Key Investment Information Sheet
STRATIPHY LIMITED

This crowdfunding offer has been neither verified nor approved by competent authorities or the European Securities and Markets Authority (ESMA).

The appropriateness of your experience and knowledge have not necessarily been assessed before you were granted access to this investment. By making this investment, you assume full risk of taking this investment, including the risk of partial or entire loss of the money invested.

Risk warning

Investment in this crowdfunding project entails risks, including the risk of partial or entire loss of the money invested.

Your investment is not covered by the deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council. Nor is your investment covered by the investor compensation schemes established in accordance with Directive 97/9/EC of the European Parliament and of the Council.

You may not receive any return on your investment. This is not a savings product and we advise you not to invest more than 10% of your net worth in crowdfunding projects.

You may not be able to sell the investment instruments when you wish. If you are able to sell them, you may nonetheless incur losses.

Pre-contractual reflection period for non-sophisticated investors

If you are a non-sophisticated investor you will benefit from a reflection period during which you may, at any time, revoke your offer to invest or expression of interest in this crowdfunding offer without giving a reason or incurring a penalty. For more information, please refer to the Investment Agreement, which you may review before making an investment.

The reflection period starts at the moment the prospective non-sophisticated investor makes an offer to invest, and expires when the campaign closes for more investment, provided that if you invest less than 4 days before that closing date, the reflection period will actually be up to 4 days from the date of that investment regardless of the closing date.

Investment Round Details

Offer identifier	06848016 00031304
Project Owner and Project Name	STRATIPHY LIMITED, Stratiphy
Type of offer and instrument type	Primary, Equity
Target amount	€347,033.93 / £300,010.83 (0.8645, 15/06/2026)
Deadline	02/10/2026

Legal name	STRATIPHY LIMITED (The "Company")
Country of incorporation	GB
Registration number	12510853
Legal form	Private company limited by shares (LTD)
Contact details	https://www.stratiphy.io 86-90, Paul Street, London, EC2A 4NE, United Kingdom
Ownership	Shareholders owning 20% or more of the voting capital in the Company: Daniel Gold
Date of last change in ownership	14/04/2026
Management	Daniel Gold https://www.linkedin.com/in/dan-gold-5186091b2/ David Henderson https://www.linkedin.com/in/david-henderson-a578a440/ Anna Nicole Hawkes https://www.linkedin.com/in/annanicolehawkes/

Responsibility of information in this KIIS	The Company is responsible for the preparation of this Key Investment Information Sheet (KIIS). To the best of the Company's knowledge: (a) the information contained in the KIIS is in accordance with the facts, and (b) the KIIS makes no omission likely to affect its import. This is the declaration of [each of] the above person[s] with respect to their responsibility for the information given in this key investment information sheet pursuant to Article 23(9) of Regulation (EU) 2020/1503 of the European Parliament and of the Council: STRATIPHY LIMITED, 86-90, Paul Street, London, EC2A 4NE, United Kingdom
Principal activities of the Company	Build, test and invest in your own AI investment strategy. We sell direct via app and to business via API
Financial statements	https://assets.seedrs.com/uploads/kiis/financial_info/financial_statement_document/361/l3c86isql85wnj5sd7tukxqi2cq8dhr/12510853_aa_2025-12-09.pdf

Key annual financials

	2023	2024	2025
Turnover	£0.00	£0.00	£373,763.00
EBITDA	-£350,059.00	-£375,465.00	-£261,606.00
Net debt	-£93,661.00	-£66,712.00	-£24,225.00

Description of the crowdfunding project	✓ Business accounts in app to unlock growing B2B revenue ✓ Treasury products to offer low risk cash alternative, and grow income per user ✓ New wrappers: Cash ISAs, JISAs, LISAs, SIPPs - widening our market ✓ Adviser platform to reach the IFA community ✓ Partner-led marketing to scale faster

Minimum target	€347,033.93 / £300,010.83 (0.8645, 15/06/2026)
Previous campaigns	N/A
Deadline for reaching target	02/10/2026
Consequences if target not raised	In the event the Company fails to raise the minimum target, the crowdfunding project will be cancelled and any funds invested will be returned to your investment account. Investors will not incur any fees in respect of such cancellation.
Maximum amount	€5,000,000 (in accordance with the maximum threshold prescribed by Regulation (EU) 202/1503).
Funds to be committed by management and existing shareholders	Management and existing shareholders have committed £0.00 to the round, representing 0.0% of the target amount.
Change of the composition of the project owner's capital	Please note the "Equity offered" as displayed on the campaign page represents the maximum amount of additional equity capital the Company will issue (unless it is a convertible interest, and a redemption event is triggered prior to the conversion, or unless it is a Secondary sale, in which case the company is not issuing any new equity) based on the amount raised, and any funds raised will be added to the Company's balance sheet.

Project risks	1. Customer Base Growth: The company's success depends on its ability to grow its customer basis sufficiently to achieve profitability. If the upcoming partner-led marketing and IFA platform fail to attract users at the projected rate, growth will stall. This slow adoption would directly impact the scalability of both the B2C and B2B revenue streams. 2. Operational Complexity: Managing a vast number of individual, hyper-personalised client accounts creates immense operational complexity. As Assets Under Management scale, the automated systems must handle complex trading and rebalancing without error. Any technical glitch or execution failure could result in regulatory penalties and severe reputational damage. 3. Key People Leaving the Business: Stratiphy is heavily reliant on its specialised core team, including its PhD founder. The loss of key personnel could disrupt product development, technical innovation, and strategic partnerships. Replacing this highly technical expertise in a competitive market could take considerable time and resources. 4. Future Funding Requirements: The ability to raise additional funds for the business is critical to executing the ambitious product roadmap. Launching multiple new tax wrappers and business accounts requires substantial upfront capital. If future funding rounds are delayed or cannot be secured, the company may have to slow down its expansion plans.
Sector risks	1. Market Saturation and Competitor Replication: The wealth tech sector is highly competitive and rapidly innovative. Stratiphy faces the risk that established robo-advisors or traditional wealth managers will replicate its bespoke, AI-driven portfolio model. This intense competition could lead to high customer acquisition costs and market crowding. 2. Constant Pressure on Fees: Fees across the digital investment industry are constantly under pressure. As low-cost providers and larger incumbents scale their automated offerings, industry margins will likely continue to shrink. Stratiphy may be forced to lower its prices to remain competitive, which could negatively impact long-term revenue growth. 3. Rapid Technological Obsolescence Because the sector is so innovative, proprietary technology can become obsolete quickly if it does not evolve. Stratiphy must continuously invest in its AI, automation systems and quantitative techniques to maintain its competitive edge over newer market entrants. Failure to keep pace with rapid technological shifts could result in the platform losing its appeal to tech-savvy investors.
Risk of default	Investment in this crowdfunding project entails risks, including the risk of partial or entire loss of the money invested due to occurrences such as the potential insolvency of the Company. Such an outcome may be caused by a variety of factors, including but not limited to: a severe change in macro-economic circumstances, mismanagement or lack of experience of the management team, unsuccessful product launches or a lack of cash flow.
Risk of lower, delayed or no returns	Investment in this crowdfunding project may not provide a return, such return may be lower than expected or, in the case of a convertible interest, delayed due the Company defaulting on interest or repayment obligations.
Risk of platform failure	In the event that the platform is temporarily unavailable, you may not be able to access your portfolio or invest in new projects, however Republic Europe will seek to restore access as soon as possible. If the platform is no longer operational, Republic Europe may transfer your investments to a third party. For more information, please refer to the Investment Agreement, which you may review before making an investment.
Risk of illiquidity of the investment	Please see https://europe.republic.com/pages/risk-warnings?jurisdiction=eu&language=en for further details.
Other risks	The Company may be subject to external risks that are not within the Company's control, for example, political and regulatory risks in the jurisdictions in which it is located and/or operate, natural disasters, and macroeconomic shifts.

Securities to be offered	**EQUITY** Number and type of instruments offered: 11249 new Ordinary A. Denomination: Each ordinary share has a £0.0001 nominal (par) value. Currency: Pound Sterling (GBP) Terms of the instruments: The shares are fully paid, non-redeemable, and transferable only in accordance with the company's Articles of Association. They carry no guaranteed dividends and rank pari passu with all existing Ordinary A. In the event of insolvency, all creditors (secured, unsecured, employees, bondholders, and tax authorities) will be paid before shareholders. Shareholders may lose their entire investment. Where proceeds are available for shareholders, these will be paid out in the following order: The shares in the company will be held by Seedrs Nominees Limited (please refer to "Custody and delivery of securities to investors" above). Shares in the company are subject to (i) the shareholders' agreement in respect of the company and (ii) the company's articles of association (or equivalent constitutional documents). Shares in the company do not benefit from unfettered transfer rights. The shares are subject to drag-along rights in circumstances where more than 75% of shareholders have elected to sell their shares.
Subscription price	€30.8502 / £26.67 (0.8645, 15/06/2026)
Over-subscriptions accepted	Any over subscriptions beyond the Target amount may be accepted at the discretion of the Company. Republic Europe reserves the right to reject your investment or payment for any reason or no reason, and does not need to inform you of the reason for the rejection.
Terms of subscription	The date your payment will be due depends on when during the Campaign you invest, and may be made using the methods made available to you on the Republic Europe platform. Republic Europe will acquire shares in the Company on your behalf upon successful completion of the due diligence process. For more information, please refer to the Investment Agreement, which you may review before making an investment.
Custody and delivery of securities to investors	Legal title to the shares will be held on your behalf by Seedrs Nominees Limited, Cubo Soho, Ilona Rose House, Manette Street, London W1D 4AL (company number 08756825) in accordance with the terms of your Investment Agreement. Applicable fees shall be payable in accordance with the "Fees" section below.

Is an SPV used	N/A
Contact details of SPV	N/A
Key rights attaching to securities	All investors in this round, including Republic Europe investors, are receiving Ordinary A shares, with the following rights: (i) rights to participate in dividends; (ii) pro rata voting rights; (iii) rights to participate in surplus assets in the event of a liquidation (and on an exit); and (iv) tag-along rights on a change of control. Investors' rights are administered by Republic Europe (please refer to "Custody and delivery of securities to investors" above).
Key restrictions attaching to securities	The shares in the company will be held by Seedrs Nominees Limited (please refer to "Custody and delivery of securities to investors" above). Shares in the company are subject to (i) the shareholders' agreement in respect of the company and (ii) the company's articles of association (or equivalent constitutional documents). Shares in the company do not benefit from unfettered transfer rights. The shares are subject to drag-along rights in circumstances where more than 75% of shareholders have elected to sell their shares.
Exit opportunities	Investments in early-stage or high-risk businesses are illiquid, and exits opportunities are uncertain. Investors should expect their capital to be committed for multiple years, with no guarantee of any return. Returns typically depend on a sale or public listing, which may not occur, and dividends are unlikely. Secondary markets may not be available and, even when available, there is no guarantee any sale at a price acceptable to the investor will occur. Future funding rounds may dilute shareholdings and reduce returns. Investors may lose some or all of their investment. Information provided by businesses may not be independently verified. These investments are not covered by any investor compensation scheme, and capital is not protected.

Distribution of capital before and after the round	https://assets.seedrs.com/uploads/kiis/share_structure/capital_distribution_document/361/l3c86isql85wnj5sd7tukxqi2cq8dhr/STRATIPHY_LIMITED_Before_and_After_-_Sheet1.pdf
Fees	Investment Fee: 2.5% of the Desired Investment Amount, subject to a minimum of £5.00 and a maximum of £250.00 Administration Fee: 5.0% of all sums distributed to the Investor in respect of the Investor's Shares in excess of the Investment Amount
Additional information	Following completion of the investment, more information about the crowdfunding project and owner may be found on the post-investment page for the crowdfunding project.
Complaints	To file a complaint, please follow the process set out here: https://europe.republic.com/pages/complaint-process?jurisdiction=eu&language=en
Platform details	Seedrs Europe Limited (trading as Republic Europe), 42 Pearse Street, Dublin 2, D02 YX88, Ireland