



**FatBrAin.**

**AI 2.0 Solutions for  
Enterprise Stars of  
Tomorrow.**

July 2023

# Safe Harbor, Forward Looking Statements

This document contains certain “forward-looking statements.” All statements other than statements of historical fact are “forward-looking statements” for purposes of federal and state securities laws, including, but not limited to, any projections of earnings, revenue or other financial items; any statements of the plans, strategies, goals and objectives of management for future operations; any statements concerning proposed new products and services or developments thereof; any statements regarding future economic conditions or performance; any statements or belief; and any statements of assumptions underlying any of the foregoing.

Forward looking statements may include the words “may,” “could,” “estimate,” “intend,” “continue,” “believe,” “expect” or “anticipate” or other similar words, or the negative thereof. These forward-looking statements present our estimates and assumptions only as of the date of this report. Accordingly, readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the dates on which they are made. We do not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the dates they are made. You are urged to carefully review and consider any cautionary statements and other disclosures, including the statements made under the heading "Risk Factors" and elsewhere in the prospectus included in Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports filed on Form 8-K.

In our filings with the Securities and Exchange Commission, references to “LZG International, Inc.”, “LZGI”, “FatBrain AI”, “the Company”, “we,” “us,” “our” and similar terms refer to LZG International, Inc. and its wholly owned operating subsidiaries, including Prime Source Group (p-s.kz), SOtechnology (sotechnology.co.uk), Predictive Black (predictiveblack.com), and Intellagents (intellagents.com).



# Company Snapshot

## Market Statistics\*

- 52 Week High: **\$6.50**
- Insider Ownership: **64.5%**
- Shares Outstanding: **159.6M**
- Dec'22-Feb'23 Revenue: **\$9.55M**
- Dec'22-Feb'23 EBITDA: **\$1.82M**
- Revenue (TTM Mar'23): **\$44.01M**
- Pipeline (FTM Mar'24): **\$316.4M**

\*Data as of market close, 5/01/2023; projections pipeline reflecting Consolidated Operations across all business lines and acquisitions



# 130%

Q/Q Avg Revenue  
Growth (TTM Mar'23)

# 94%

Subscription  
revenue

# \$271B

Addressable Market  
by 2024

# 86%

Gross Margin  
(consolidated)

# 35+

Years operating  
enterprise workloads

# 1.7T

Business Decisions  
Optimized



# Company Highlights

## The five P's

- 1 Purpose**
  - Inclusion economy, underserved segment
- 2 Promise**
  - 500M+ mSME's global market
- 3 Product**
  - Harnessing peer intelligence for growth
- 4 Predictability**
  - Subscription model, no hidden costs
- 5 People**
  - Team culture & aligned rewards



**We're the leading  
AI Solutions company  
empowering enterprise  
stars of tomorrow  
(SMEs) to grow,  
innovate, and drive the  
majority of the global  
economy**

# 1 FatBrAin AI Purpose

## Boost 500M+ mSMEs w/ AI Solutions

- Impact over 50% of global jobs and GDP

## Simplify Decisions w/ Unified Subscription Model

- Inclusion economy, growth @fraction of an FTE

## Secure Extended Enterprise Reach

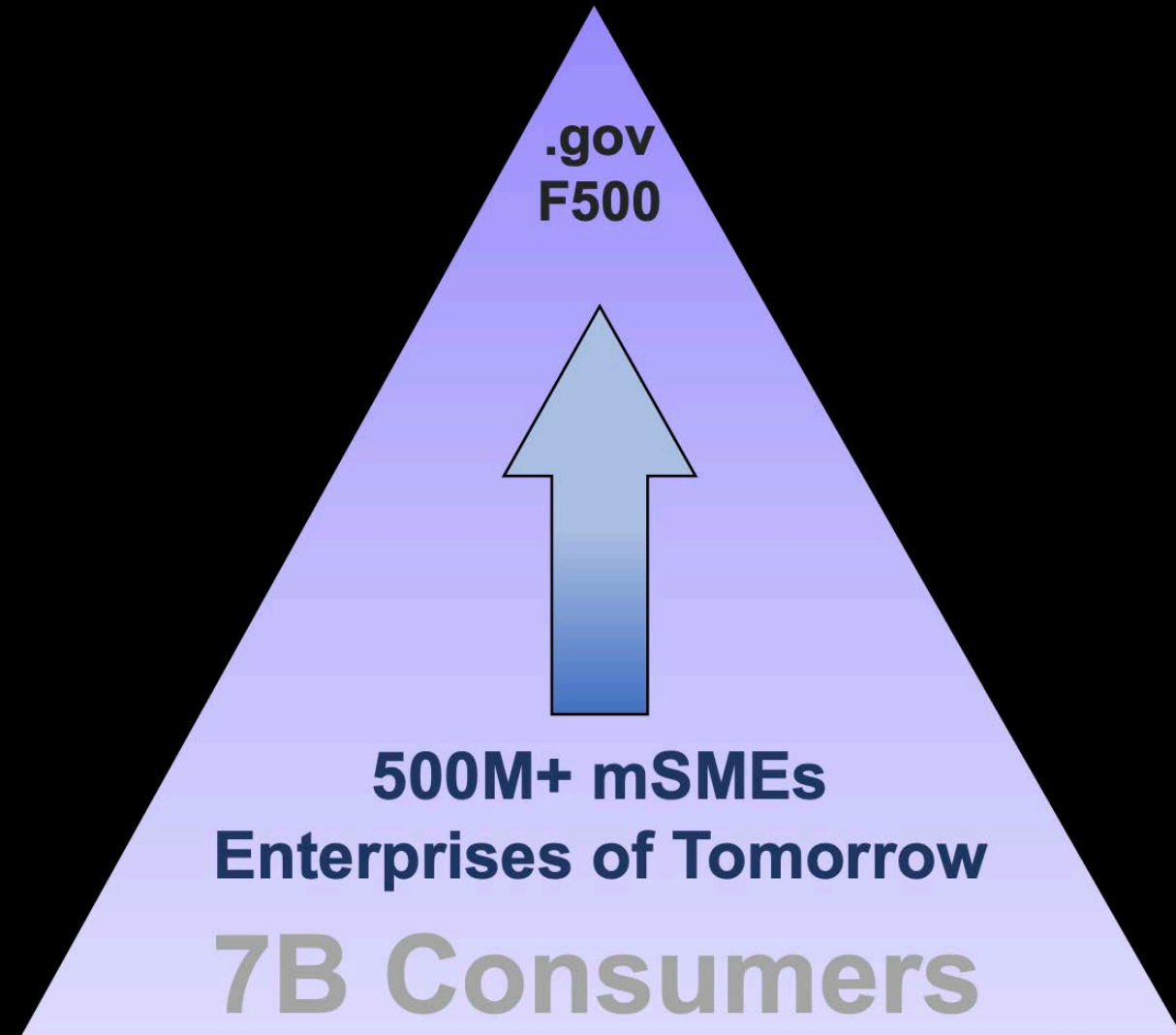
- Supply chain, cyber, hierarchical transparency

## Realize Trillions in Hidden Market Value

- Surpass FAANG, F500, .govs as economic drivers

*“Many and small beat large and heavy.”*

U.S. Naval College Prof. John Arquilla's book on modern warfare  
"Blitzkrieg: The New Challenge of Cyberwarfare." Polity Books (2021)



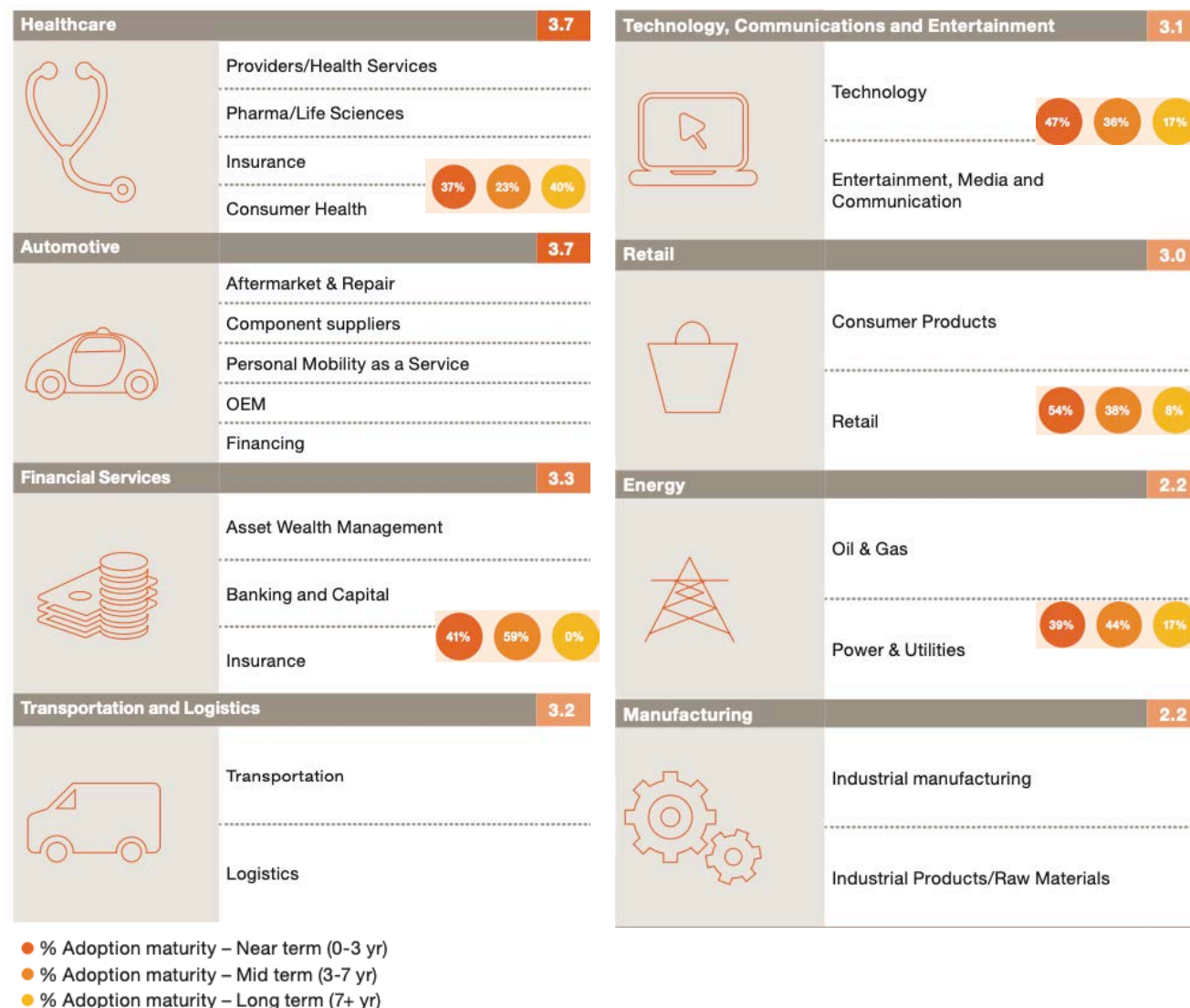
## 2 AI Market Tailwinds...

According to PwC\* analysis, global GDP will be up to 14% higher in 2030 as a result of the accelerating take-up of AI Solutions – the equivalent of an additional \$15.7 trillion. The economic impact of AI will be driven by:

- Process automation productivity gains
- Peoples' decision-making productivity gains with assisted and augmented intelligence.
- Product demand increase from personalized, relevant AI-improved products/services.

FatBrAin scale, customers and expertise to date are strongly positioned to harness the massive market opportunity and dynamics.

\*PwC Sizing the Prize, 2023 (<https://www.pwc.com/gx/en/issues/data-and-analytics/publications/artificial-intelligence-study.html>)



## 2 Large, Growth Market

Common, addressable challenges

### Explosion of AI and data signals

- Thousands of apps, millions of decision factors

### Unified needs\* across business drivers

- GET CUSTOMERS
- GET PAID
- GET CAPITAL
- PAY WORKERS
- ACCESS ADVICE
- BE COMPLIANT & ORGANIZED
- GET WORK DONE

### Peer intelligence focus, advantage

- Tens of thousands of peers, in hundreds of sectors

\*Intuit Investor Day Presentation. Customer Survey (September 2021)



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**500M mSMEs**  
**Enterprises of Tomorrow**

## 2 AI 2.0 Digital Boost

### Extended\* Enterprise Impact

#### Transparency – Tax analytics on 1.5M mSMEs

- \$1.5M of digitalization yielded \$1B in revenue

#### Integration – Supply chain & supplier scoring

- Knowledge cloud, @fraction of AWS, Yandex, Alibaba

#### Controls – KYC, AML, risk compliance

- Behavioral analytics on 75% of the economy

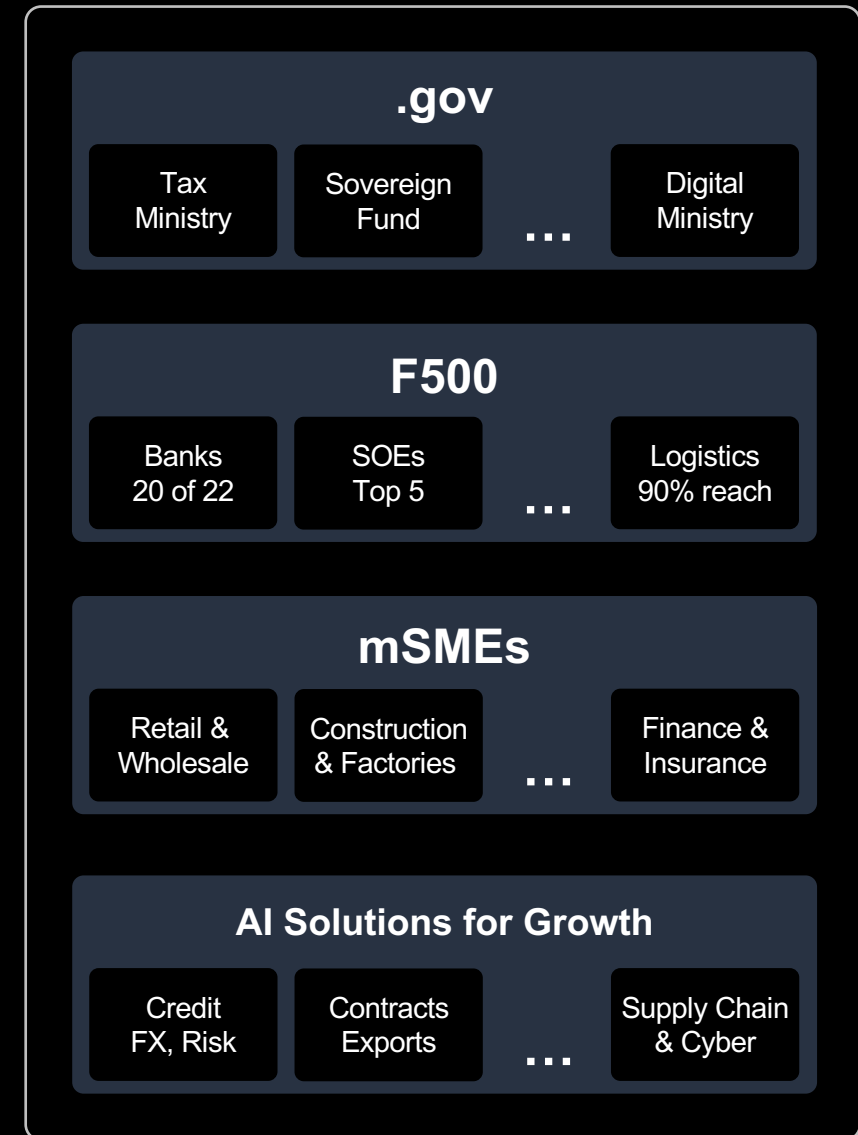
#### Peer Intelligence – Hierarchical insights

- Dynamic decision-making for improved outcomes

\*Proven blue print of AI 2.0 Knowledge Cloud in .KZ for Supplier Viability;  
Similar framework for Walmart's 100,000 global suppliers, see, e.g., IGI  
Global, *Managing the Dynamic Reconfiguration of Enterprises* (2021).

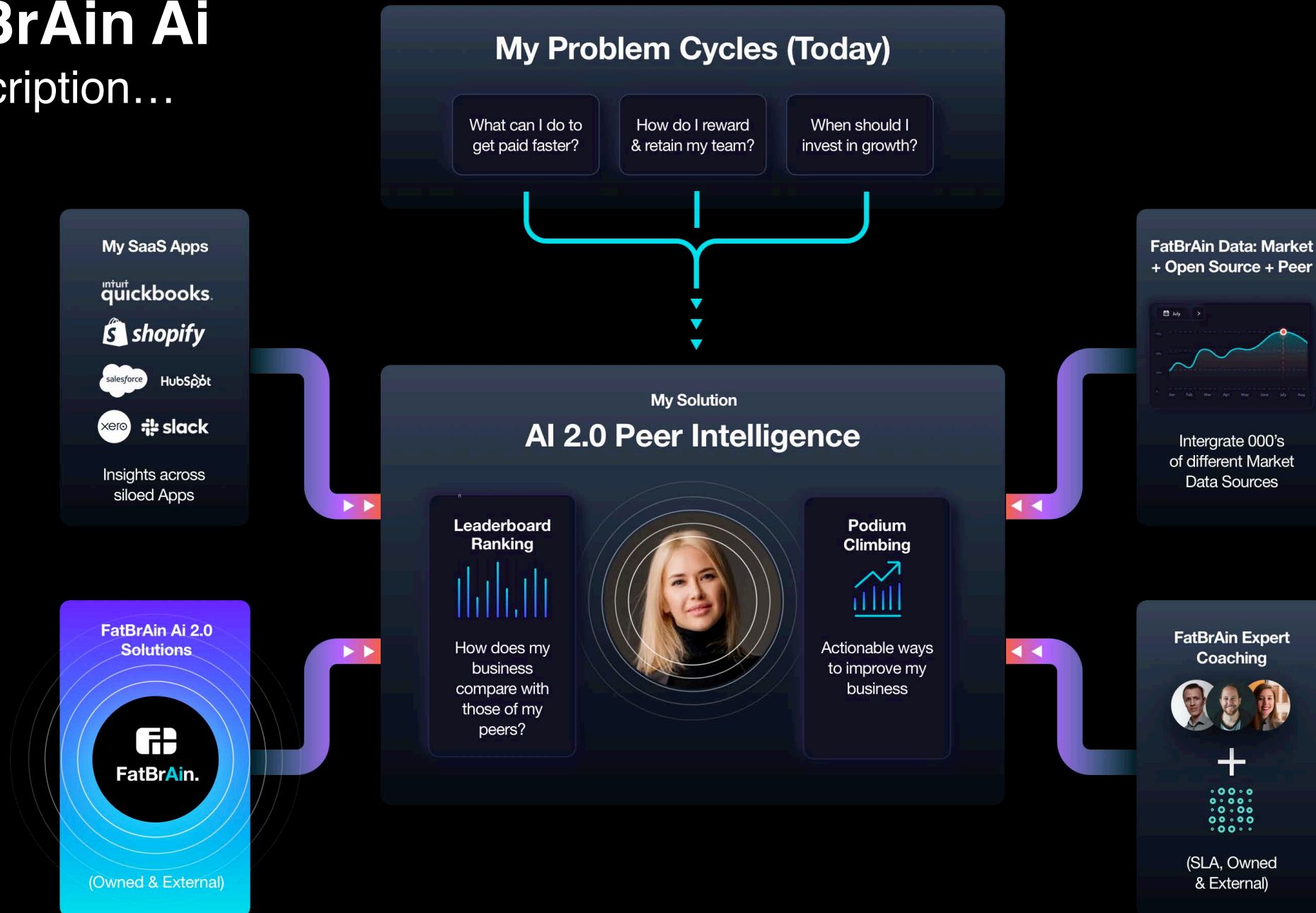


## Economy of Tomorrow





### 3 FatBrAin Ai Subscription...



### 3 The Problem

500M mSME's face the same challenges

The problems facing mSME's today have been troubling business owners for decades. However now, with AI 2.0 they can solve these problems by harnessing the hidden insights from existing individual behavior and market data.

- Too much data
- Too many variables
- Not enough time



## 500M mSME's

### My Problem Cycles (Today)

What can I do to  
get paid faster?

How do I reward  
& retain my team?

When should I  
invest in growth?

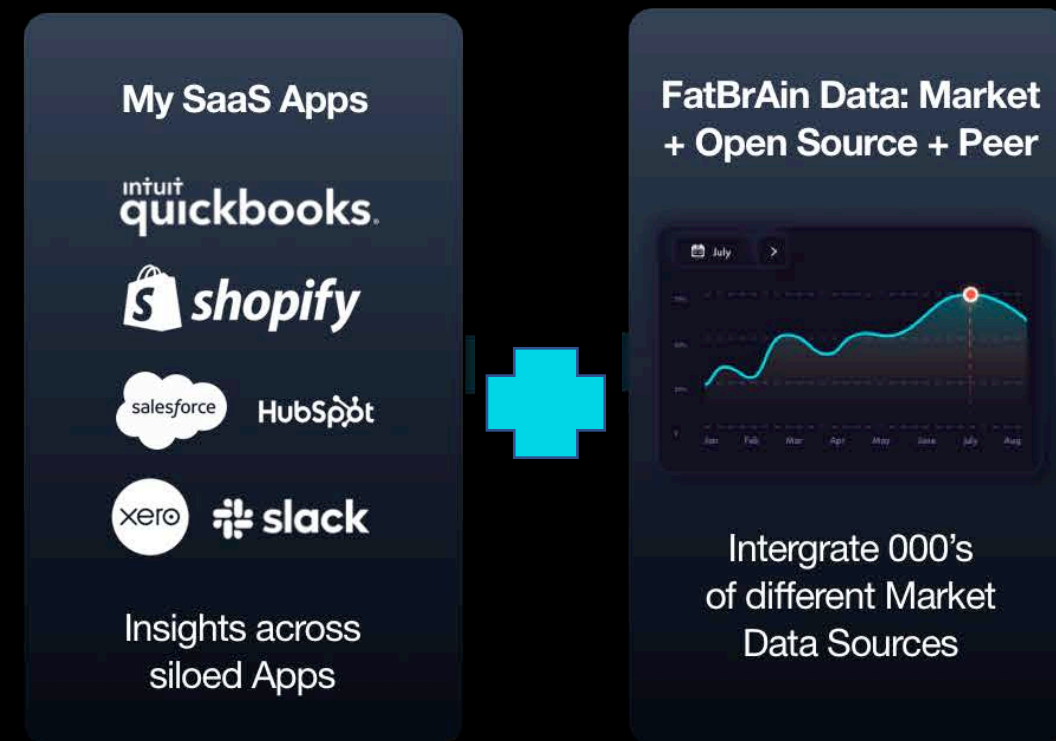
**Set your Objectives**

### 3 The Solution

## FatBrAin AI 2.0 Peer Intelligence

The FatBrain AI Peer Intelligence works by first connecting into your existing SaaS products where all your business data lives and aligning your data with millions of relevant market signals.

- Collation of your different business data sources
- Mapping against 000's of market data sources
- Industry specific data and insights



## See where you benchmark

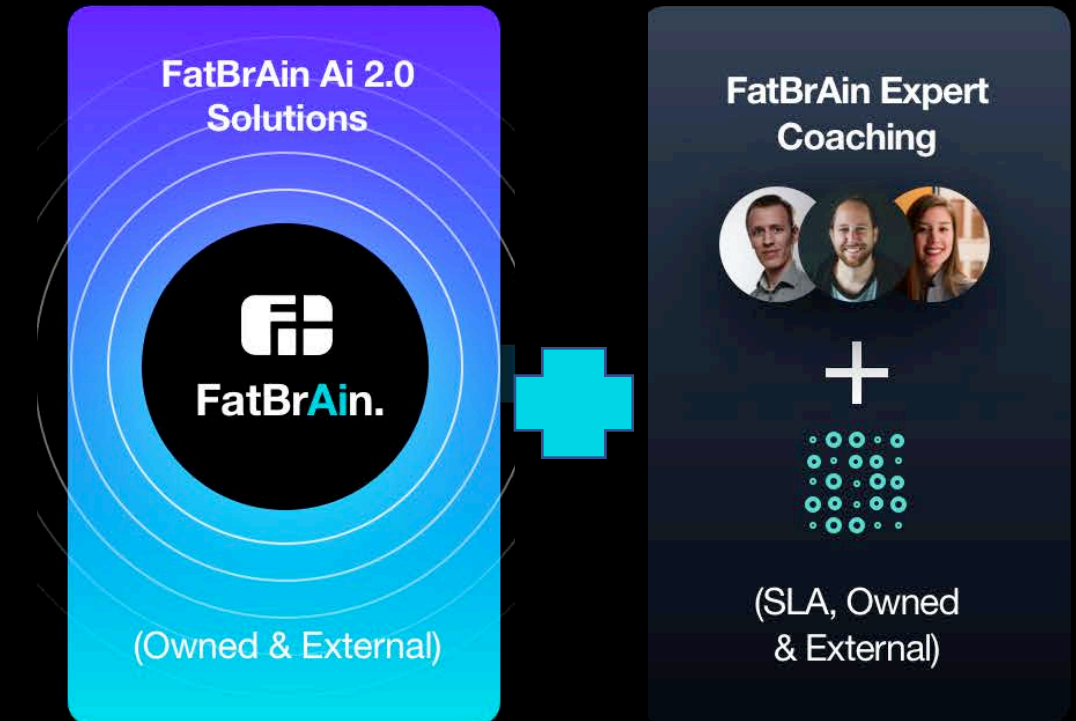
3

# The Solution

## FatBrAin AI 2.0 Peer Intelligence

Once the FatBrain engine has aligned all of the 000's of different signals (internal and external), it drives the FatBrain AI 2.0 solutions marketplace where, alongside FatBrain expert coaches it turns meaningless data into actionable insights.

- Turn data into insights
- Industry specific coaching
- All within FatBrAin's engine



# Learn how to get better



### 3 The Solution

## FatBrAin AI 2.0 Peer Intelligence

You, as the business owner, gain regular, valuable actions to improve your business decisions and save time and money, while also being able to benchmark yourself against your market peers and industry comparables.

- Leaderboard ranking
- Trajectory podiums across different areas
- Clear and visible tracking of business improvement



### 3 FatBrAin FX Intelligence

Example: 25x cheaper and smarter than your bank



This section contains two panels. The top panel, titled 'Peer Comparison', shows a smartphone screen with a 'Current Score' and a 'Potential Score' on a green scale, with text stating 'By using us you improve your business wellness with respect to your peers'. The bottom panel, titled 'High Potential Saving', shows a smartphone screen with a 'High Potential Score' and text stating 'Save more money through best execution with our expert advice'.

**FX Stats**

Total Number of FX Transactions	18 (CAD: 7, EUR: 11)
Average Freq of FX transactions	47 Days
Your Most Recent FX Transaction	0:01AM 8/01/2021 (Time & Date of Transaction) CAD (Currency) \$54,345 (Total FX Transaction Amount USD)
Total Amount of FX Transactions	\$78,312,070 USD
Cost Driver Approximation*	\$1,174,681 USD
<b>Potential Savings Opportunity** \$585,174 USD</b>	

Over the 3-year period [insert length of data analysis timeline/acquired data timeline to replace the bold text] that was analyzed for Moderna Furniture [insert company name] the business utilized 2 [total number] global currencies with an average frequency of payment at 47 [# of days].

Utilizing the date of your transactions as well as the historical fx banking rate, it is estimated that you could have saved an additional \$585,174 USD [potential savings opportunity result] by working with Tempus, a (MSB) or licensed and bonded Money Service Business that exclusively specializes in foreign exchange. Because Tempus has far less overhead than a Bank, they are able to offer competitive rates of exchange that can save you money.

\* FatBrAin is calculating an estimation of rate and an assessment of fees (e.g., lending fees, lifting fees, conversion costs, monthly maintenance fees, service fees etc.). It is probable that your institution may waive—or temporarily waive, some fees from this qualification for due to every institutions offering customized fee structures. FatBrAin needs to insert one more sentence pertaining to the calculation of the fees that they are using in the 5 results.

TEMPUS | FATBRAIN | FX FAIR VALUE REPORT | p. 3

### 3 FatBrAin P&C Intelligence

Example: Smarter coverage

“

**Distribution ecosystems will account for 30% of global [insurance] revenues by 2025**

— McKinsey

#### ➤ BROKERS

Improved CX, better placement, operational efficiency

#### ➤ CARRIERS

New products, new markets, precision pricing

#### ➤ INSURTECH

Extended reach, shortened sales cycle, faster implementation





### 3 FatBrAin FIT Intelligence

## Example: Personalized Industry Trends





## 4 Predictability

### Recurring value

KPI\* and operations drivers based on the scalable investment thesis, featuring quarter over quarter double digit growth:

- Organic
- Acquisitions
- Joint ventures
- Regional Advantages

\*Reflects core revenue as of C1Q23 consolidated across acquisitions in flight to close within C2H23, with identified GTM via named prospects.

\*\*Does not reflect adjustment to extend the FatBrain Knowledge Cloud as part of the \$21.5M contract at 3.5% margin with the Kazakhstan Ministry of Digital Transformation supported by Oracle licenses to accelerate lowering the data engineering costs.



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### Consolidated Pro-forma Income Statement

(US\$ '000)

	2023P		2024		2025		2026		2027	
<b>Revenue</b>										
Subscription	\$	64,291	\$	137,591	\$	294,562	\$	628,545	\$	984,520
Services		7,285		12,781		25,421		62,938		99,438
<b>Total Revenue</b>		<b>71,576 *</b>		<b>150,372</b>		<b>319,983</b>		<b>691,483</b>		<b>1,083,958</b>
				110%		113%		116%		57%
COGS-Subscription		8,429		18,591		38,042		72,946		113,946
COGS Services		3,906		6,882		11,540		18,652		21,652
<b>Total COGS</b>		<b>12,335</b>		<b>25,473</b>		<b>49,582</b>		<b>91,598</b>		<b>135,598</b>
<b>Gross Margin</b>		<b>59,241 **</b>		<b>124,899</b>		<b>270,401</b>		<b>599,885</b>		<b>948,360</b>
		<b>82.8%</b>		<b>83.1%</b>		<b>84.5%</b>		<b>86.8%</b>		<b>87.5%</b>
<b>OPEX</b>										
R&D		18,268		54,222		108,275		234,815		354,199
S&M		22,775		37,910		94,375		224,325		344,649
G&A		7,808		10,657		19,564		31,432		79,422
<b>Total OPEX</b>		<b>48,851</b>		<b>102,789</b>		<b>222,214</b>		<b>490,572</b>		<b>778,270</b>
<b>EBITDA</b>	\$	<b>10,390</b>	\$	<b>22,110</b>	\$	<b>48,187</b>	\$	<b>109,313</b>	\$	<b>170,090</b>
		<b>14.5%</b>		<b>14.7%</b>		<b>15.1%</b>		<b>15.8%</b>		<b>15.7%</b>
Clients		2,535		8,565		17,032		37,984		49,984
Revenue per client	\$	28	\$	18	\$	19	\$	18	\$	22
People		1,105		2,865		3,945		6,865		7,245
Revenue per employee		65		52		81		101		150

## 5 Who is FatBrAin?



FatBrain AI

/fat brān ā ī/

See definitions in:

All Finance Insurance Retail Food Regulation Mining Oil & Gas ...

*noun*

1. an AI Solutions company (OTC: LZGI) empowering 500 million enterprises of tomorrow (aka mSMEs) to grow, innovate, drive the majority of the global economy  
"invest in FatBrain trading under the LZGI stock symbol"

Similar: Palantir C3AI McKinsey Intuit Shopify AWS Salesforce

2. a personalized business subscription, bundling (i) 500-strong core team, (ii) a network of 10,000 experts, (iii) 3.8 million data signals, and (iv) AI 2.0 Peer Intelligence software  
"add FatBrain to your business team"

Similar: Deloitte EPAM S&P Global D&B Netflix Segment Pilot

*verb*

1. an act of comparison and learning from peers in a specific market  
"FatBrain your container invoice to optimize foreign exchange volatility"

Similar: Expedia Lending Tree True Car NerdWallet Finicity Concur

2. a peer-informed direction to podium the quantiles, outcomes  
"FatBrain your business apps to boost you insurance coverage..."

Similar: Waze CovidRisk.Live DeepMind iPipeline Decision Theater

We're the leading  
AI Solutions company  
empowering enterprise  
stars of tomorrow  
(SMEs) to grow,  
innovate, and drive the  
majority of the global  
economy

