Pillar

Automated Macro Risk Management

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ABOUT US

Our team has extensive experience hedging FX 6‹ Interest rate exposures, crafting global risk management strategies, and building sophisticated technology products for Fortune SOO Companies and the world s largest asset managers.

Harsha Ramesh

CO-FOUNDER 6 CEO

Executed cc›r\›orate FX Hedging orograms for FñOO companies as an Emerging Markets Trader

Previously GM @ Oliver Space EN Trader (AVP) Barclays

B.A. in Economics
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CO-FOUNDER 6 CTO

Built automated trading prooucts for retail and institutional custorr›ers at Coinbase

Previously SWE mDCoinbase, SWE tD Amazon Logistics

B.S. in Comp‹itcr Science
VanJerbilt University

We're backed by world class investors

CEO of

uber

Executives at

airbnb Stripe

Early investors from

flexport. Alibaba Group allbirds WhatsApp

Institutional backing from

Neo yroph Expansion Ventures OST GLOBAL

THE PPOBLEN

Volatility is e oding ma gins

Today's SMEs ace unp ecedente d challenges f om volatile inpu costs. The pandemic was an eye opener for many.

The global economy's instability volatile geopolitics and sudden disaste s indicate that LFID edictable changes in *X a es commodi y p ices and f eight ates a e he e o s ay

Exchange rates have swung over 50% in some cases, causing businesses to lose significant chunks of profits annually.

Commodity prices went up by 450%, leaving businesses with unexpected costs and supply chain chaos.

Freight costs skyrocketed over 1600%, breaking contracts and forcing businesses to pay steep surcharges.

THE PROBLEM

Hedging: a solution

Hedging provides protection by locking in prices and stabilizing costs.

Lock in prices

Gain control over volatile input costs, ensuring more predictable budgeting and planning.

Protect margins

Safeguard your profit margins by minimizing the impact of price increases.

Reduce risks

Lower your exposure to market volatility and unpredictable economic events.

with

Challenges

While hedging your exposures is a great solution to manage risk it is cumbersome for SMEs to design and deploy their hedging programs.

Consulting firms can be time intensive and costly

SMEs typically have to work with consulting firms to put together a [redacted]

Banks and brokerages charge massive premiums

Even if SMEs have someone with internal expertise, banks and brokerages charge massive premiums.

Complex post trade accounting

To handle the complex nature of hedge accounting, SMEs need to work with a third-party accounting firms, which adds to the overall costs of [redacted]

This is why we built Pillar

Pillar automatically hedges your FX, commodity & freight exposures, so you can save money and protect profits with no e a effort.

Pillar is an automated solution that manages your risk from start to finish

01 Data Ingestion & Analysis

Pillar quickly scans your data—whether from spreadsheets or your ERP—and instantly assesses the size and scope of your risks.

02 Portfolio Construction

Pillar crafts tailored hedging strategies that proactively minimize risks and protect your company from financial losses.

03 Automated Execution

Once the trades are structured, Pillar executes them at the relevant exchanges. Pillar sources globally for liquidity to ensure best prices.

04 Post-Trade Accounting

After executing the hedges, Pillar handles all post—trade accounting and tax details, streamlining the entire process for your business.

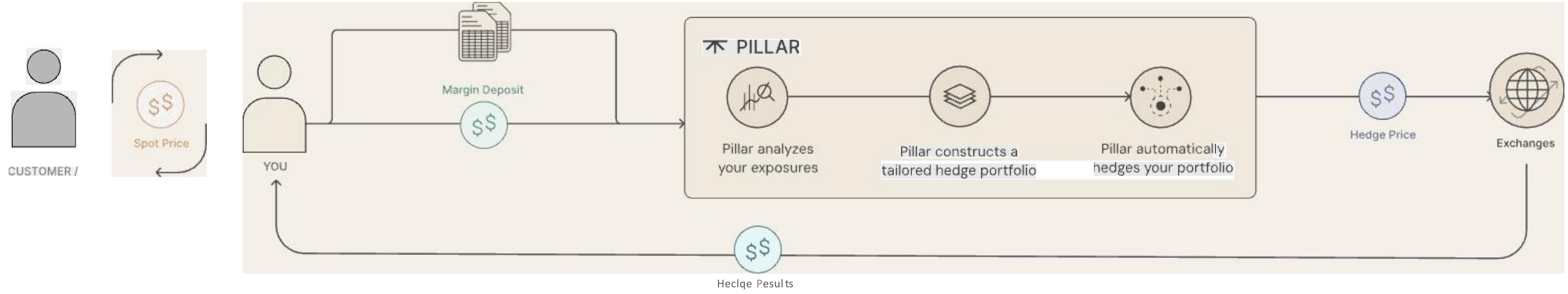
THE SOLUTION - HON IT WORKS

01 You conduct business as usual and trade currencies, commodities or freight at the market spot price.

02 Submiyour transecLon data via spreadsheet or app and a margin deposit for us to execute hedges.

03 Pillar extracts your trade data, analyzes your exposure. and constructs a tailored portfolio using our proprietary correlation model. We then automatically execute hedges and manage your portfolio.

04 Pillar trades contracts with exchanges globally to ensure best prices. Pillar is up to 80% cheaper than banks.



05 The results delivered by your hedging program work in parallel to your physical operations. if you incur a loss on a physical transaction due to price swings, your hedge position generates profits to offset it, ensuring stable input costs. If you profit, the hedge cancels it out, keeping costs oons\stent throughout the hedge program imagine a scenario where a company expects to pay $5O,O0O for Aluminium in 3 months, but due to market volatility, rates rise 2 °oby payment time...

Without Pillër, thë'oömpany hëwë itë fisk unmanaged

Expected Price:.

$50,000

Aotual Price

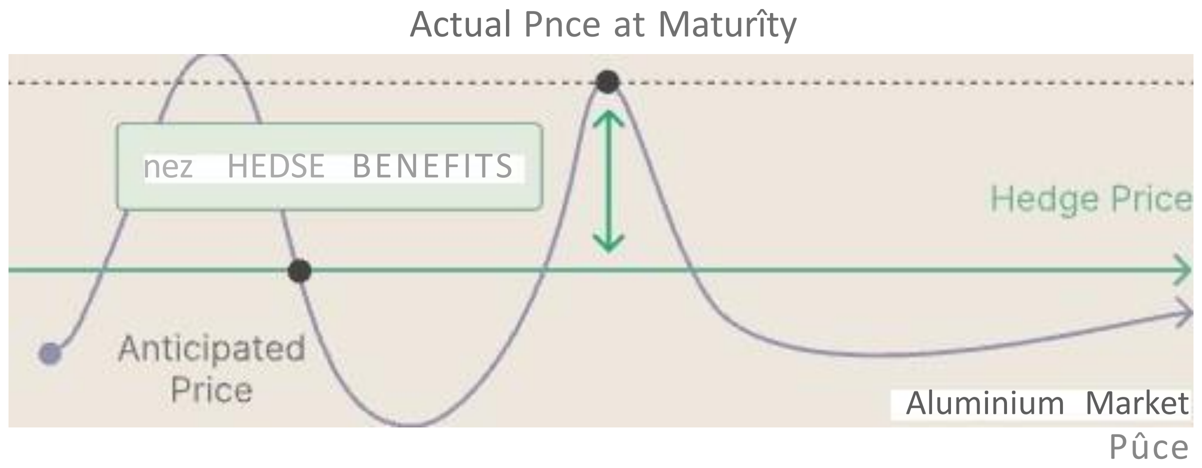
$60,B00

Ünexpedted Costs:

$10,000

The company now incurs an unexpected cost increase of $10,000 that reduces their profit margins.

With Pillbr, the company ëri:ters ä hedging cöritract. to lock In the current aluminium rate at $50,000



.Expected Prise:

$50,000

Actual Price

$60,000

Unexpedted Ëosts:

e,

Hedge Benefits

$10„000

3 months laters, the hedge benefits offset the g10,000 increase in aluminium costs, keeping the payment at $50,000 and protecting profits.

Pillar is helping businesses protect margins today. Sunright, a leading distributor of ATVs, UTVs, and golf carts, uses Pillar to safeguard profits amid tense global geopolitical conditions.

THE PANDEHIC

Supply chain disruptions and macroeconomic volatility brought on by the pandemic exploded Sunright's cost structures overnight.

700⁰/o Increase in their freight costs

2e24

Sunright engaged with Pillar to hedge their Freight exposures. Pillar built, executed and managed their tailored hedge programs

THE RED SEA CRISIS

The Red Sea Crisis caused supply chain hazards across the world. However, Sunright was able to protect its business.

25% Increase in their freight costs

3 O o Costs Saved

A one-stop-shop for all your hedging needs

We are a full—stack automatecl hedging solution

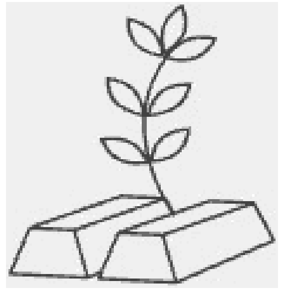
No consultants or banks needed

We handle all operational complexities

No extra hires required

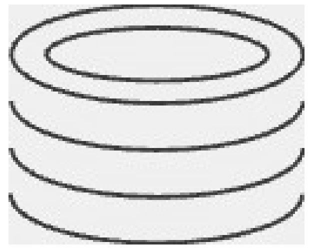
What we offer

Pillar delivers complete risk management solutions, covering commodities, currencies, and freight—an all in one platform



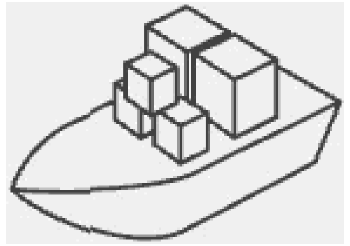
100a commodities covered

(including metals agricL Iture and energyt



Best prices across 100+ currencies

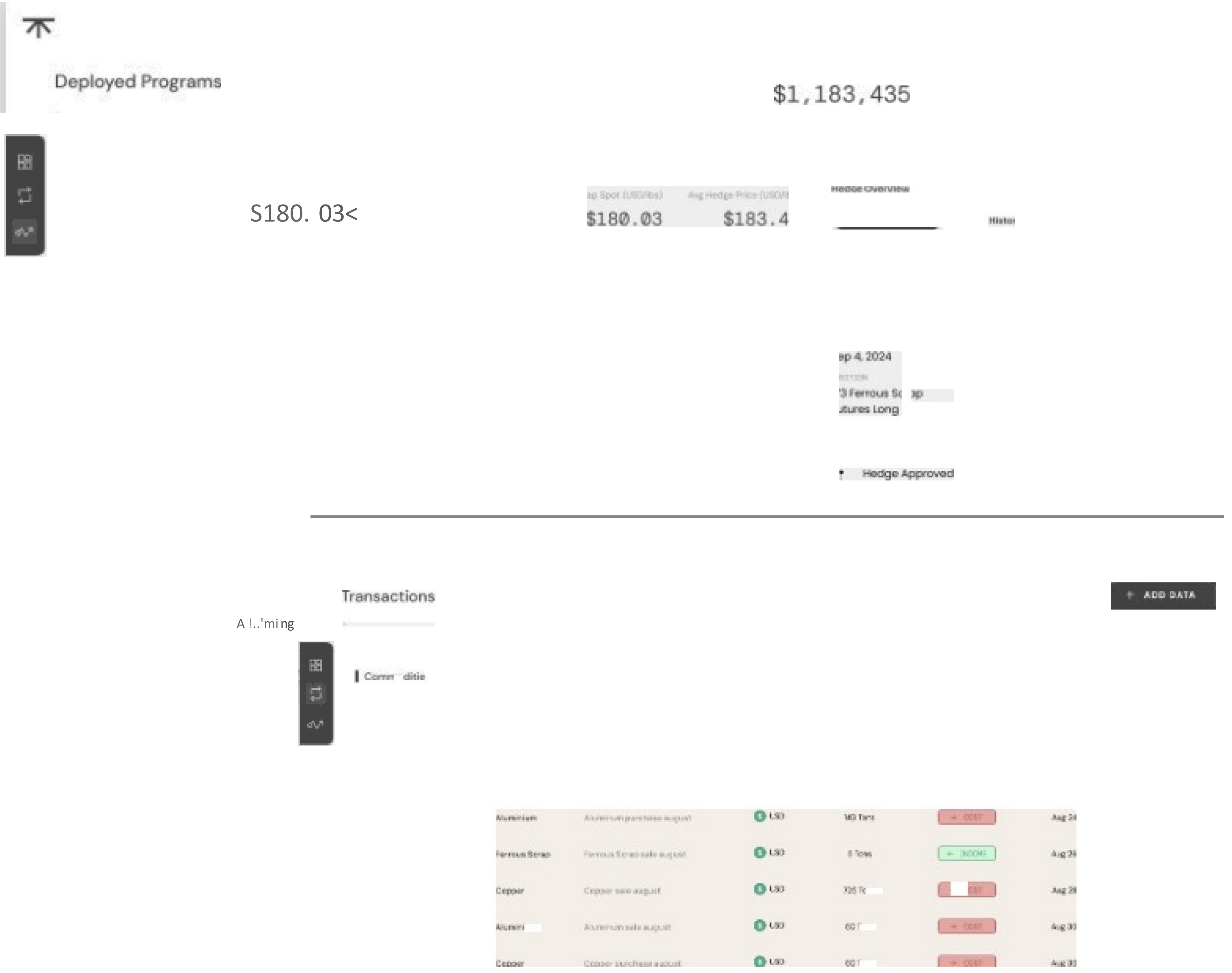
{including exotic s like THB, AND. INR SIDE



First to offer freight hedging

Deploy multiple programs within minutes.

Main full visibility on your active programs along with access to granular data on their performance and relevant transaction details.



You can t control the market,

but you can control your margins.