



BIDAYAX

# **VaultHeir™ – Comprehensive Business Plan**

**Bidayax | Divitiae Good Doers Inc.**

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## **1. Executive Summary**

VaultHeir™ is a next-generation, AI-powered digital estate, emergency binder, and generational-legacy platform engineered to revolutionize how families prepare, secure, and preserve their most critical life information. Through its intelligent automation engine — combining AI legal drafting, executor automation, CNS (Cosmic Neural Substrate) audit logging, encrypted vaulting, family-sharing permissions, and multi-signature access — VaultHeir™ solves the long-standing global problem of disorganized, inaccessible, and outdated life-planning documents.

VaultHeir™ positions itself as the world's most advanced digital-legacy operating system. It transforms wills, directives, memories, and essential documents into an intelligent, secure, dynamic, and living ecosystem that updates with each life event.

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## **2. Company Overview**

**Name:** VaultHeir™

**Parent Company:** BidayaX | Divitiae Good Doers Inc.

**Industry:** LegalTech, FinTech Security, AI Automation, Digital Legacy Management

**Product Type:** Web App + Mobile App + Enterprise Integrations

**Mission Statement:**

*To build the world's most secure, intelligent, and accessible estate-planning and emergency-readiness platform for families everywhere.*

**Vision Statement:**

*To ensure every family, globally, has a future-proof, AI-automated legacy system that preserves their story, protects their wealth, and secures their directives.*

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## 3. Problem Statement

### Global Pain Points:

- 68% of adults globally have **no will or estate plan**.
- Unclaimed assets exceed **\$2.3 trillion** worldwide.
- Families often lose **critical financial and medical documents**.
- Emergency information is scattered across emails, folders, phones, and paper.
- Probate processes are slow, expensive, and confusing.
- Existing tools (Google Drive, Dropbox, templates) lack legal structure and automation.
- No system provides a **holistic, AI-driven digital legacy ecosystem**.

### Who Suffers Most:

- Single parents
- Multigenerational households
- Immigrants needing cross-border estate structures
- Elderly and disabled individuals
- Families with children
- Executors who must handle complex documentation during grief

The estate market is outdated, fragmented, and inaccessible. VaultHeir™ solves this.

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## 4. VaultHeir™ Solution Overview

VaultHeir™ is a full-spectrum digital-legacy operating system combining:

### 1. AI Legal Systems

- Will generation
- Trust templates
- Guardianship selection
- Healthcare directives
- Beneficiary mapping

### 2. Emergency Binder (Automated)

- Insurance
- Medical contacts
- Banking info
- Password vault
- Emergency instructions
- Family contacts & roles

### **3. Executor Automation Engine**

- Probate task automation
- Document release permissions
- Role authentication
- Death-event triggers

### **4. CNS Security Layer**

- Zero-trust encryption
- Multi-signature unlocks
- Geo-fenced access
- Immutable access logs

### **5. Memory Preservation System**

- Photos
- Videos
- Voice stories
- Recipes
- Letters

### **6. Family Vault Mode**

- Controlled sharing
- Time-based releases
- Consent workflows
- Role management

VaultHeir™ transforms estate planning from a static PDF into a **dynamic, intelligent, living system**.

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## **5. Market Analysis**

**Total Addressable Market (TAM): \$14.1 Trillion (Global Estate Transfer Market)**

**Serviceable Available Market (SAM): \$850 Billion (Digital LegalTech & Document Management)**

**Serviceable Obtainable Market (SOM): \$5.8 Billion (Next-5-Year Penetration Estimate)**

#### **Target Demographics:**

- Ages 25–85
- Parents & guardians
- Homeowners
- Professionals
- High-net-worth families

- Individuals seeking organized life planning

#### **Market Trends:**

- AI adoption accelerating
  - Death-tech/legacy-tech emerging globally
  - Millennials seeking digital-first solutions
  - Post-pandemic preparedness mindset
  - Remote families needing shared digital access
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## **6. Competitive Landscape**

#### **Competitors:**

- LegalZoom
- Trust & Will
- Everplans
- Dropbox/Google Drive (storage only)
- Notion templates

#### **Their Weaknesses:**

- No executor automation
- No CNS audit layer
- No AI-driven updates
- Limited global scalability
- No multi-signature vaulting
- Static PDF-based workflows

#### **VaultHeir™ Competitive Advantages:**

- AI legal ecosystem
- Emergency binder automation
- CNS encryption and logging
- Real-time family collaboration
- Digital memory preservation
- Enterprise-level security

VaultHeir™ is not a will-maker — it is a **digital legacy intelligence system**.

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## 7. Business Model

### **Subscription Tiers:**

- **Free Forever** – Basic vault
- **Plus – \$4.99/mo** – Binder, storage, basic automation
- **Pro – \$14.99/mo** – Executor tools, CNS, memory vault
- **Enterprise Family – \$24.99/mo** – Full family vault + unlimited sharing
- **Lifetime License – \$399** – Permanent access

### **Enterprise Licensing:**

- Insurance companies
- Funeral homes
- Estate law firms
- Financial advisors
- Hospitals & medical networks

### **Additional Revenue Streams:**

- Storage add-ons
  - Executor service marketplace
  - Family-vault upgrades
  - AI-generated legal templates
  - Cross-border estate modules
  - Partner integrations
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## 8. Go-To-Market Strategy (GTM)

### **Phase 1 – Pre-Launch:**

- Branding & UI design
- Website launch
- Early adopters (email waitlist)
- Influencer micro-campaigns
- TikTok + Instagram content

### **Phase 2 – Launch:**

- Press release & PR outreach
- Partnerships with law firms
- Family-oriented ad campaigns
- SEO optimization
- YouTube education series

### **Phase 3 – Scale:**

- B2B enterprise contracts
  - Affiliate program
  - Multi-language rollout
  - Mobile app store releases
  - Government & institutional adoption
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## **9. Technology Stack**

### **Core Stack:**

- React / Next.js Frontend
- Node.js or Supabase Backend
- PostgreSQL Database
- AES-256 + CNS Encryption
- S3 or Supabase Storage

### **AI Systems:**

- AI Will Lawyer v5
- Grief Companion
- Executor Automation AI
- Memory Forge™ Story Engine

### **Security Layer:**

- Zero-trust architecture
  - Multi-signature unlock
  - Device fingerprinting
  - Geo-fenced access
  - Encrypted document containerization
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## **10. Operations Plan**

### **Core Departments:**

- Engineering (AI + Web)
- Compliance & Legal
- Customer Support
- DevOps & Infrastructure
- Product Design
- Marketing & PR
- Finance & Investor Relations

### **User Support:**

- 24/7 AI assistant
  - Ticket system
  - Premium executor hotlines
  - Automated binder reports
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## **11. Financial Plan**

**Funding Required: \$2.75M**

### **Allocation:**

- Development – 32%
- AI Systems – 18%
- Security & CNS Infrastructure – 20%
- Branding & Marketing – 15%
- Legal & Compliance – 10%
- Operations – 5%

### **Projected Revenue:**

- Year 1: \$1.9M
- Year 2: \$6.5M
- Year 3: \$18.2M
- Year 5: \$72M+

**Break-Even: 18–24 months**

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## **12. Risk Analysis**

### **Risks:**

- Regulatory differences across jurisdictions
- User adoption barriers for estate tools
- Data breach attempts (mitigated by CNS)
- High competition in basic will-maker market

### **Mitigation:**

- Multi-regional compliance team
- Premium user onboarding flows
- Blockchain-grade CNS encryption
- Competitive differentiation through AI

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## 13. Future Roadmap

### Planned Innovations:

- AI Notary detection system
- Cross-border estate synchronization
- Heir Proof-of-Ownership blockchain certificate
- Memory Capsules with voice cloning (ethical mode)
- Executor robotics automation API
- Legacy NFT-backed assets

VaultHeir™ will evolve into a full **Generational Wealth Operating System**.

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## 14. Team

- **Founders:** Naimah Barnes | Anthony Garner
- **Vision Architect:** Naimah Barnes

Core support includes AI engineers, legal consultants, cloud security architects, and family-experience designers.

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## 15. Contact

**Founders:** Naimah Barnes | Anthony Garner

**Creative Director / Engineer:** Naimah Barnes

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## End of Business Plan

This document can be exported into PDF, investor format, pitch deck format, or branding deck format upon request.