generated by team members is credited as 1 BV (Business Volume) for the SAVE App Popular Version and 3 BV for the SAVE App Deluxe version. The reseller will earn a Pair Matching income of Rs. 400 per BV match, subject to a daily ceiling of Rs. 10,000 - 15,000/-

COMPENSATION FROM PLATFORM 1

■ RANKS & INCENTIVES.

- According to the business growth of both teams, resellers will be recognized with various ranks and will be eligible for one-time incentives as per the table given below:

Rank	Rank Name	Rewards and Incentives	Eligibility criteria	
			Cumulative Equalised BV	Cumulative Personal Sales
1	Executive	Rs. 500	4	2
2	Senior Executive	Rs. 1000	12	3
3	Marketing Officer	Rs. 2000	30	4
4	Sr. Marketing Officer	Rs. 4000	80	5
5	Team Development officer	Rs. 10000	200	7
6	Senior Team Development officer	Rs. 20000	500	10
7	Manager	Rs. 40000	1200	14
8	Senior Manager	Rs. 1.5 Lakhs	4000	19
9	Dy. General Manager	Rs. 5 Lakhs	12000	25
10	General Manager	Rs. 10 Lakhs	40000	35
11	Senior General Manager	Rs. 20 Lakhs	120000	50
12	Vice President	Rs. 50 Lakhs	400000	70
13	Senior Vice President	Rs. 150 Lakhs	1200000	100
14	President	Rs. 750 Lakhs	4000000	140

COMPENSATION FROM PLATFORM 1

■ GLOBAL AUTO POOL INCOME FOR FAMILY USER

- The family user gets 3 Business IDs as they purchase 3 SAVE App applications for their family members. All these IDs are considered as Active IDs, and family members of this group can participate in the promotion of the SAVE App.
- Besides Active User Benefits, the following additional benefits are eligible for a Family User.

GLOBAL AUTO POOL INCOME

- The customers who purchase 3 applications at a time will be treated as family users and will receive a cashback of Rs. 2000/-. Such users have two options: either they withdraw the cashback or line up for the Global Auto Pool Income. Global Auto Pool System has 3 pools: Golden Pool, Diamond Pool, and Platinum Pool. Entry to the Global Auto Pool queue will be based on a first-come, first-served basis.
 - Golden Pool. Those who purchase 3 products are eligible for the first pool bonus and will be in the GAP queue. For every block of 8 new members in the queue, the senior one in the queue will receive Rs. 12000/- as Golden Pool Bonus, subject to 1 direct referral and an entry to the next pool, Diamond Pool.
 - Diamond Pool. All qualifiers from the Golden Pool will be in the queue for the Diamond Pool Bonus. For every block of 16 qualifiers, the senior one in the Diamond Pool queue will receive Rs. 60000/- as a Diamond Pool Bonus, subject to the direct sale of 2 Family Packs.
 - Platinum Pool. All qualifiers from the Diamond Pool will be in the queue for the Platinum Pool Bonus. For every block of 24 qualifiers, the senior one in the Platinum Pool queue will receive Rs. 240000/- as a Platinum Pool Bonus, subject to the direct sale of 6 Family Packs.

It is understood that there is no time frame described for the GAP Bonus, as the system works based on new entries in the queue. Speed and completion of the GAP cycle are purely based on the Family Pack (pack of 3) sales and their consent to become a Smart SBO.

PAYOUT SYSTEM

The commission and incentives will be transferred to the bank account directly in the following manner

- Daily Payment: Referral Income and Binary Income will be transferred on a daily basis
- Weekly Payment: Level Income and Incentives are transferred every week
- Monthly Payment: Other bonuses and Offers are transferred every month
- Deductions: 8% of the amount will be deducted as admin Charges and the payment TDS

COMPENSATION FROM PLATFORM 2

UTILITY SERVICES: RECHARGE AND BILL PAYMENT SERVICES

The SAVE App utilizes a tiered revenue-sharing model that transforms everyday utility services—like mobile recharges, DTH, and bill payments—into a source of passive income for its users. By distributing a portion of the commission earned from service providers back to the community, the app incentivizes both individual usage and network growth.

Here is a breakdown of how the monetization and revenue-sharing structure works:

1. Direct Monetization: Cashback

- For every personal transaction made through the app (Mobile/DTH recharge), the company returns a portion of the revenue it earns from the service provider directly to the user.
 - Cashback: 20% of the revenue generated from the recharge.

2. Network Growth: Recharge Level Income

- This is a multi-tier commission system where you earn from the recharges performed by people in your network (referrals) up to 20 levels deep. The percentage you earn depends on your User Status:

<u>User Status</u>	<u>Level Income Percentage</u>
• Free User	1% of the recharge revenue
• Active User	2% of the recharge revenue
• Family User	3% of the recharge revenue

COMPENSATION FROM PLATFORM 3

SAVEKART ONLINE MARKETPLACE TO BUY AND SELL PRODUCTS WITHIN THE COMMUNITY

SAVEKART is a marketplace where users can buy and sell their products and services within the community. The company earns a margin from each sale made through SAVEKART and shares this margin within the community, as per the details given below:

1. Referral Bonus:

Up to 20% of the margin earned by the company will be shared with the sponsor as a Referral Bonus.

2. Network Growth: SAVEKART Level Income

This is a multi-tier commission system where you earn from SAVEKART based on the sales made by people in your network (referrals) up to 20 levels deep. The percentage you earn depends on your User Status:

<u>User Status</u>	<u>Level Income Percentage</u>
• Free User	1% of the margin
• Active User	2% of the margin
• Family User	3% of the margin