

Zotality, Inc. (USA) employs proprietary AI that merges NASA's (National Aeronautics and Space Administration, USA) planetary data with insights of highly qualified astrologers for compatible matchmaking, as well as a preventive protocol for managing relationships and important life issues such as marriage, children, health, career, business, litigation, and more. Qualified astrologers with a graduate, postgraduate, or Ph.D. degree in predictive karmic astrology (known as "Jyotish") are employed for credible astro content, as well as consultancy on the matrimony, dating, and 24x7 astro guidance services. The Company's services leverage proprietary personal and interpersonal astro-content to **disrupt online matchmaking**, as well as **reimagine relationships, and life management**. The company is on the cusp of rapid growth, with an initial focus on over a billion people in India, and the women and millennials in the US and UK.

Multiple and Unique Business Platforms – The proposed 24/7 astro guidance service, for relationships and life management, is expected after funding. The **matrimonial matchmaking** (<https://KundaliMatrimony.com>) for the 1.3 bn people in India, and **worldwide dating** (<https://ZoMatch.com>) services are released and market-tested for acceptability. Our matchmaking services initiate romantic and matrimonial alliances through compatibility matching based on the ancient synastry of karmic astrology, which - even today - is a prerequisite for millions of marriages in India. They also offer astrology-based courtship and relationship guidance. **Zotality's 24x7 astro guidance service is the first and only interpersonal relationships based preventive astro-guidance platform.**

Integrated eCommerce Offerings – Premium subscriptions to the dating, matrimony, 24x7 astro guidance plans, and **integrated eCommerce offerings** of astro and spiritual products and tech-enabled (recession-proof) astro-consultancy from degree holding astrologers to be sold on the three platforms.

In Sanskrit, the word Jyotish, translated as "Lord of light," refers to the sophisticated form of predictive karmic astrology originating in the ancient Vedic traditions of India.

Karmic astrology describes the planetary patterns at the time of our birth and can give us valuable clues to understanding one's life journey. Through careful analysis of these cosmic influences, karmic astrology can help us realistically evaluate our strengths and challenges to optimize our full potential.



Millions of mundane queries are put to astrologers each day in India! Queries such as, will my father recover from illness? Will I pass my exams? When will I get married? Will our marriage last? And, more

Compatibility matching based on the synastry of karmic astrology is a prerequisite for the formalization of a Hindu wedding.

In karmic astrology, the birth-chart is considered the map of an individual's past accumulated karma. And the belief in Karma is irrefutable & indisputable with over a billion Hindus worldwide!

The Value proposition for the users of Zotality's services

- Free astro-compatibility matching with all matched profiles on both matchmaking sites
- Evolved supply chain and the way astrological guidance is offered and disseminated
- Free basic personalized predictions as a preventive protocol for managing relationships and important life issues such as marriage, health, children, career, litigation, and more
- Affordable, credible, and verifiable astro-guidance. Authentic astro & spiritual products
- Astrologers with a Graduate, Postgraduate, or Ph.D. degree in karmic astrology (Jyotish)

Key Performance Indicators (KPIs)

- Released & tested the dating and matrimony services & established acceptance in India
- Developed the proprietary AI (astro algorithms) & content for the 24/7 astro guidance svc
- Expect revenue generation in 90 days of funding
- Launch the 24/7 astro guidance service in 120 days of the required funding

Traction

- Established market acceptability of the matrimonial and dating services in India. The user acquisition costs in 2020, so far, are below \$0.08/user for the matrimony and below \$0.131/user for the dating service. About 12,000 users between the two sites.

The Value proposition for investors

- **FIRST to MARKET** with karmic astrology based disruptive models for (1) life and relationships management, (2) worldwide dating, and (3) Indian matrimony
- **8 years of proprietary astro content** by graduates, postgrads, and PhD in astrology
- **Market acceptance** of the matrimonial & dating services is thoroughly tested & established in India. Investor's risk, therefore, is greatly mitigated.
- **Rapid membership and revenue growth** expected within 36 months of funding
- **Disruptive matrimonial matchmaking & dating** retains married couples through holistic astro-guidance that continues through marriage
- **Multiple revenue streams** - Ads, paid membership, and sale of astro products, readings, guidance, and spiritual & religious services by pundits-cum-astrologers
- **Multiple recurring revenues streams** – Paid subscription to the (1) Indian matrimony, (2) worldwide dating, and (3) 24/7 astro guidance premium plans
- **Projected high gross margins** –80% for matrimony and dating, and 50% for 24x7 astro guidance subscription plans. 50% for astro-guidance / consultation.

Founder & CEO – Naresh Belwal – has a deep understanding of the karmic astrology domain and the Indian and US consumer markets, with a proven track record in management, marketing, finance, and technology required for the success of the project.

Funding Requirement

- Current Requirement: Between 150 K & 1.5 mn.
- Projected Use of Proceeds: Aggressively grow user base. Enhance matchmaking sites. Launch 24/7 astro guidance svc, integrated astro eCommerce, & mobile apps.
- Similar Business Valuations: Matrimony.com's IPO was valued at \$342 mn & 47 x earnings for the \$77 mn raised in Sept 2017. Match Group (MTCH) closed at \$27 bn market cap & 49 x past-earnings on June 22, 2020. And VC at Maveron is projecting the Co-Star astrology app to become as big as the \$24 bn music streaming app Spotify!
- Possible Investor Exits: In addition to an IPO and/or public listing, the Company, or parts of it, could make for an attractive strategic investment or acquisition by:
 - Aggregators of matchmaking businesses, and those looking to diversify or expand
 - Social media companies, and
 - Indian print media companies with matrimonial print publishing but without a matrimony site

NOTE: Forward-Looking-Statements and Projections involve risks and uncertainties that could make the results differ significantly. This is NOT an offer to sell securities of the Company. The Company's securities should only be purchased based on the terms of the subscription agreement.

Business Model: Leverage the proprietary astro-content on the (1) dating, (2) matrimony, and (3) 24/7 astro guidance services to up-sell their premium subscriptions, and facilitate eCommerce of personalized astro consultation for life and relationships management - (The "Razor - Razor Blade" model).

SUCCESS DRIVERS

- ZoTality is **first to market** with karmic astrology and relationships driven dating, matrimony, and holistic life & relationships management services.
- Global online dating market \$6.69 bn in 2018 & projected to reach \$9.20 bn in 2025. In India, online dating user penetration at about 40 mn in Feb 2019! Huge upside.
- Significant VC investment in astrology deals in 2019, based on increased millennial interest in Europe & the USA. Nearly 50% in the US believe astrology is scientific.
- Astrological services markets are highly fragmented, estimated at \$10 bn in India alone! Astrology is a significant part of the \$2 bn psychic services market in the USA.
- Indian demographics favorable for online dating and matrimony. Over 300 mil Indians are between 18 and 35 years, and 500 mil below 30!
- Online matrimony, in India, at \$250 mn in 2017 and \$318 mn in 2020.
- Religion & spiritual services, in India, estimated at \$40 bn. KPMG in 2016 reported the wedding related market in India at \$51 bn annually.
- 627 mn Indians used the Internet in 2018. Projected 730 mn in 2020.

Karmic vs Western Astrology

The planetary period (**Dasha**) system is unique to Predictive Karmic Astrology (Jyotish) and allows for a highly accurate prediction & analysis of the everyday challenges in the life of an individual. Western astro, however, focuses on the psychological and characteristic profiling of the individual.