



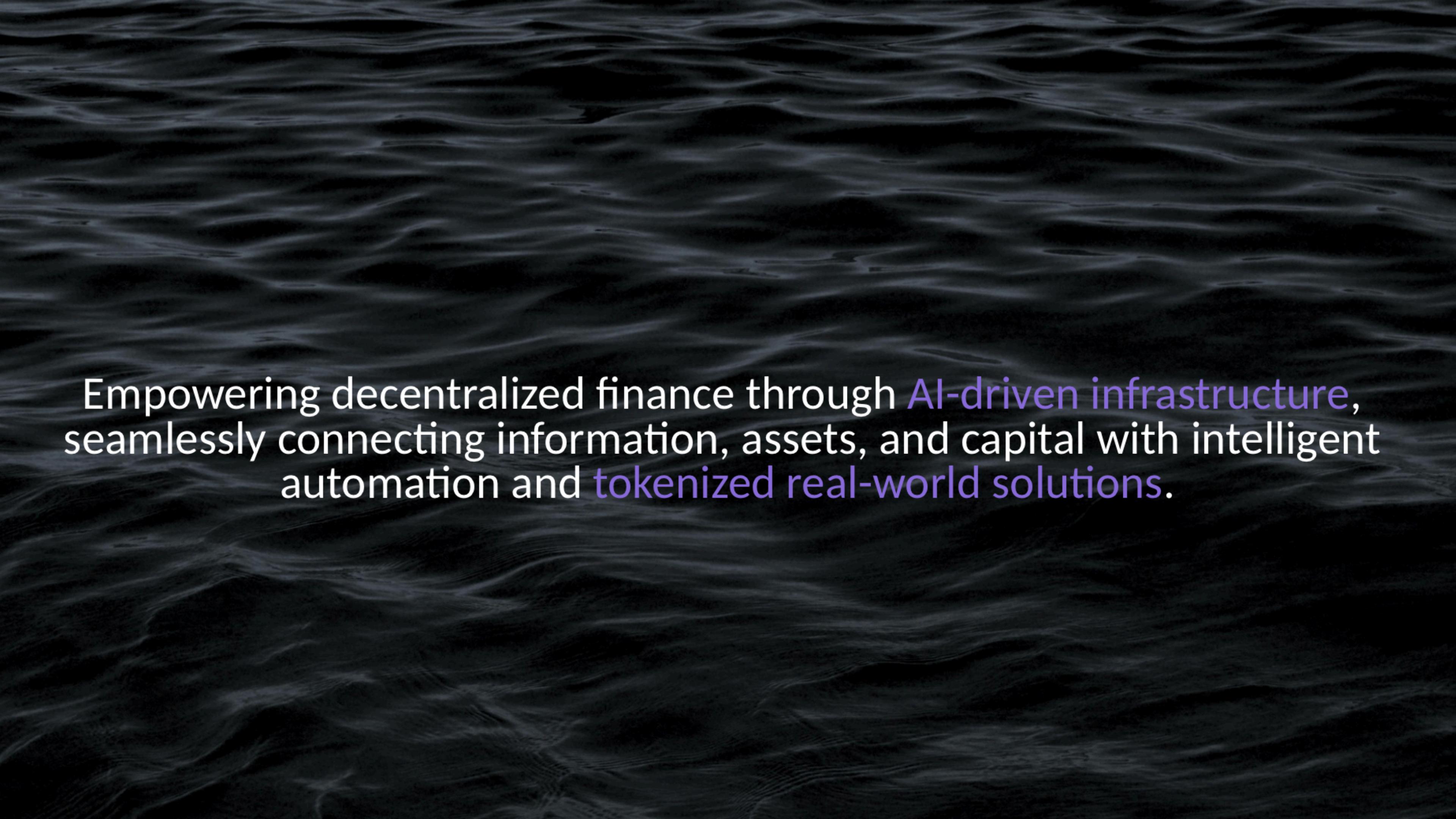
Vault

Revolutionizing

Stablecoins & Private Investing

AUGUST 2025





Empowering decentralized finance through **AI-driven infrastructure**,
seamlessly connecting information, assets, and capital with intelligent
automation and **tokenized real-world solutions**.

Market Opportunity: A Multi-Trillion Dollar Shift

↗️ DeFi Market Size

\$231B+

Projected by 2030

42% CAGR growth from \$20.48B in 2024

Source: [Grand View Research](#)

🏢 RWA Tokenization

\$30T

Market Potential

From **\$24B** current market, **380% growth** in 3 years

Source: [CoinDesk](#)

เหรียญ Stablecoin Market

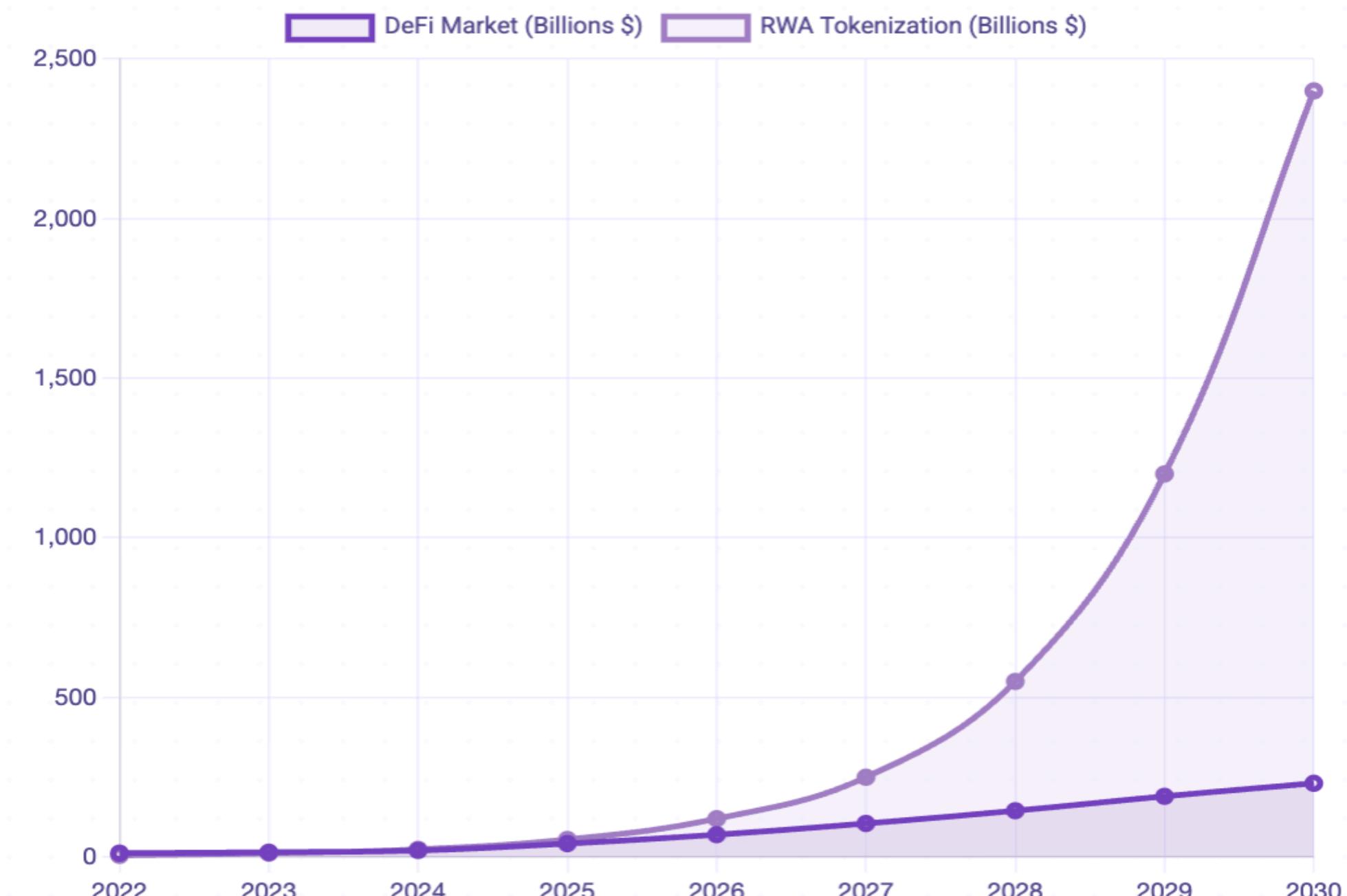
23.5%

YoY Growth

Yield-bearing tokens now **4.5%** of total supply

Source: [CoinTelegraph](#)

Market Growth Projections



The convergence of DeFi, tokenized real-world assets, and AI infrastructure creates an unprecedented market opportunity for unified platforms like Vaulto AI.

The Problem

Stablecoins

Delicate Trust

\$160B+ market dominated by protective, controlling issuers

Algorithmic models collapse under pressure

Weak collateral design erodes confidence, leading to depegging and capital flight



Private Markets:

Locked & Inefficient

\$11T+ in global private assets remain inefficient, illiquid and limited to institutional investors

High minimums, long lock-ups, no liquidity nor secondary markets.

Investors miss out on higher-yield alternative investments



Crypto System

Fragmented & Overwhelming

Wallets and protocols operate in inaccessible environments

Steep learning curve deters mass adoption.

Even advanced users face inefficiencies and missed opportunities

Capital is locked up, trust is delicate, and access is restricted.

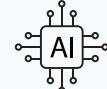
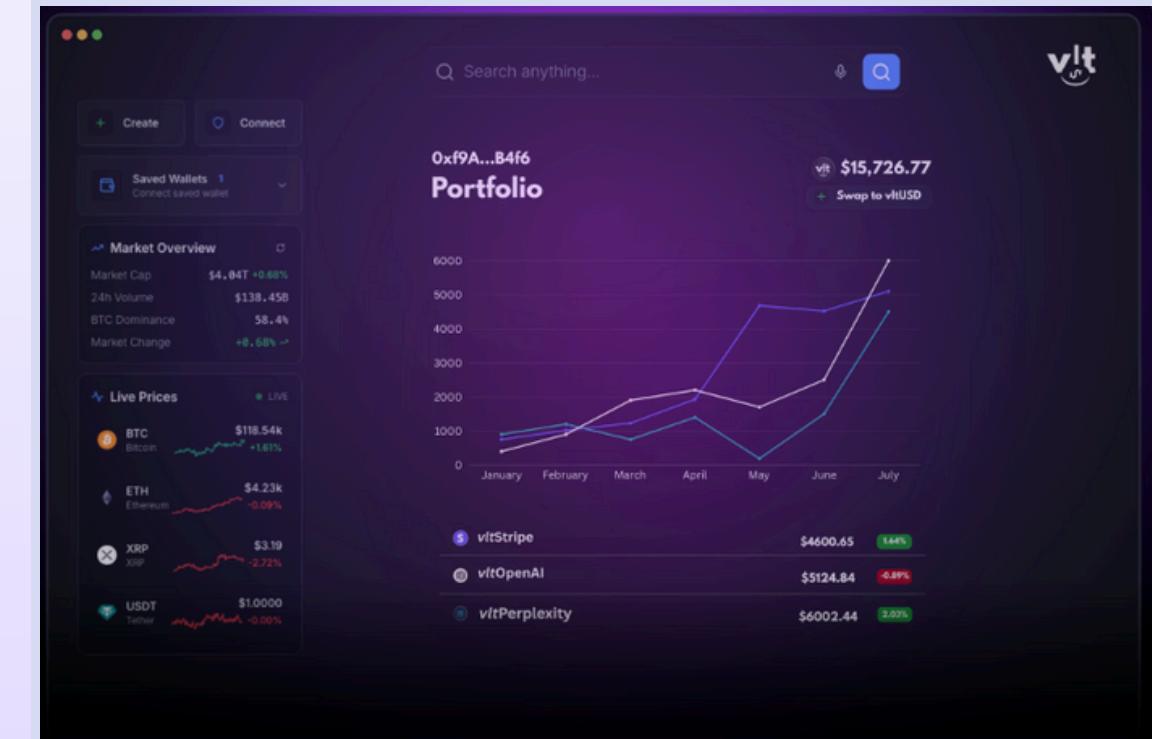
Vaulto Solution

Private Markets, AI Assistant and Stablecoins



Tokenized Private Markets

- Fractionalizes tokenization of private equity
- Lowers entry barriers for investors
- Adds liquidity to previously exclusive markets
- Opens opportunities beyond institutional access



AI Assistant

- Delivers real-time market insights
- Tracks portfolios and analyzes risk
- Empowers investors to learn and make smart decisions



Stablecoin Suite

- Fully collateralized yield and DeFi stablecoins
- Secure & compliant digital dollars
- Trusted & regulatory-aligned digital assets

Product Suite



vltUSD

A compliant, fiat-backed digital dollar for fast, secure, and everyday on-chain payments.



vltUSDy

A yield-bearing stablecoin backed by U.S. Treasuries that earn passive income while you hold.



vltUSDe

An algorithmic stablecoin tied to USD, earning Ethereum staking yields for smarter value growth.



vltUSD - Compliant, Fiat-Backed Digital Dollar

A 1:1 USD-pegged stablecoin minted from fiat or crypto. Reserves are held in escrow with transparent proof-of-reserves and held in leading stable assets, enabling fast, secure, everyday on-chain payments and reliable redemptions.



vltUSDy - Treasury-Backed, Yield-Bearing Stablecoin

A USD-pegged stablecoin that passes through short-term U.S. Treasury yield to holders. Since the broader vltUSD reserve is invested in T-bills while yield goes only to vltUSDy holders, effective APY can range from 6-8%, depending on the size of the vltUSD reserve.



vltUSDe - A USD-pegged stablecoin backed by ETH collateral and managed with risk-controlled options strategies (e.g. iron condor) plus conservative DeFi yields. A labeled on-chain vault provides a public address for real-time proof-of-reserves. Targets a diversified 6–10% APY range.

Private Market Opportunities

Gain access to premier private companies with a minimum investment of \$100.

Removing traditional barriers, offering diversified exposure to high-growth, pre-IPO opportunities.



Early Access to Growth

Enter before the public, when growth rates are highest



Beyond Public Markets

Reduce traditional market correlation, capture unique opportunities



Democratizing Private Markets

Gain access to a traditionally illiquid, inefficient and outdated asset class



Fractionalized Ownership

Build high-growth positions without committing large capital



Real-World Assets

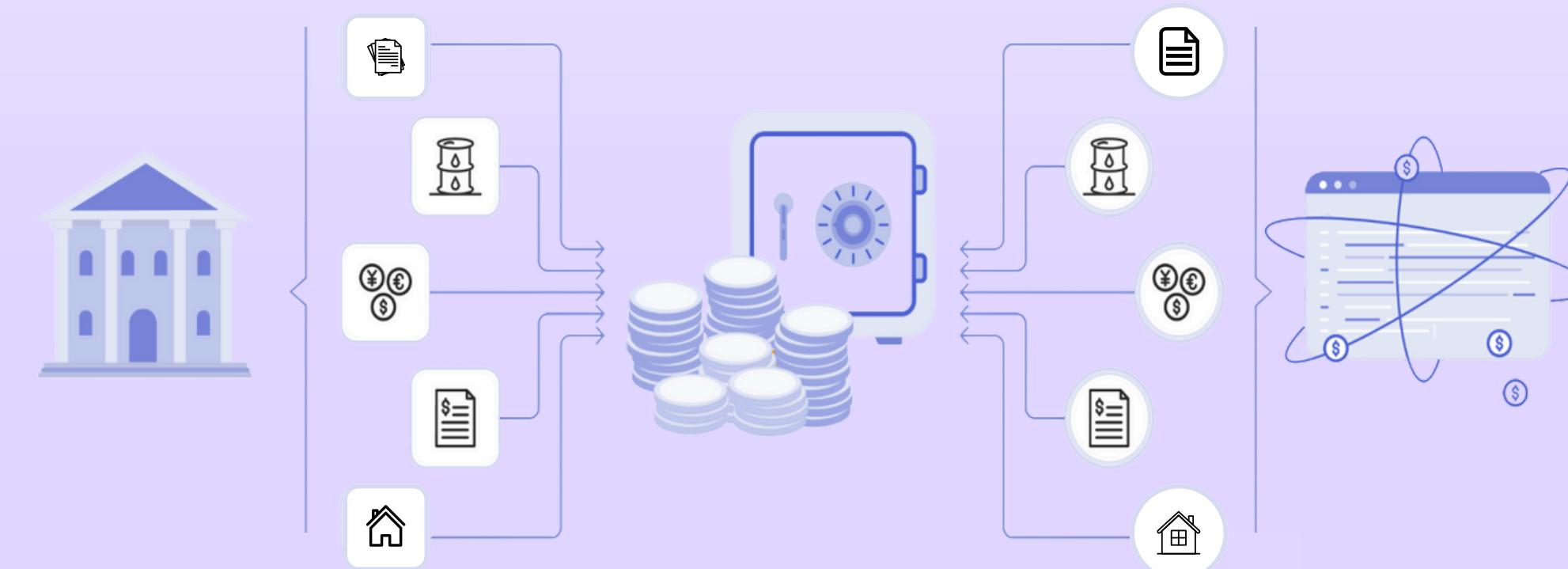
Private equity, stocks, currencies —ready to be reimaged for the future.

Tokenization

On-chain tokenization of assets, powered by transparent proof-of-reserves and a secure digital infrastructure for trust and accountability.

DeFi Benefits

Easily grow, manage, and trade your assets in real time with Vaulto's AI and stablecoin tools—enjoy more liquidity and faster transactions



Vaulto MVP

Real-Time AI for Crypto Portfolios & Market Navigation
vaulto.fi



DeFi Analytics

Gas tracking, staking yield comparisons, and protocol risk assessment.



Cross-Wallet Messaging

Secure, direct communication with transaction authentication.



News Aggregation

Personalized crypto news with relevance filtering



AI-Powered Search:

Real-time market intelligence with Grok + Perplexity integration.



Portfolio Tracking

Live multi-chain monitoring with performance analytics.



Wallet Management

Secure wallet creation, crypto transfers and transaction history.

Traction & Metrics: Early Success Signals

Platform Engagements

20K+

Total Platform Interactions

18% month-over-month growth since MVP launch

Active Users

2K+

Registered Platform Users

42% retention rate, outperforming industry average

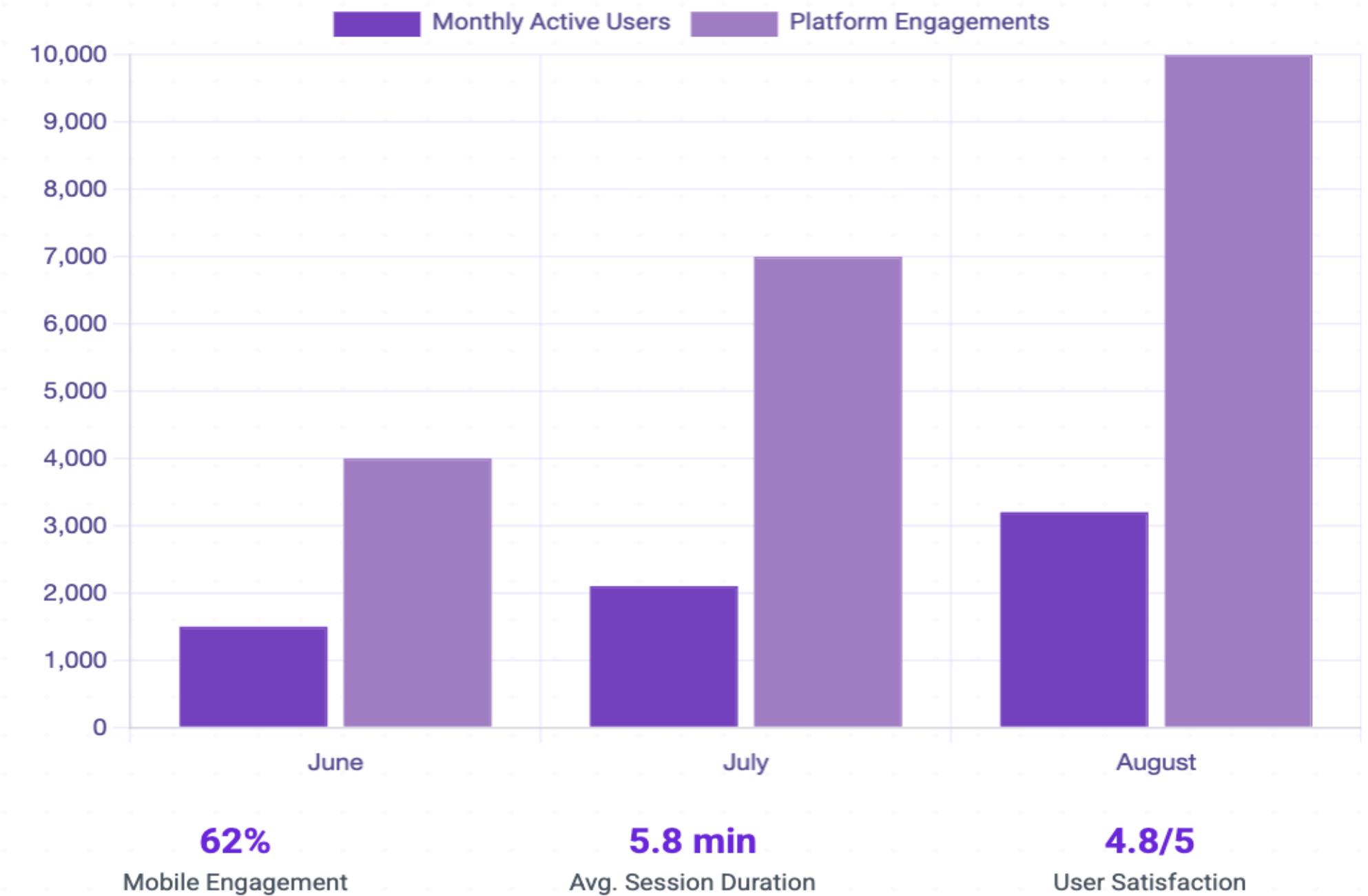
Platform Features

25+

Unique Tools & Features

80% feature adoption among active users

User Growth & Engagement



★ Top 3 features: Yield stablecoins, private market access, AI portfolio assistant

↗ Product-market fit validated through strong early adoption metrics

Competitive Landscape

\$ Stablecoins

 USDC	Fiat-backed
 USDT	Market leader
 DAI	Decentralized
 USDe	Yield-bearing

Vaulto Advantage:

Complete stablecoin suite with fiat-backed, treasury-backed yield, and ETH-collateralized options in one platform

RWA Tokenization

 BlackRock BUIDL	Institutional
 Franklin Templeton	Established
 Ondo Finance	Multi-asset
 Superstate	Newer entrant

Vaulto Advantage:

AI-powered tokenization with real-time analytics, lower entry barriers, and enhanced yield discovery

Private Market Access

 Fundrise	Real estate focus
 YieldStreet	Alternative assets
 Republic	Startup equity
 Arrived Homes	Rental properties

Vaulto Advantage:

\$100 minimum investment with 24/7 liquidity, fractional ownership, and integrated on-chain infrastructure

Vaulto's Key Differentiators

 AI-powered analytics and portfolio management across all asset classes

 Integrated compliance and security infrastructure from day one

 Unified platform connecting traditional finance, crypto, and private markets

Revenue Model



Vaulto+ & Vaulto Institutional

Monetization through progressive subscription upgrades



API & Treasury Services

Institutional income from API access, treasury management



Yield Spread on Stablecoins

Earnings from vltUSDy and vltUSDe yield products.



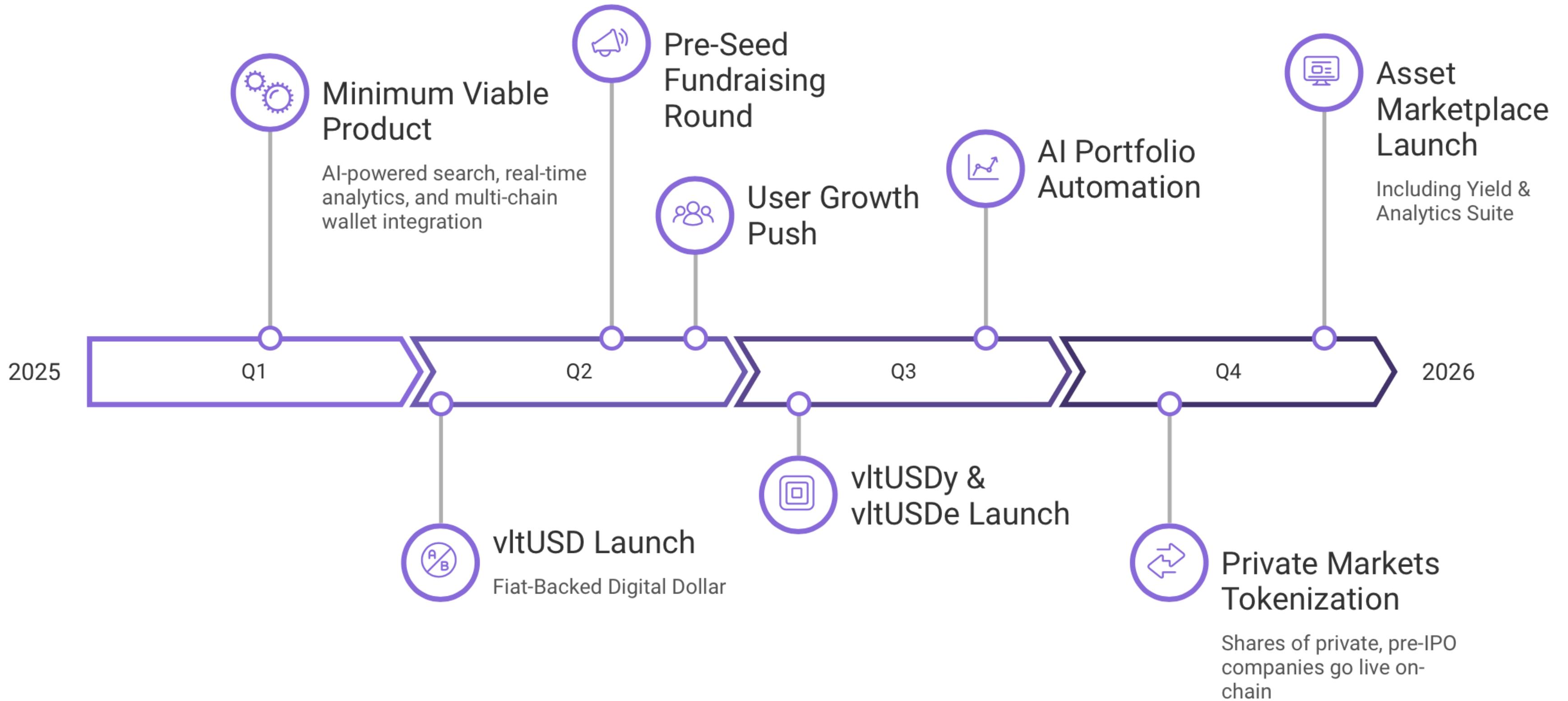
Tokenization & Transaction Fees

Revenue from tokenizing and trading RWAs

The screenshot displays three mobile application screens side-by-side, each representing a different subscription tier:

- Vaulto:** This tier is free. It includes features like vltUSD access for on-chain payments, AI copilot with real-time market insights, encrypted wallet creation and key management, instant crypto sending/receiving/swapping, and cross-wallet messaging.
- Vaulto+:** Priced at \$5/mo, this tier adds several premium features: unlock of vltUSDy and vltUSDe yield stablecoins, up to 7-8% APY by holding, curated private market investment access, personal crypto wealth advisor and guidance, pro analytics, portfolio automation, and priority support.
- Vaulto Enterprise:** This tier is for institutional clients. It offers institutional onboarding with KYC/AML and compliance, access to yield-generating vltUSDy & vltUSDe, dedicated account manager with SLA support, custom limits, treasury tools, reporting, and APIs, and multi-sig approvals, policy controls, and custody/audit.

Each screen has a "Try for free" or "Get started" button at the bottom.



Meet the Founding Team



Charlie Bicker Caarten

CEO & Co-Founder

- UCLA Economics and Data Science
- Experience in data engineering, software development, and management consulting
- Built scalable systems as a software engineer and consultant

Data Science

Engineering

Leadership

Finance



David Andonovski

COO & Co-Founder

- UCLA Business Economics
- Asset management and trading experience at Oppenheimer & Co.
- Proven record in portfolio optimization, multi-leg derivatives, and market

Asset Management

Trading

Economics

Analytics

Our team combines **technical expertise, financial acumen** and **entrepreneurial vision** to bridge traditional and decentralized finance.

Funding Ask & Use of Proceeds

Seeking \$300k in Pre-seed Funding

To accelerate platform development, scale operations, and drive adoption of our AI-powered DeFi infrastructure

Capital Allocation

Product Development (40%)

User Acquisition (25%)

Regulatory & Compliance (20%)

Operations (15%)

Product Development

- Expand engineering team
- Enhance AI infrastructure
- Scale stablecoin platform
- Develop additional RWA tokenization

User Acquisition

- Strategic marketing campaigns
- Partnership development
- Referral program launch
- Community building initiatives

Regulatory & Compliance

- Global licensing efforts
- Compliance infrastructure
- Legal framework expansion
- Regulatory technology

Operations

- Institutional onboarding
- Security enhancements
- Global expansion
- Operational infrastructure