

CAPITAL GLOBAL

The AI-Powered Digital Family Office

Institutional-Grade Wealth Management

For the Next Generation

Agentic AI - Tax Alpha - Alternative Access - GIFT City Gateway

The entire pitch in one line: Our three "alpha" moats

November 2025

ACT 1

The Hook & The Problem

Why Now? Why AI? Why Us?

AI is the New Alpha

AI Beats 93% of Human Fund Managers by 600%

斯坦福大学研究, 2024

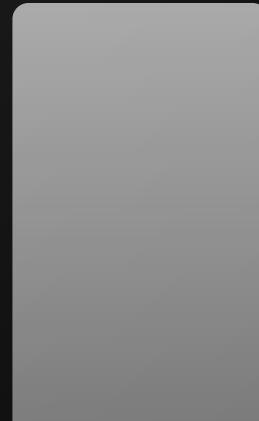
Traditional Fund Managers

600%

AI Portfolio Optimization

100%

Baseline



The Wealth Management Market is Switching Now

42%

Planning to Switch Advisors
in the next 1-2 years

39%

Already switched or added provider (last 3 years)

2x

Under 55 switch at twice the rate

NOW

Once-in-generation window to capture share

Why They're Switching: The Three Failures

The "Alpha Gap" - What HNWIs Want vs What They Get



Digital Experience

✓ WANT

24/7 Real-time Dashboards

Live portfolio tracking, instant insights

✗ GET

Quarterly PDFs

Static reports, outdated data



Product Access

✓ WANT

Access to PE, Credit, RE

+300-500bps potential alpha

✗ GET

Stocks & Bonds Only

Limited to public markets



Tax & Optimization

✓ WANT

Proactive Tax Alpha

Daily TLH, +1.8% annual alpha

✗ GET

Basic Asset Allocation

Yearly TLH, missed opportunities

Traditional advisors can't scale these solutions. AI can.

ACT 2

The Solution

The AI-Powered Digital Family Office

Introducing Your AI Digital Family Office

Not Another Robo-Advisor

A complete family office with an AI Investment Committee available 24/7

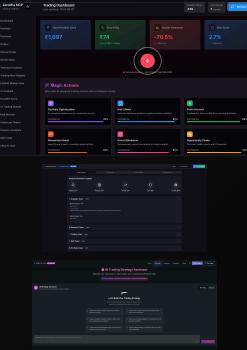
AI Investment Committee

- Chief Investment Officer
- Tax Attorney
- Research Analyst
- Risk Manager
- Alternative Investment Specialist

Always Working For You

- Real-time analysis
- Proactive recommendations
- Instant execution
- Continuous learning

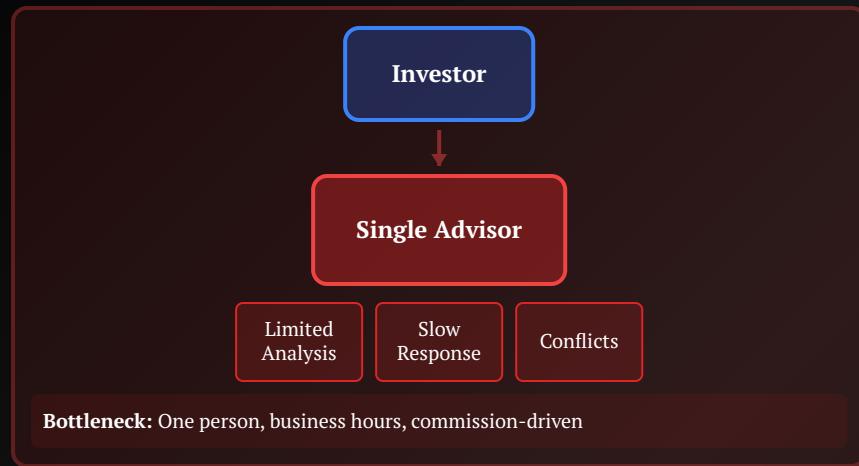
Premium Platform Preview - 100% OPERATIONAL TODAY



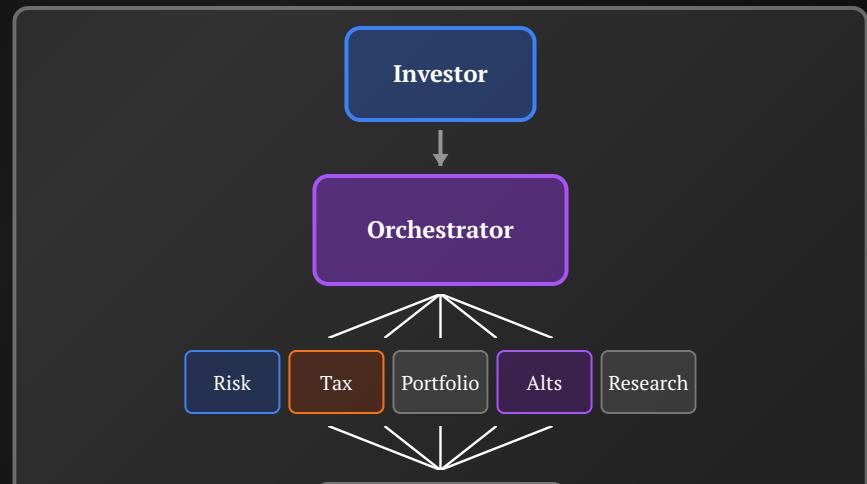
Not a Chatbot. An AI Investment Committee.

How Agentic AI Changes Everything

The Old Model



Our Model



5 Specialized Agents Working Together vs 1 Generalist Working Alone

Our Moat: Three "Alpha Agents" Solving The Three Failures

Each agent directly answers one pain point from Slide 4

Tax Alpha Agent

Problem: HNWIs lose millions to inefficient tax management. Advisors harvest quarterly at best.

Competitive Edge: Wealthfront does monthly. We do daily.

Solution: Daily tax-loss harvesting captures 2-4x more opportunities, generating +1.8% annual alpha

Alternative Asset Agent

Problem: HNWIs demand private markets (15% allocation), but 80% of data trapped in 100-page docs.

Unlock: 16,000+ funds analyzed. +300-500bps potential alpha.

Solution: AI reads PDFs, generates 1-page memos, tracks performance. Institutional DD without analyst team.

India Gateway Agent

Problem: Accessing India = nightmare of FPI regulations, tax drag, currency risk.

Unique: Only AI platform with automated GIFT City access.

Solution: GIFT City route eliminates tax (0% CGT), eliminates currency risk (USD), unrestricted repatriation

Each agent creates measurable alpha. Together, they're unstoppable.

ACT 3

The Deep Dive

The Moat & The Technology

India: A \$5T Market, Locked by Red Tape

The Old FPI Route

Complex Red Tape

Heavy FPI compliance burdens, multi-month setup

Crippling Tax

Capital Gains Tax + STT drag performance

Currency Risk

INR depreciation erodes returns

Repatriation Nightmare

Global tax rules complicate

15% of HNW portfolios want India exposure

Only 3% have it

The barriers are too high. Traditional advisors say "too complex."

Our Solution: The GIFT City "AI Gateway"

The GIFT City Solution

Direct Access via IFSC

Streamlined setup for foreign investors

0% Capital Gains Tax

No CGT, no STT - keep all your gains

USD-Based Trading

Eliminate currency risk entirely

Free Capital Movement



+300bps in returns

(JPMorgan Research)

NSE IFSC Volume Up 400% YoY

Market validation of GIFT City route

EXCLUSIVE: One of only 3 platforms with this capability

Our AI Agent Makes It Simple

The AI Experience

User:

"I want 5% India exposure but worried about tax and currency. What's best?"

AI Gateway Agent:

"Use GIFT City gateway - USD-denominated Indian equity funds with 0% Indian capital gains tax."

Recommendation

Action: 5% to Indian Equities

Vehicle: ABC India Flexi Cap (USD)

Route: GIFT City (NSE IX)

Tax: 0% | **Repatriation:** Unrestricted

What This Agent Does

Automated Compliance

Manages cross-border AML/KYC checks, regulatory filings

Tax & Route Optimization

Analyzes FPI vs GIFT City for best after-tax path

Seamless Execution

End-to-end investment, monitoring, rebalancing

Only AI platform with automated GIFT City access

Our "Tax Alpha" Agent: Daily vs Annual

What Others Can't Do

The Problem

- Wealthfront/Betterment: **Monthly** TLH
- Most RIAs: **Yearly** TLH
- Miss 80% of opportunities

Our Daily TLH

- Scans **every market day**
- Wash-sale-aware trades
- **2-4x more savings**

The Impact

+1.8%

Additional Annual Return

Yearly TLH (Traditional)

+7.0%

Daily TLH (Our AI)

+8.8%

On \$10M Portfolio

\$180K/year

Additional tax savings vs traditional yearly harvesting

Smart Offsetting Strategy

- Short-term gains (37% tax) first
- Then long-term gains (20%)

Our "Alternative Asset" Agent: AI Due Diligence

Unlocking Private Markets

The Problem

80% of alternative investment data is trapped in 100-page PDFs. Traditional due diligence requires expensive analyst teams.

Our AI Solution

Reads & Synthesizes

Ingests 100+ page offering docs, extracts key data

Generates 1-Page Memos

Overview, terms, risks, suitability in digestible format

Tracks Performance

Ongoing monitoring and portfolio integration

AI Deal Memo Example

Acme Private Credit Fund IV

Overview

Direct Lending Strategy

Target IRR: 12-14% | Term: 7 years | Min: \$250K

Terms

Management Fee: 1.5% | Performance: 20%

Quarterly distributions

Risk Assessment

Credit Risk:  Medium

Market Risk:  Low

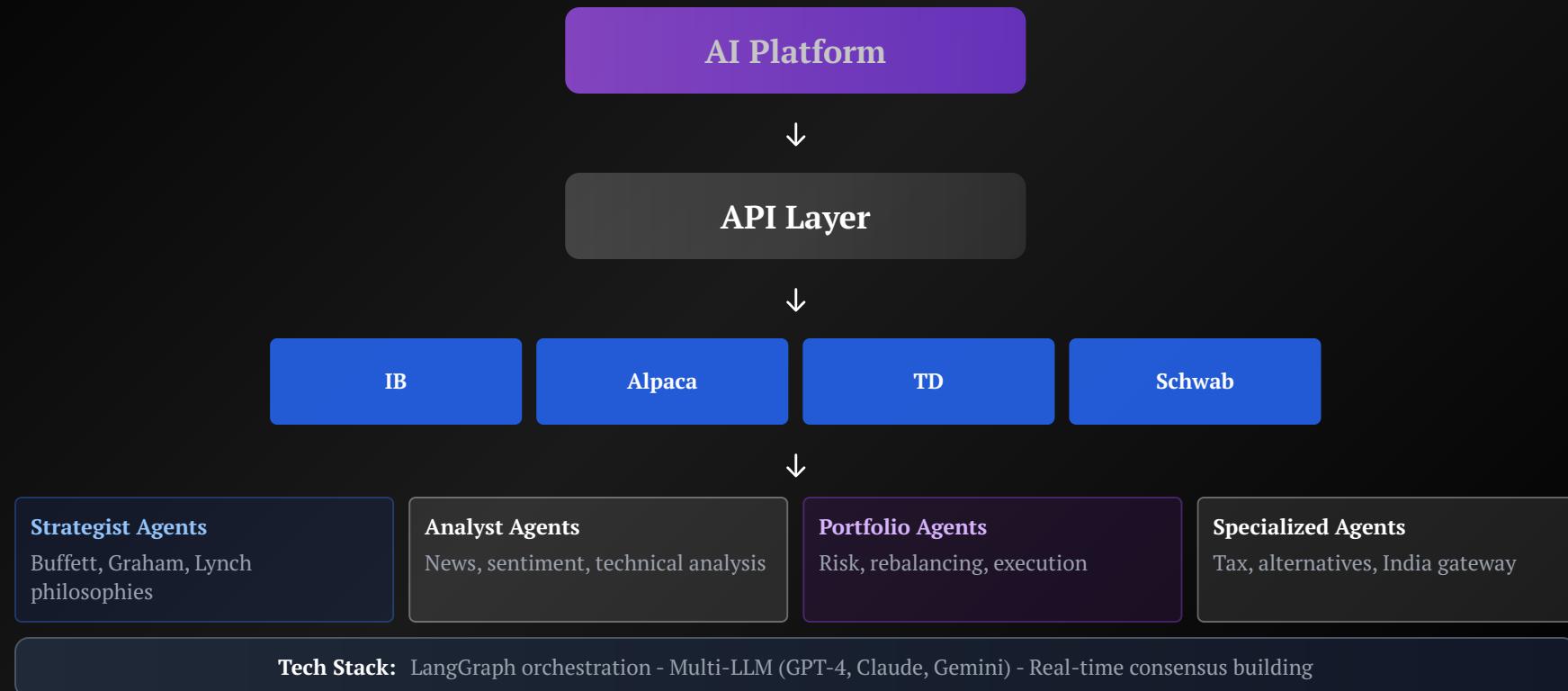
Liquidity:  High

16,000+ funds analyzed - +300-500bps potential alpha

Our "Brain": A Swarm of 20+ Specialized Agents

The Full Agentic Architecture Powering Your Wealth Management

Multi-Agent Investment Intelligence System



ACT 4

The Proof

Validation & Traction

Real Journeys, Real Alpha

Three HNW personas showing measurable outcomes



Pain

Jed, 42, Tech Executive

\$5M

in company stock

Concentrated position risk, wants to diversify into alternatives

Need expert help executing properly - stuck with generic advice



AI Solution

Equity Agent: Analyzes AAPL, recommends covered call strategy for income

Alt Agent: Scans 200+ PE funds, surfaces top 3 with 1-page memos

Execution: One-click approval → IBKR execution



Outcome

After 12 Months:

\$142K

Income from covered calls

\$85K

Tax savings via TLH

\$1.5M

PE allocation (2 funds)

"Speaks my language, my speed"

Two additional personas (Chris - Inheritor, Sal - Tax Optimizer) available in appendix with similar quantified outcomes

This is Not a Concept. Our Core Platform is Live.

Proven Technology - Real Portfolio - Production Ready

Live Integration

Zerodha Kite API (India's largest broker)
Real-money test portfolio actively managed
Holdings: Adani Ports, ONGC, HDFC Index Fund
Multi-broker architecture validated

Production Stack

React 18 + TypeScript

Node.js + Express

PostgreSQL (dual DBs)

FastAPI ML services

LangGraph orchestration

Multi-LLM ensemble

Platform Screenshots - Live System



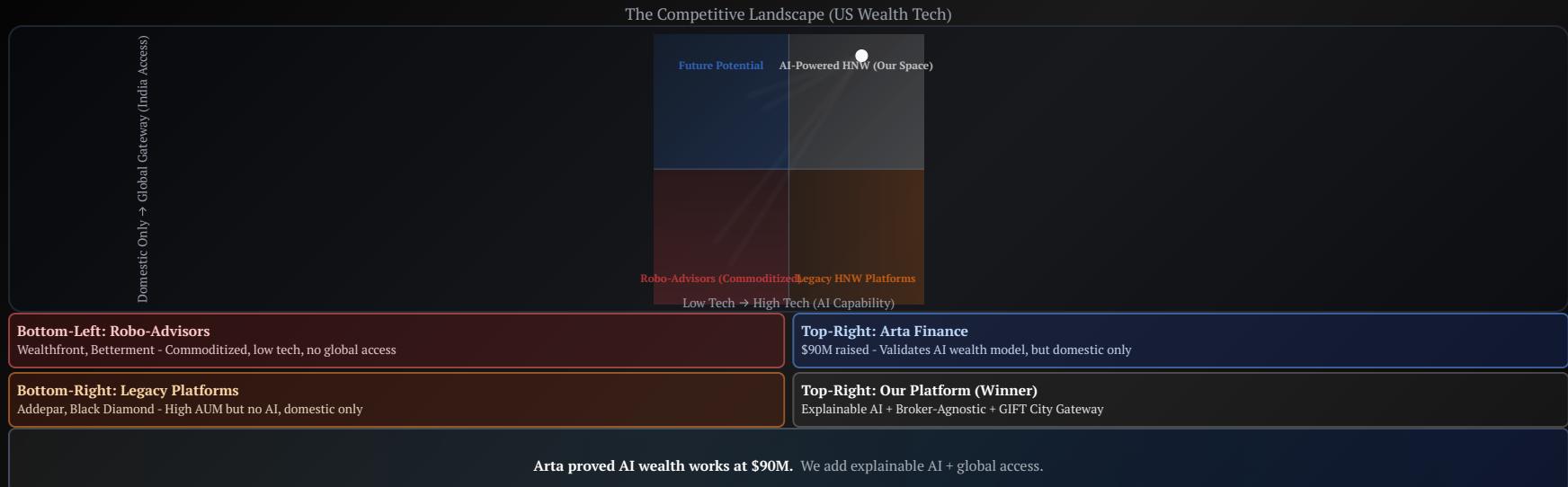
Real-time portfolio tracking



Multi-agent consensus & execution

100% OPERATIONAL TODAY Managing real money. Validated with live portfolio data.

Why We Win: AI Capability + Global Access



Our Unfair Advantages: The Triple Lock

Three defensive moats protecting our competitive position

Technical Moat

2-Year Head Start

Proprietary agentic AI architecture with 20+ specialized agents

Time to Replicate

24-30 months for competitors to build equivalent multi-agent system

Patents Pending

Core orchestration and consensus algorithms

Regulatory Moat

18-Month Barrier

GIFT City IFSCA license + integration with NSE IX infrastructure

Exclusive Relationships

Early partnerships with GIFT City entities and broker relationships

Capital Intensive

\$2-3M+ required for compliance, licensing, and integration

Trust Moat

Zero Custody Risk

Broker-agnostic model - we never hold client assets

Faster Adoption

No asset transfer required, works with existing brokerage accounts

Incumbent Can't Pivot

Traditional brokers locked into custody revenue model

Combined moat width: 36+ months for any competitor to match our full capabilities

ACT 5

The Business & The Ask

The Investment Opportunity

A Massive, Combined Opportunity

TAM, SAM, SOM Analysis

TAM: \$112T

US HNW (\$107T) + India Access (\$5T)

SAM: \$10-30B/yr

Tech-savvy 2M HNWIs

We Create 10x More Value Than We Charge

Portfolio Size: \$10.0M



Tax Alpha (1.8%)

\$180K

Alt Access (1.5%)

\$150K

India Gateway (2.7%)

\$270K

Total Annual Value Created

\$600K

= 6% Additional Annual Return

Our Annual Fee (0.75% AUM)

\$75K

Your Return on Investment

8x

Path to \$1B AUM in 36 Months

Conservative projections based on Wealthfront/Betterment trajectories



Built by Experts in AI, Finance, and Global Markets

Leadership

[Founder, CEO]

10+ yrs wealth management
Ex-RIA, fintech exit

[Co-Founder, CTO]

ML/AI (Stanford/MIT)
Ex-Google AI

[CFO / COO]

15+ yrs financial services
SEC/FINRA expert

Core Team

Engineering (8)

3 Full-stack, 2 AI/ML, 2 Data, 1 DevOps

Product (3)

1 PM, 2 UI/UX (ex-FAANG)

Operations (2)

Customer success, compliance

From:

Google

Meta

JPM

Goldman

Advisory Board

Financial Advisors

Ex-SEC, RIA Partner, Family Office Executive (\$2B)

Technology

AI Researcher (Stanford), Fintech Founder (2 exits)

Business Development

Wealth consultant, IBKR partnerships

Traction:

Live platform with 16K+ funds - Zerodha live portfolio - Multi-agent operational - IBKR Q1 - Alpaca Q2

Raising \$5M Seed Round

To own the transition to AI-first wealth management

18-month runway to product-market fit & Series A readiness

500

HNW Beta Users

\$50M

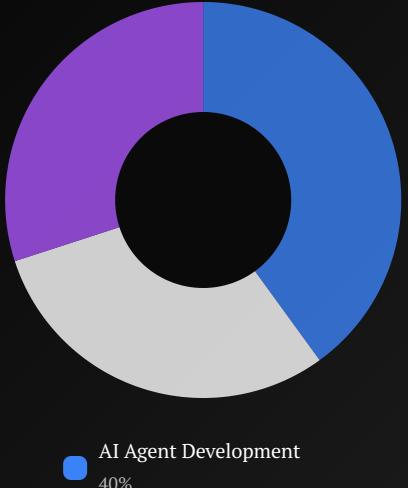
AUM Target

Q1 2025

US Launch

\$5M to Scale Our Proven Platform

Capital Allocation



40% - AI Agent Development

- Equity Agent for concentrated stock
- Tax Alpha expansion (estate, trust)
- Alternative Asset database growth
- Agent orchestration refinement

30% - GIFT City & US Integration

- GIFT City infrastructure & compliance
- IBKR TWS API integration
- Alpaca Markets API launch
- Multi-currency support

30% - US Market Entry & Growth

- US entity formation & SEC RIA filing
- HNW customer acquisition (digital + partnerships)
- Sales team (2 AEs + 1 SDR)
- Strategic CPA/RIA partnerships

18-Month Milestones

US entity & SEC RIA registration
500 HNW beta users onboarded
\$50M AUM under management
Tax Alpha Agent live & validated

The Future is Inevitable

"In 5 years, every HNW portfolio will have AI optimization and emerging market access.

The only question is whether they get it from us or wait for traditional advisors to catch up in 2030."

Built on

GIFT City Infrastructure

Serving

US High-Net-Worth Investors

Launching

Q1 2025

Get in Touch

Email

info@vora-ventures.com

Schedule Demo

[Calendar Link]

Appendix

Additional Details & Technical Deep-Dives

Additional Personas

Chris (Inheritor), Sal (Tax Optimizer)

Technical Architecture

Detailed agent specs, API docs

Financial Models

Detailed assumptions, scenarios

Security & Compliance

Encryption, audits, regulations

Competitive Analysis

Feature matrix, pricing comparison

Go-to-Market

Channel strategy, partnerships