



The National Money League

Comprehensive Investor Briefing Plan

A Competition-Based Fintech Platform Powered by GLOSIMAR Hybrid AI

The NML is a subsidiary of Global Simulation Markets (GLOSIMAR)



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1.0 EXECUTIVE SUMMARY

The National Money League (NML) is a competition-based fintech platform that teaches people how to invest by putting real money into real portfolios, combining fintech infrastructure with the engagement mechanics of fantasy sports.

Users compete in weekly portfolio matchups—either simulated for learning or with real portfolios through future integrations with licensed brokerage platforms. Powered by GLOSIMAR Hybrid AI for behavioral insights. NML creates a new category: Competition-Based Investing.

Validated 20 Years Ago: *GLOSIMAR and NML were originally beta-tested two decades ago with real users. We didn't fail—the market caught up.*

1.1 Market Opportunity

- TAM: \$260B (Fantasy Sports + EdTech + Fintech)
- SAM: \$12.4B
- SOM: \$120-180M by Year 5 (500K users)

1.2 The Ask

\$2M Seed Round: Stepwise funding—build alpha/beta, prove product-market fit, then Series A (15-18 months)

Use of Funds: Product (25%) | Team (30%) | Marketing (20%) | Founders (10%) | Legal (5%) | Operations (10%)

Expected Returns: 10-20x seed return based on conservative Year 5 exit valuations



2.0 EARLY VALIDATION: WHY THIS IDEA WAS AHEAD OF ITS TIME

2.1 The 20-Year Journey

Global Simulation Markets and the National Money League were originally created 20 years ago. We didn't fail. The market caught up.

The core concept was validated with real users two decades ago. What limited us then was not vision, but infrastructure. Today's mobile ubiquity, real-time data, behavioral AI, and fintech APIs resolve every blocker.

2.2 Beta Testing Insights

Technical Constraints (Now Resolved):

- Desktop-First → Today: Mobile-first design
- Delayed Stock Feeds → Today: Real-time market data APIs
- Complex Learning → Today: AI-powered micro-learning
- Mode Confusion → Today: Clear dual-pathway with AI readiness

Behavioral Science Gaps (Now Understood):

- Behavioral Pacing: GLOSIMAR AI controls tempo
- Readiness Segmentation: AI-powered scoring
- Identity Anchoring: 'You are a competitor first'
- Habit Formation: Weekly ritualized cycles



3.0 THE PROBLEM & SOLUTION

NML integrates real crypto and US equity markets through regulated execution partners, while GLOSIMAR provides proprietary coaching, risk intelligence, and league-based engagement.

3.1 The Execution Gap

70% of Americans lack basic financial literacy. The modern financial system fails due to execution, not access. Most platforms either teach theory without repetition or expose users to real financial consequences without preparation.

3.2 NML's Solution: Competition-Based Investing

- Simulated Competition: Weekly portfolio matchups, fantasy-style leagues, risk-free environment
- GLOSIMAR Hybrid AI: Behavioral insights, micro-learning, readiness scoring
- Real Investment Bridge: After readiness validation, users transition to licensed brokerage partners



4.0 GLOSIMAR HYBRID AI ARCHITECTURE

GLOSIMAR's proprietary Hybrid AI system delivers behavioral coaching at 73% lower cost than cloud-only competitors while maintaining high-quality personalized insights.

4.1 Three-Component Architecture

Component 1: Local Fine-Tuned Models

- Pattern detection, behavior classification (~\$0.02-0.05/user/month)
- Handles 60-70% of analysis by Year 3

Component 2: Cloud LLMs

- Natural language insights (~\$0.06-0.25/user/month)
- GPT-4.1, Claude 3.5, or Gemini

Component 3: Compliance Classifier Shield

- Filters all outputs for regulatory compliance
- Blocks investment advice, forecasts, predictions
- Complete audit trail



5.0 GUS JOHNSON AI VOICE INTEGRATION

Gus Johnson is creator and founder, and his licensed AI voice is used exclusively as a narrative and engagement layer, separate from all financial decisioning.

5.1 What Gus's Voice WILL Do

- Open leagues with engaging commentary
- Frame weekly competition
- Deliver post-week recaps
- Reinforce discipline and long-term thinking

5.2 What Gus's Voice WILL NOT Do

- Recommend trades or suggest allocations
- Comment on specific securities
- Push urgency tied to money



6.0 PLATFORM WIREFRAME STATUS

Wireframe: COMPLETED

The complete platform wireframe is finished. This significantly de-risks MVP development—core architecture and UX decisions are finalized.

Wireframe Includes:

- Complete user flows for both competition modes
- Interface design and navigation architecture
- Competitive mechanics and scoring systems
- Portfolio management interfaces

Remaining Development:

- GLOSIMAR Hybrid AI integration
- Mode-switching: Learning ↔ Real Portfolio Competition

Impact: *Development is implementation-focused, not exploratory. Accelerates MVP timeline and reduces execution risk.*



7.0 SEED FUND ALLOCATION (\$2M)

The \$2M seed round is allocated strategically across six categories to maximize runway, validate product-market fit, and position NML for Series A fundraising in 15-18 months.

7.1 Allocation Breakdown

CATEGORY	Percentage	Amount
<i>Product Development</i>	25%	\$500K
<i>Team & Talent</i>	30%	\$600K
<i>Marketing & User Acquisition</i>	20%	\$400K
<i>Founders</i>	10%	\$200K
<i>Legal & Compliance</i>	5%	\$100K
<i>Operations</i>	10%	\$200K

7.2 Detailed Breakdown

Product Development (25% - \$500K)

- MVP completion and platform infrastructure
- GLOSIMAR Hybrid AI integration
- Mobile app development (iOS and Android)
- Real-time market data feeds and APIs
- Security and compliance infrastructure

Team & Talent (30% - \$600K)

- Engineering hires: 2-3 senior engineers
- Design talent: UX/UI designer
- Product management
- Contractor support for specialized needs

Marketing & User Acquisition (20% - \$400K)

- Growth marketing campaigns targeting fantasy sports players
- Community building and social media presence
- Institutional outreach (schools, nonprofits)
- Content creation and brand positioning



Founders (10% - \$200K)

\$100K per co-founder = \$200K total

One-time, non-recurring reimbursement for:

- Full-time work over multiple years of developing the platform and AI architecture
- Personal capital invested into product development, legal setup, and operating costs
- Significant opportunity cost and foregone compensation prior to institutional funding

Note: This is a one-time payment, separate from future salaries or equity grants, preserving long-term capital efficiency while ensuring founders can focus fully on execution.

Legal & Compliance (5% - \$100K)

- Regulatory counsel for fintech and securities compliance
- IP protection and patent filings
- Contract review and partnership agreements

Operations (10% - \$200K)

- Tools and software subscriptions
- Insurance and administrative costs
- Contingency buffer for unexpected expenses



8.0 FINANCIAL PROJECTIONS (5-YEAR)

8.1 Revenue Model

- B2C Premium: \$7.99/month
- B2B Institutional: \$1-3/student/year
- Sponsorships: E-Trade, FanDuel, banks
- Freemium: Large user base with conversion

8.2 Five-Year Projections

METRIC	Year 1	Year 2	Year 3	Year 4	Year 5
Users	10K	50K	150K	300K	500K
Revenue	\$205K	\$1.15M	\$4.0M	\$9.0M	\$15.3M
EBITDA	-\$2.0M	-\$1.65M	-\$1.2M	+\$500K	+\$4.3M

Year 4 Break-Even | Total Capital to Profitability: \$10-12M



9.0 MARKET ANALYSIS & COMPETITIVE POSITIONING

9.1 Market Size

- TAM: \$260B at intersection of Fantasy Sports, EdTech, and Fintech
- SAM: \$12.4B (Fantasy players + students requiring financial literacy)
- SOM: \$120-180M by Year 5

9.2 Competitive Advantages

- Patented fantasy-finance gameplay (IP protection through 2028)
- GLOSIMAR Hybrid AI: 73% cost reduction
- 20-year validation history
- Completed wireframe (de-risked development)
- Gus Johnson brand equity (1.2M+ followers)
- First-mover in Competition-Based Investing



10.0 TEAM & GOVERNANCE

Gus Johnson — Creator, Chairman, Founder & National Face (1.2M+ followers)

Malcolm S. Carter-Harris, PhD — Co-Founder, CPO & Board Member (behavioral science expert)

Recruiting: CEO + proven tech entrepreneur

Advisory & Ecosystem

- Athletes as advisors and investors
- Known investors with strong reputations
- Social media influencers in investing
- Yahoo! Sports/fantasy sports veterans



11.0 EXECUTION ROADMAP & MILESTONES

11.1 Key Milestones (15-18 Month Runway)

- Month 3: MVP launch (mobile-first)
- Month 6: 5K users, validate fantasy sports engagement
- Month 9: 2 institutional pilots
- Month 12: 10K users, \$150K ARR
- Month 15-18: Series A ready

11.2 Success Metrics

- $\geq 40\%$ weekly retention
- ≥ 8 weekly actions per user
- $\geq 70\%$ institutional pilot interest
- CAC $< \$5$



12.0 GO-TO-MARKET STRATEGY & PARTNERSHIPS

12.1 Distribution Channels

- Fantasy sports communities (50M+ players)
- Institutional partnerships (schools, nonprofits)
- Gus Johnson platform (1.2M+ reach)
- Financial literacy organizations

12.2 Partnership Models

- E-Trade/Banking: Sponsorship model (like FedEx in golf)
- FanDuel: Potential strategic investor
- Banks: Financial literacy initiatives



13.0 EXIT STRATEGY & VALUATION

Strategic acquisition in 5-7 years by fintech, fantasy sports, edtech, or media platforms.

13.1 Potential Acquirers

- Fintech: Robinhood, Fidelity, Charles Schwab, Webull
- Fantasy Sports: DraftKings, FanDuel, Yahoo! Sports
- EdTech: Kahoot!, Duolingo, Coursera
- Media: ESPN, Fox Sports, Turner Sports

13.2 Valuation Scenarios (Year 5, \$15M Revenue)

Conservative: \$90M exit (6x revenue) | Seed Return: 9x

Base Case: \$120-180M exit (8-12x revenue) | Seed Return: 12-18x

Optimistic: \$200-300M+ exit (13-20x revenue) | Seed Return: 20-30x+



14.0 INVESTOR FAQ

14.1 Founder Compensation

Q: Why are founders receiving \$100K each at seed?

A: One-time reimbursement for full-time pre-seed work, personal capital invested, and opportunity cost. Total: \$200K (10% of \$2M seed). Not a salary—preserves capital efficiency.

Q: How do you make money before brokerage integrations?

A: B2C subscriptions (\$7.99/mo), B2B institutional licenses, and sponsorships provide revenue from day one. Brokerage integrations are future enhancement, not revenue dependency.

14.2 Technology & AI

Q: Why hybrid AI vs. cloud-only?

A: 73% cost reduction while maintaining quality. Local models handle 60-70% of analysis, cloud LLMs generate insights. Reduces vendor dependency and provides competitive moat.



CONTACT INFORMATION

For additional information or to schedule a meeting:

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