



The world's first AI financial advisor

---

## Ramya Joseph

CEO & FOUNDER

---

Ramya is the CEO and Founder of Pefin. Before Pefin, she managed trading for multi-billion dollar portfolios at Goldman Sachs and Morgan Stanley. Ramya concurrently completed her MS in Machine Learning (AI) and a MS in Financial Engineering from Columbia University. As a founder, wife, and mother, Ramya relates closely to the challenges that all of us face in making life decisions and planning ahead for them.