Team: VirtuWill

Executive Summary
VirtuWill is an online application for storing, organizing and protecting your digital assets. The application also acts as a guide for what users want done with their digital property upon death or incapacitation. They can designate administrators and heirs, as well as declare that they want some property deleted upon death. Digital assets include e-mail addresses, blogs, websites, itunes files, online bill pay accounts, documents, etc.

The Problem
There currently is no good way to safely, securely and easily organize and store digital assets. Upon death or incapacitation, most digital information, including potentially sensitive and valuable information, will be left in the Internet cloud, leaving family members to pick up the pieces. VirtuWill solves this problem by creating an online application to streamline this process. Lawyers, banks and other trusted third parties (TTPs) can use VirtuWill to help streamline their clients’ lives. Through VirtuWill, the TTPs create lasting relationships with their clients.

Marketing Strategy
In short, the market is massive. Anyone with digital assets is a potential user of VirtuWill, which includes people outside the “typical” estate-planning community (i.e. the elderly, high net worth individuals, those with children). However, we will initially target those more likely to partake in estate planning: families with at least one child, of which there are currently 47,698,000\(^1\) in the United States. By assuming two parents per family, the market is roughly 95 million people. VirtuWill will initially grow by targeting estate planning lawyers who will recommend the service to clients. There are currently 24,305\(^2\) estate planning law firms in the United States. Assuming an average of 4 lawyers per firm, that’s 97,220 estate planning lawyers in America. To begin, we have partnered with a respected Madison law firm to handle day-to-day legal services, as well as engage their clients in beta testing.

We will also need a consumer-driven marketing strategy, that is, a way to get users who currently do not have a lawyer, to create VirtuWill accounts. Our site will also act as a directory, leading lawyer-less users to local law firms/individual lawyers that have VirtuWill accounts. By building our user-driven demand, we can charge a premium for preferred directory listings for those firms/lawyers willing to pay. We plan to grow the user-driven side through strategically selected blogs, media attention, word of mouth and selected partnerships with companies who are in the position to act as TTPs. Anybody creating a VirtuWill account will have to designate heirs to specific properties, who are notified of their status as an heir, thus naturally creating widespread awareness.

---


\(^2\) www.findlaw.com
Revenue/Business Model

As a VirtuWill user, you will be guided through a simple Account Wizard process, which prompts you to list your various online accounts, as well as upload personal digital property and estate planning.

1) **Online Accounts:** Email accounts, social networks, e-billing accounts, PayPal, subscriptions such as Wall Street Journal Online, etc.

2) **Online Property:** Domain names owned, blogs, data backup accounts, etc.

3) **Personal Digital Property:** Documents, music, videos, etc. Also, you can scan-in and/or upload important estate-planning documents, such as a marriage certificate, pension account paper work and any other germaine documents.

4) **Digital Legacy Protection™:** Double-password protected section for accounts that you would not want loved ones to find after you die (i.e. pornographic website accounts, private financial accounts, private email accounts, etc.). These items will be encrypted and deleted instantly upon death, ensuring peace of mind.

5) **Legal Representation Options:** If you work with an estate-planning lawyer, you’ll be able to “add a lawyer,” to your account. Any lawyer or law firm that has registered for a VirtuWill account will be allowed to manage their clients via our website. This is very helpful for the lawyer, as it serves as client management, easy communication, and important document storage (such as those listed under number 3 above).

<table>
<thead>
<tr>
<th></th>
<th>Basic</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td># of online accounts you may claim</td>
<td>Up to 10</td>
<td>Up to 20</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Document Storage</td>
<td>Limited amount of storage space</td>
<td>Large amount of storage space</td>
<td>Unlimited Storage Space</td>
</tr>
<tr>
<td>Media Storage</td>
<td>Limited amount</td>
<td>Large</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Heirs</td>
<td>Up to 5</td>
<td>Up to 10</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Digital Legacy Protection™</td>
<td>Not included</td>
<td>Yes, but limited amount of accounts/items</td>
<td>Yes. Unlimited.</td>
</tr>
</tbody>
</table>

**Future Partnerships:** As we grow, we will partner with larger companies like Google, Paypal, Yahoo, Mozy and other large companies which have to deal with accounts of customers who die. Eventually, we will offer streamlined account transfer services to these large companies.
EcoStream

Product Description
EcoStream features the convenience of a vending machine with the cost benefit and variety of a fountain drink machine. A customer is able to fill their own bottle with a variety of syrup or powder based beverages. Through this pre-existing technology, EcoStream would remove the creation and disposal of plastic bottles, of which less than 25% are actually recycled. By offering a variety of products, including powered drinks, juice based products, and flavored water, EcoStream will be targeting multiple market segments typically unreached by vending machines, those who are heath and consumption conscience. Targeting this market is of particular importance as the traditional carbonated beverage market gives way to a new market of bottled or flavored waters, sports drinks and functional drinks, like energy drinks. In addition to opening new revenue streams for vending, EcoStream also allows for a new way to pay for beverages, utilizing RFID payment technology and web-based accounts to eliminate the need for carrying cash and change. Through this technology, EcoStream will circumvent traditionally high credit card charge fees by billing on a monthly cycle, rather an on a per transaction basis, and we will also enable consumers to be making less of a conscience decision to spend money, and more of a decision to enjoy a nice cold beverage from our machine through cashless transactions. EcoStream is able to simultaneously reduce cost and environmental impact while improving customer selection and features, through a novel approach to a traditional market and product delivery system.

Customer Outlook
A generation of Eco-conscious, web-savvy beverage consumers need a new, quick, and environmentally friendly way to purchase their beverages on the go. EcoStream caters to the 18-35 year market, including a booming population of K-12 and college students who rely on vending products daily for meals and convenience products. These customers often already carry bottles and are interested in reducing their environmental impact and looking good while doing it. EcoStream will enable customers to make these environmentally informed purchasing decisions through our fountain drink vending machine. Since this up and coming generation is accustomed to cash-less transactions and are looking for ways to save money without sacrificing current lifestyle habits, EcoStream will integrate the ability to charge credit or debit transactions directly and effortlessly at our vending machines, these less than $5 microtransactions, according to MasterCard, accounted for over $1.32 trillion in sales in 2006.
Market Analysis

Cold beverage sales accounted for over $6.4 billion in sales in 2007, EcoStream will enable this mature market by offering more competitive prices and a variety of products including cold filtered water and a wider variety of carbonated and non-carbonated drinks. According to Morgan-Stanley, 21% of the U.S. soft drink industry is non-carbonated beverages and they estimate that these drinks will grow 60% from 2007-2012. Because EcoStream is able to serve filtered and flavored water on demand, in addition to carbonated beverages, we will be better suited to meet consumer demands in the predicted market. Leveraging this new marketplace, where variety and healthy choices are key drivers, EcoStream will be in a better position to enable sales than traditional vending solutions.
Company Background

Just One is a Madison, WI company that provides a brand new, environmentally friendly, convenient alternative to gift cards. Since its inception in 2008, Just One has developed an alpha version website, found card suppliers, and gained valuable feedback from local and franchise businesses.

The Problem

The forefront problem with gift cards is their many inconveniences to consumers. One major inconvenience is the fact that some gift cards have expiration dates, or have fees for periods of inactivation. Consumers like to spend on their clock, but are forced to conform to the gift cards' rules. Consumers also have to remember the gift card for the exact store they are wishing to shop at. For the impromptu shoppers, this is a major hassle. Another complaint is carrying around multiple gift cards can be uncomfortable in the wallet, or clutter up a purse. Consumers must also keep track of the value on their cards. Although more and more companies are offering telephone numbers and website for balance checks, most cards still rely mainly on the balance being printed on the receipt, another piece of clutter that must be kept track of. Finally, gift givers must still travel to all the different stores to pick out the gift cards, which can be a particular annoyance during holiday seasons.

The current gift card industry also makes life difficult and expensive for businesses trying to start a gift card program. Some of the major deterrents are the high costs of cards, card design, card activation fees, and software and hardware purchases. These can be deal-breakers for smaller business with smaller budgets. Although larger businesses are able to afford the programs, reducing costs is always a focus for them. For companies first implementing a gift card program, it is also very confusing and time consuming to set up. There are many package options to look through, and many pricing options to consider.

The Product

The Just One Gift Card is a single card that will replace the many gift cards that consumers use for each individual business currently. Consumers will be personally linked to a card with their unique account number and pin. The thing that makes the Just One Gift Card unique is that it will store balances for every business the consumer has value at. No longer will consumers need to remember a bunch of cards when they go shopping; rather, they will each have one card that sits nicely in their wallets. The Just One Gift Card also has no expiration or inactivity fees. Cardholders are free to spend their money when they want, without losing any value. In addition to the existing ways to check balances, Just One will offer an iPhone application and mobile phone website for easy account access, and a text message number for instantaneous lookups. Electronic receipts will also be offered for all purchases, reducing paper use, and allowing for seamless integration into computer accounting software. Activating an account is very simple and can be done two ways. If someone signs up online, they will be mailed a card. Cards will also be available in stores. Consumers can buy cards for themselves or as a gift. Activation is completed by registering online. Adding value to a business balance can be done through our easy to use online interface, or cards with special codes can be purchased in stores. To redeem value from their accounts, the consumer simply swipes the card at the store as they did before. Online purchases can also be made with the account number.
Becoming a participating business in the Just One Gift Card program is just as easy as becoming a member. Businesses can contact Just One either via phone or email to talk with a representative, who will set up their account. For businesses that already accept credit cards, they will be able to slide cards through this terminal to complete transactions.

**Market**

Just One is in the unique position of having 3 groups to market to: businesses that accept our card, consumers the use our card, and consumers that give gifts. The businesses Just One will target are companies that sell products or services in high quantities directly to consumers. Some groups that fit this are retail, fast food, entertainment, grocery, gasoline, and restaurants. The end user Just One puts most focus on is pre-college teens. Financially, they are dependent on parents, and usually lack responsibility. Finally, the gift givers will be mainly parents who are looking for an easy and safe way to give their kids money for everyday use, and friends and relatives who don’t know what gifts to buy for special occasions.

**Advertising**

Just One’s main focus of consistent advertising will be the internet. The power of sites such as Google and Facebook will both be harnessed because of their large number of members/users, relatively cheap cost, and the ability to target specific demographics. According to Facebook, they have over 5.5 million high school members in the United States, our primary end user target market. Our website will also be a very informative place for readers to learn about Just One. An RSS feed will be available to users to keep them up to date on new developments. Also, an extensive effort to contact many newspapers and business magazines will be made.

**Financial Management for Teenagers**

The Just One gift card is a perfect solution for parents looking to teach their children the value of financial management. Unlike a credit card, the users are only able to use the value they have on the card. Parents will also have access to a complete breakdown of where money is being spent. The card could be used in lieu of, or in addition to, an allowance. Teenagers will also gain valuable frequent use points that they can redeem for cool rewards.

**“Green” Solution**

Environmentalism is the most important thing to Just One, and this will be stressed in all of our marketing. Today’s society is one of environmental consciousness, and the “green” impact of Just One will be very favorable to all consumers. Often times, people appreciate environmental products, but refuse to give up luxuries to be more “green”. The Just One gift card is both environmental and beneficial to both consumers and businesses.

**Perfect for Small Businesses**

The Just One Gift Card also reduces costs and hassle for businesses. By comparing the startup costs of traditional gift card programs with Just One’s, businesses will easily see that our solution is less expensive. Also, there is no longer a need to search for the best deals, and make decisions between confusing packages. Setup with Just One will be straightforward and quick to allow the business to start realizing the full benefits of accepting gift cards.