



NEWS RELEASE

Introducing Composer by SoFi: AI-Powered Investing From Idea to Execution

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Following its acquisition of Composer Securities LLC, SoFi is launching an AI-powered investing platform that enables investors to create, test, and execute sophisticated strategies using everyday language.

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the everything app for digital financial services, today announced Composer by SoFi, an AI-powered investing platform that helps investors move from investing ideas to automated execution in minutes.

Investors have never lacked ideas. The challenge has been turning those ideas into strategies that can be tested, refined, and executed consistently. Whether an investor believes market volatility will rise, interest rates will fall, or certain technical signals indicate an opportunity to buy or sell, acting on those views has traditionally required coding skills, multiple software platforms, or hours of ongoing portfolio management.

Composer by SoFi changes that. Investors can leverage advanced AI to create, test, and automate investment strategies using natural language. Rather than requiring investors to start with a detailed strategy or perfect prompt, Composer guides users through the process, helping them discover, refine, and build investment strategies step-by-step based on parameters and selections they control.

"Composer has built one of the most innovative AI-powered investing platforms available to retail investors today," said **Anthony Noto, CEO of SoFi**. "Our acquisition of Composer reflects SoFi's strategy of identifying innovative technologies and exceptional teams that can strengthen our ecosystem over time. As AI becomes a foundational part of investing, Composer by SoFi strengthens our ability to deliver powerful investing tools through an experience that is simple, intuitive, and accessible."

Composer by SoFi helps investors turn investment ideas into fully functioning strategies in minutes. These strategies can be tested against historical data and automatically executed according to predefined rules selected



by the investor. The platform offers three ways to get started. Members can:

- Design a custom strategy: An investor who believes technology stocks outperform in strong markets but wants to move into ETFs during periods of weakness can describe that idea in plain English, and Composer will help the investor build, test, and automate a rules-based strategy reflecting those inputs.
- Discover community-built strategies: An investor who feels they missed an AI sector rally can search over 2,000 community-built strategies, find one focused on AI and semiconductor leaders, review how it would have performed historically, and deploy it within seconds.
- Build a diversified portfolio: An investor who isn't sure whether the next year will favor growth stocks or defensive assets can combine strategies designed for different market environments and automate them together.

Unlike agentic trading tools that rely on AI to continuously make trading decisions, Composer uses AI to help investors build sophisticated rules-based strategies that are executed automatically according to clear, predefined rules. These rules can be refined with specific weights, conditions, and filters. This means investors maintain visibility into how their strategies work and can evaluate historical performance across different market environments before deciding whether to activate a strategy.

Composer by SoFi builds on SoFi's growing suite of AI-powered tools designed to help people get their money right. Last month, the company introduced SoFi Coach, an AI-powered financial assistant that helps members better understand and manage their money.

As part of SoFi, Composer will continue building new capabilities, integrate its technology into the SoFi platform, and expand access to SoFi members through SoFi Plus. Over time, members will be able to seamlessly access advanced systematic investing tools alongside their existing suite of financial products, furthering SoFi's commitment to making powerful financial tools more intuitive and accessible.

To learn more about Composer by SoFi, visit: <https://www.sofi.com/invest/composer>

About SoFi

SoFi Technologies (NASDAQ: SOFI) is the everything app for digital financial services on a mission to help people achieve financial independence to realize their ambitions. 14.7 million members trust SoFi to borrow, save, spend, invest, and protect their money and buy, sell and hold their crypto – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across 133 million global accounts. For more information, visit www.sofi.com or download our iOS and Android apps.

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Cautionary Statement Regarding Forward-Looking Statements

This press release contains forward-looking statements relating to SoFi's future business plans, product development initiatives, anticipated features and functionality of Composer by SoFi, integration of Composer's technology into the SoFi platform, and the expected benefits of the acquisition to SoFi and its members. These forward-looking statements are based on current expectations and assumptions and are subject to risks and uncertainties that could cause actual results to differ materially from those expressed or implied, including risks related to product development and adoption, market conditions, regulatory requirements, and the successful integration of acquired businesses and technologies. You should carefully consider the foregoing factors and the other risks and uncertainties set forth in the section titled "Risk Factors" in SoFi's last annual report on Form 10-K as filed with the Securities and Exchange Commission, and those that are included in any future filings with the Securities and Exchange Commission. SoFi undertakes no obligation to update any forward-looking statements except as required by law.

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