



Investors

Earnings Presentation

3Q21

TRAD
B3 LISTED NM



A **complete**
platform

Including several
asset classes

Focus on
expanding
users (WaU) on
the platform

Free user
journey

Personalized
experience with
Data Science
and AI

Monetization by
converting into
subscriptions and
executing orders for
crypto, stocks and fixed
income

New
features

Several ways of
monetization,
besides subscriptions

New platform

Focus on
performance

More
speed and security

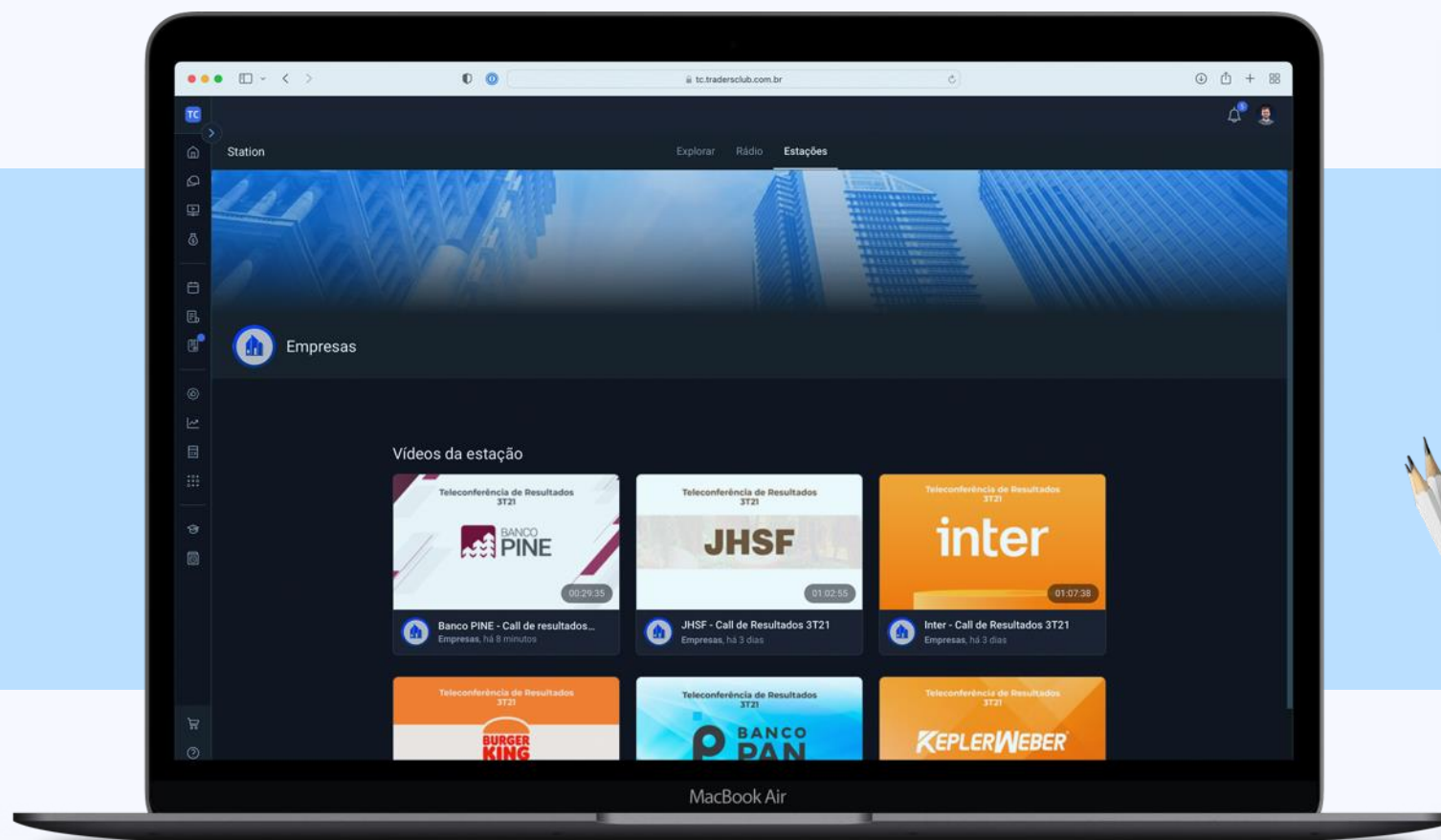
More intuitive
design

Redesign focused on
UI and UX

Customized content
for each user



TC Station



inter



Carteira

Crypto
trading



Public user
portfolio

Private user
portfolio



Carteira



Quantity of orders
(buy and sell- weekly)

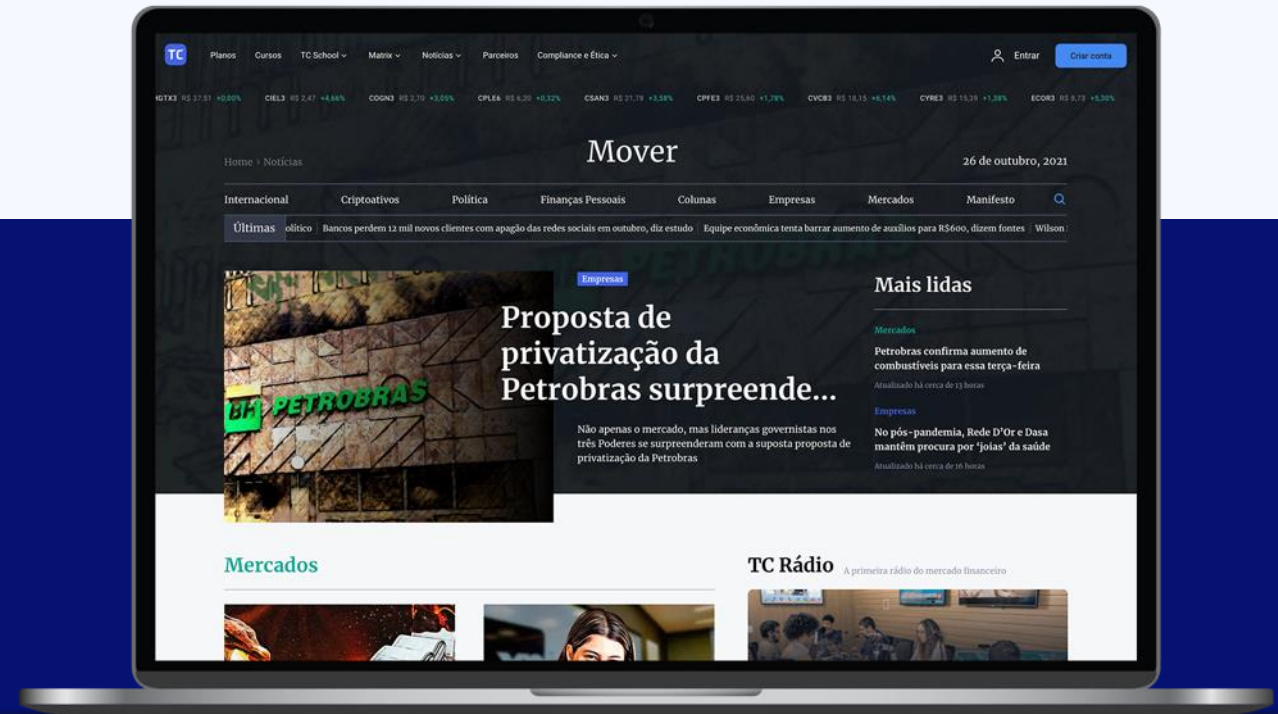
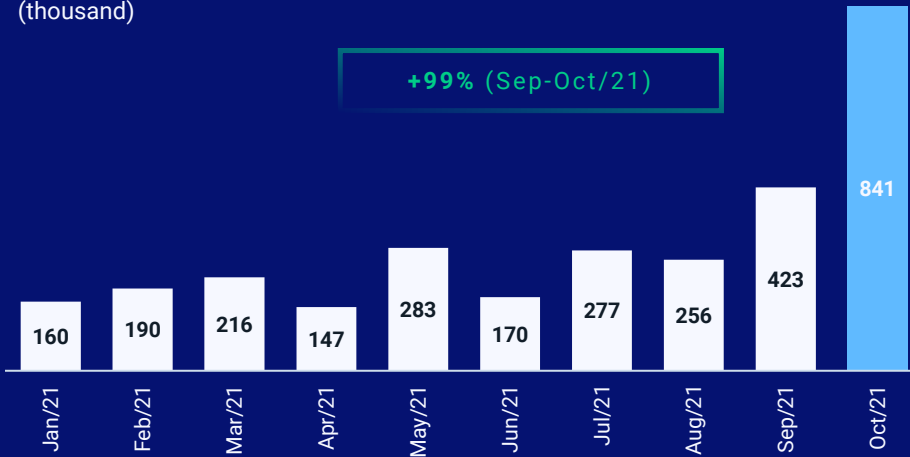


Mover

Mover's new free portal focuses on organic user acquisition

✓ New version launched on Oct/16

Mover Impressions
(thousand)



Acquisitions and partnerships



In the long run, the best return

In 20 years, **R\$10k**
would have turned into

R\$100K
in Private Equity

R\$31K
in S&P 500

Private Equity Index
vs. S&P 500 Index

HISTORICAL PERFORMANCE

— Private Equity
— S&P 500 TR



+ 900%

+ 215%

Source: Cambridge Associates

Ideal portfolio composition



Source: Neuberger Berman

“Wealthy Americans invest about **25% of their assets in businesses**”

Source: Survey of Consumer Finances - FED

More than **40% of their wealth** is allocated to private assets

Source: Yale University

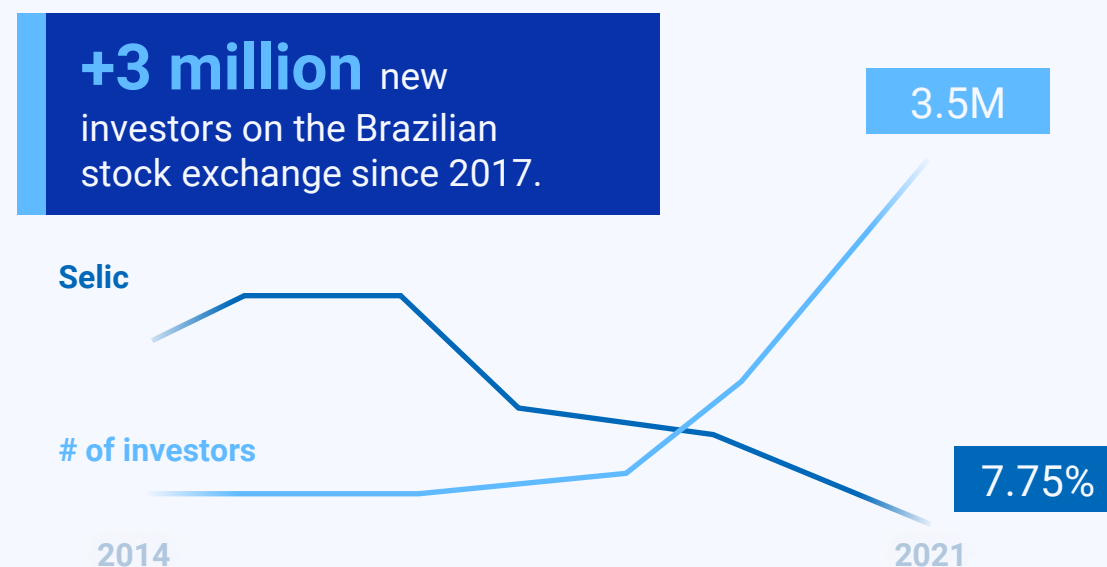
Yale

Asset class	%
ABSOLUTE RETURN	23.5%
VENTURE CAPITAL	23.5%
LEVERAGED BUYOUTS	17.5%
FOREIGN EQUITY	11.7%
REAL ESTATE	9.5%
BONDS AND CASH	7.5%
NATURAL RESOURCES	4.5%
DOMESTIC EQUITY	2.3%

The new normal

Digital transformation and record reductions in interest rates have led to the rise of retail investors on a global scale.

Individuals have started to **invest digitally, changing the capital market.**



Source: Banco Central e B3

Robinhood users increased to 13 million in 2020, more than 2x from just two years earlier.

Source: Forbes

Retail investors now account for about **20% of US stock market activity**, and nearly a quarter of trading on high trading days.

Source: Markets Insider, Bloomberg

Since 2012 investing in companies

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EXITS

zeropaper 21212

uncle k



Vetsmart 21212
memed 21212

PEB MED 21212

2012

2014

2016

2018

2020

2021



21212

MODERN
Logistics

bb básico

uncle k



NoMoo
Plant-Based

INVESTMENTS

DXA managed portfolios



Padrão

MANAGEMENT TYPE

100% digital relationship where, with autonomy, investor confirms suggested allocation

PORTFOLIO SIZE

50k minimum

of investments

1 in 1



Alpha

MANAGEMENT TYPE

Portfolio designed by the DXA manager with the investor

PORTFOLIO SIZE

Minimum 200k/year

of investments

10 – 20/year

100% DIGITAL

from account opening to investment monitoring

R\$1.1 Bi

Assets managed
(USD 200 mi)

30.7% in R\$

IRR annual gross
(since 2012)

OUR MISSION

Democratize access to private investments in Brazil via DXA

TC + DXA

Creation of a secondary market

+ equity

by active user flow and investing via managed portfolio at DXA

- Integration with TC platform to leverage investments through our data and community
- Reduction of the initial amount invested to <10k over the next few years
- Recommendation of investments with artificial intelligence
- Creation of a "reference valuation" based on peers listed on the stock exchange

InvestAI

Innovative solution for individual investors of all experience levels.

100% digital

Fast

Intuitive

+ gains on fixed income investments through the purchase of securities in the secondary market of brokerage houses

60%

of customers acquired via MGM

28%

of customers have had their coupons used

15%

churn – below average below average value for a B2C product



- Acquisition of 20% of InvestAI
- Take rate on each order execution generated by TC users
- Additional revenue source linked to trading volume

100
NPS

TC Cripto

Great potential in the crypto market,
still **unexplored**.

TC Hubs

- revenue share model
- exponential growth
- strong margins

TC Cripto

- 100% TC
- Revenue integralization
- Execution of crypto orders on the platform



TC Ecosystem composition

Building a **more resilient business model**

Complementarity of products and services offered

New **revenue sources** with high average ticket and lower volatility

Consolidation of the **B2B market**



Operational and financial performance

3Q21



Main Highlights

3Q21

PROFORMA NET
REVENUE*

R\$ 31.0 million

△ 109% (3Q21/3Q20)

PROFORMA NET
PROFIT*

R\$ 11.9 million

△ +69% (3Q21/3Q20)

REGISTERED USERS

562 thousand

△ +158% (3Q21/3Q20)

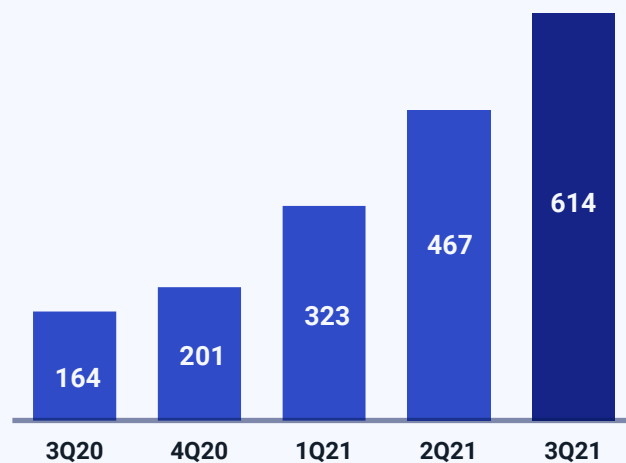
PAYING USERS

88 thousand

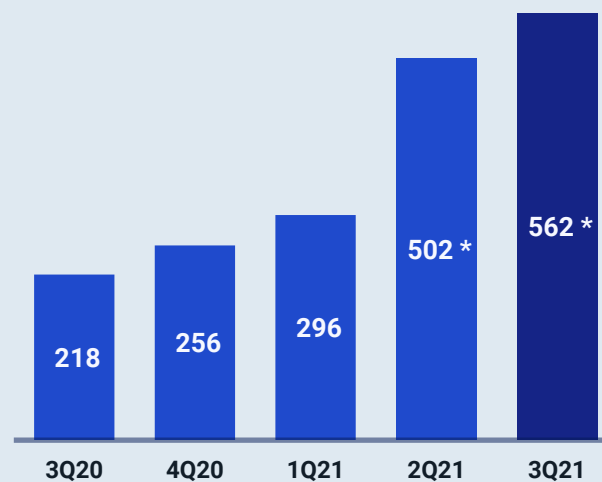
△ +418% (3Q21/3Q20)

*3Q21 includes proforma numbers for the RIWeb and Economatica acquisitions, closed October 1, 2021.

Number of employees

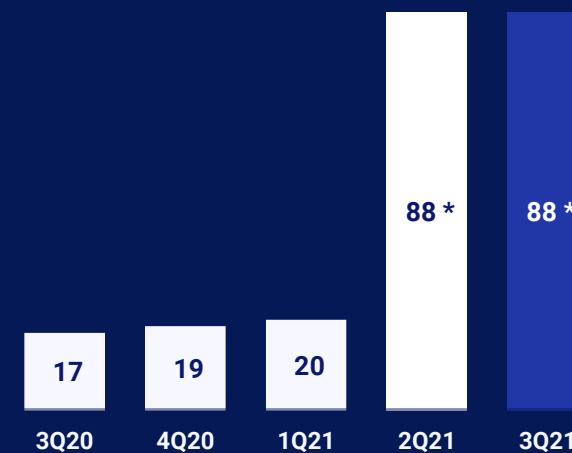
+274% (3Q21/3Q20)

Registered users (thousand)

+158% (3Q21/3Q20)

* Including Sencon users

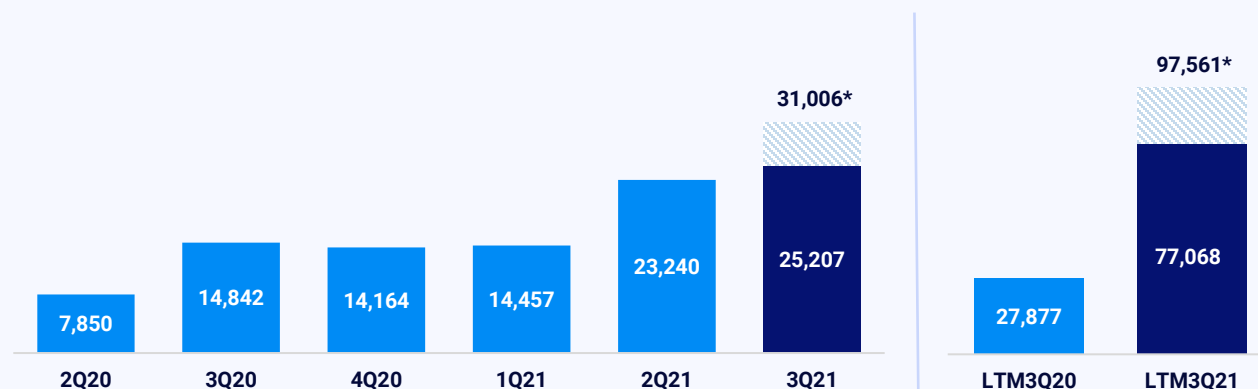
Paying users (thousand)

+418% (3Q21/3Q20)

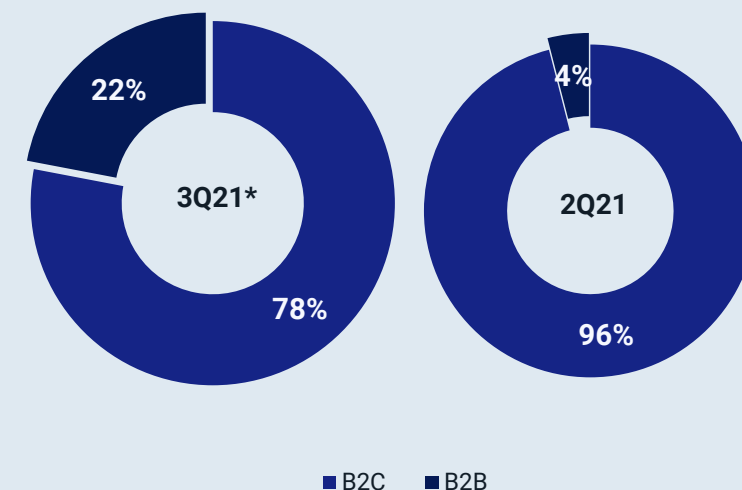
* Including Sencon users

Net revenue (R\$ thousand)

+109% (3Q21 proforma/3Q20)
+250 (LTM3Q21 proforma/LTM3Q20)



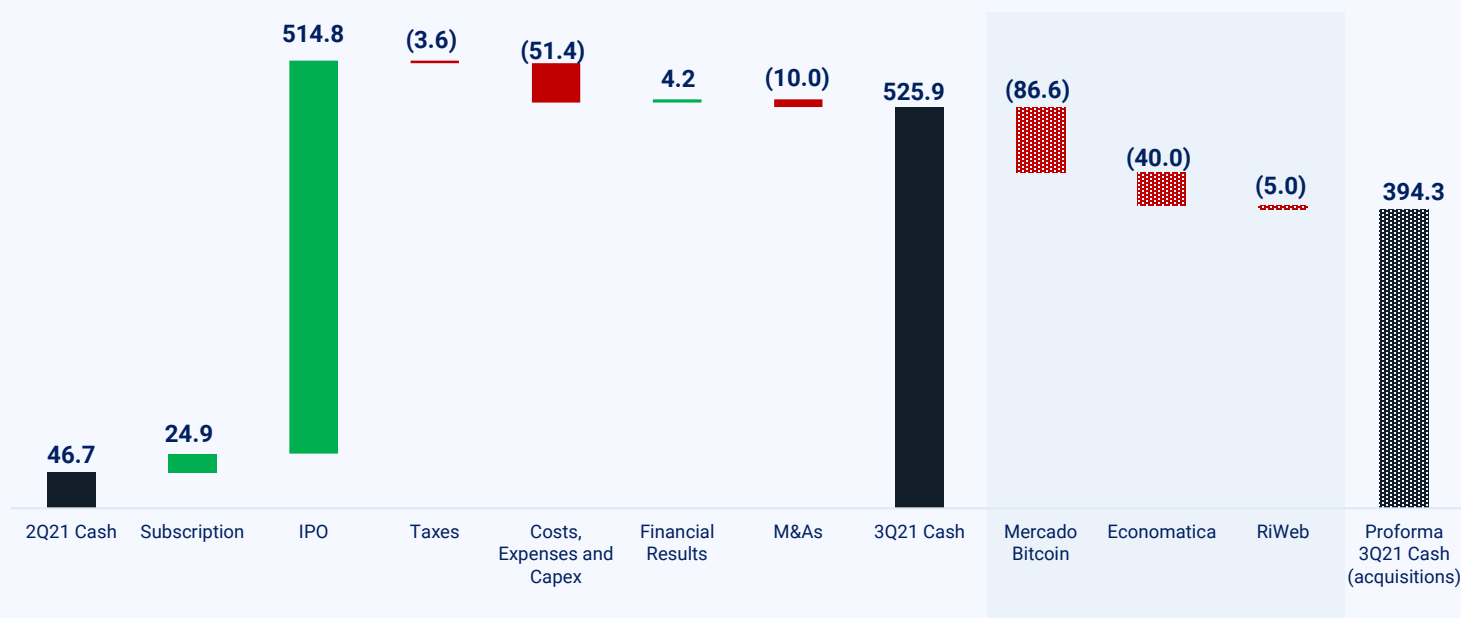
Gross revenue composition



* Includes proforma numbers for the RIWeb and Economatica acquisitions, closed October 1, 2021.

Cash availability in the period

Cash position (R\$ thousand)



* Includes proforma numbers for the RIWeb and Economatrica acquisitions, closed October 1, 2021 and not considering any entry.

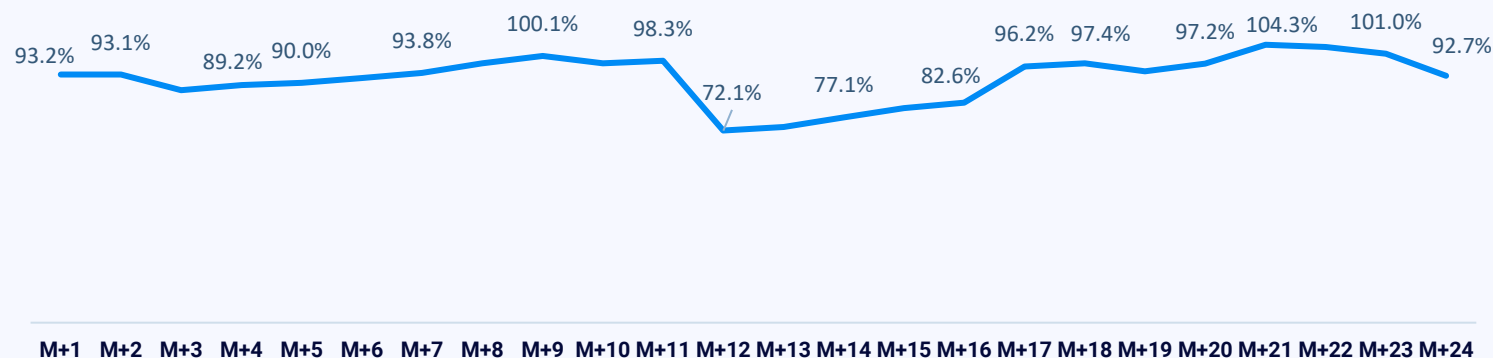
- **Operational cash generation** in the amount of **R\$ 733 thousand**
- Comfortable **cash position** of **R\$ 525.9 million**
- **Proforma net cash*** of **R\$ 394.3 million**

Net revenue retention potential...

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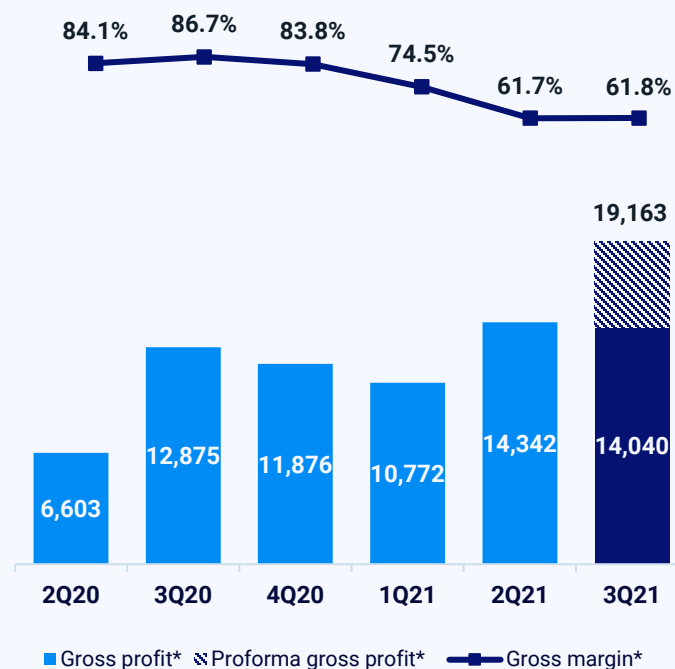
Net monthly recurring revenue retention (%)



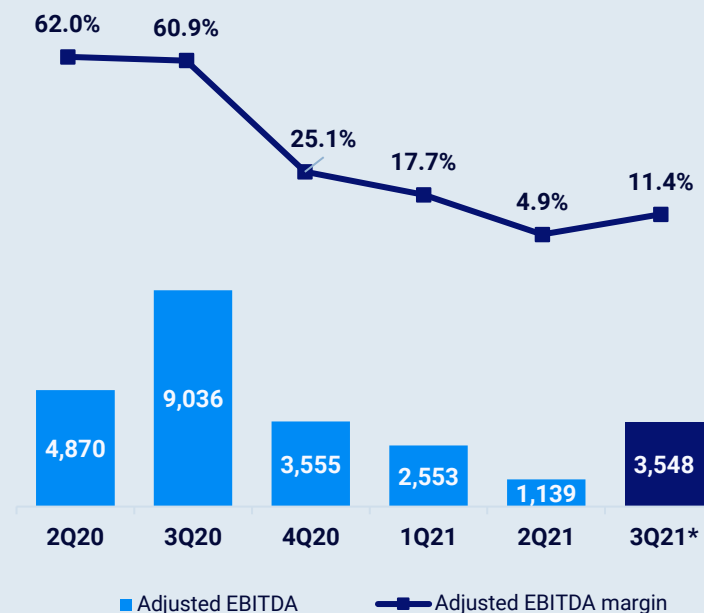
Net revenue retention

- The behavior of the curve obtained indicates that the TC's cohort revenue, on average, well supported during the first year;
- The decrease observed in the M+12 period reflects the seasonality of renewal of the plans, since most of them are annual;
- Revenue recovery from the clients that remained in the cohort after M+12;
- Clients that remain in the TC tend to increase their average ticket to compensate the loss of revenue by clients that leave over time.

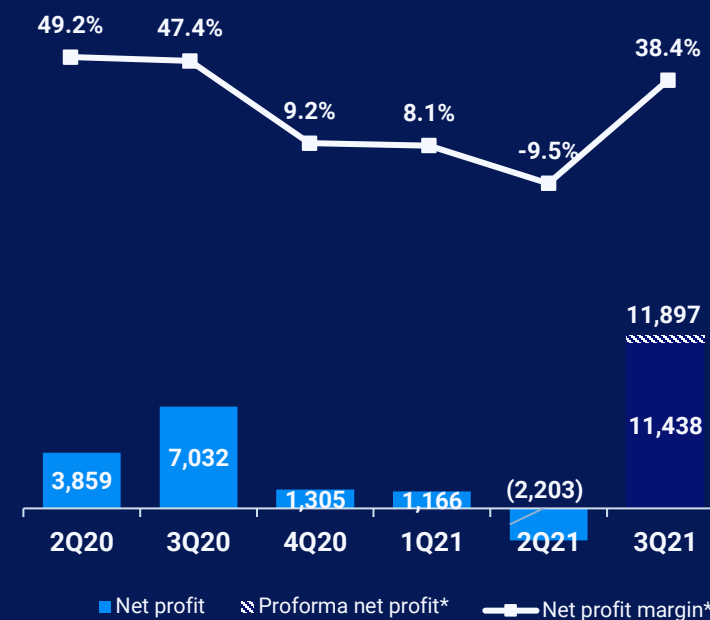
Gross profit and gross margin* (thousand)



EBITDA** and adjusted EBITDA margin*** (thousand)



Net profit and net margin* (thousand)



* 3Q21 includes proforma numbers for the RIWeb and Economatica acquisitions, closed October 1, 2021.

** Refers to the exclusion of the effects of hiring carried out in order to prepare the Company for the growth expected for the coming periods, especially with respect to B2B products that are being developed but have not yet been launched.

*** 3Q21 margin calculated on proforma net revenue.

Disclaimer

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Investors

TRAD

B3 LISTED NM

CONTACT



ri@tc.com.br



+55 11 4200-7850



ri.tc.com.br/en-us