

The AI-Powered Digital Family Office

Institutional-Grade Wealth Management
For Everyone

Agentic AI • Tax Alpha • Alternative Access

November 2025

The New Market Opportunity

US High-Net-Worth Wealth in Motion

The Largest Market on Earth

The US Dominance

35%

of global wealth (US)

39.7%

of world's millionaires

7.9M

The EMILLI Opportunity Everyday Millionaires (\$1-5M)

- \$107T total wealth
- 4x growth since 2000
- Most underserved segment
- Need institutional services

Opportunity: Largest "stranded" wealth segment

A Market in Motion

The Great Wealth Transfer Has Begun

□ The Transfer

\$124T

Total Transfer

- Next 25 years
- 50% from top 2%
- Accelerating post-2030

Annual Flow

Gen X: **\$1.4T/yr**

□ The New Generation

Active Management

- Reject passive models
- Demand transparency
- Tech-native, ESG-driven

Behavioral Shifts

- 72% say stocks/bonds insufficient
- 15% in alts (vs 9% in 2018)
- Mobile-first, API-enabled

The "Advisor-Switching" Epidemic

HNW Relationships Are No Longer "Sticky"

46%

Planning to Switch

in the next 1-2 years

□ The Data

39% already switched
or added provider (last 3 yrs)

More pronounced under 55
Switch at 2x the rate

Trend accelerating
Retention collapsing

Why They Are Switching: The HNW "Guidance Gap"

□ Digital

Demand:

Real-time, mobile, 24/7

Reality:

Quarterly PDFs

Gap: Stuck in 2010

□ Products

Want:

PE, PC, RE, hedge funds

Get:

Stocks, bonds only

Gap: No alt access

△△ Needs

Want:

Tax, estate, multi-gen

Get:

Basic allocation

Gap: Complexity grew

Beyond the US: The India Growth Opportunity

India is the World's Fastest-Growing Wealth Market — But Operationally Impossible to Access

□ The India Market Opportunity

7.4%

Annual GDP growth

326K

New millionaires/yr

□ The Access Problem

Complex Red Tape

FPI registration burdens

Crippling Tax

Capital Gains, STT, dividend taxes

Currency Risk

INR depreciation exposure

Repatriation

Slow and restrictive

Result: Advisors can't serve India exposure needs

The Problem

Traditional Wealth Management is Broken

Traditional Advice Fails HNWIs

The "cookie-cutter" approach—stocks, bonds, mutual funds—is fundamentally broken for HNWIs



Traditional
60/40 Portfolio
Focus: Growth



HNW Needs
Tax Efficiency, Complexity
Focus: After-Tax Wealth

Primary challenges are no longer just "growth"

The Three Core Failures

□ Complex Needs

Problem:

Simple allocation, no tax mgmt

Cost:

30-40% unnecessary taxes

\$100M → \$50M

□ Tax Alpha Agent

□ No Alt Access

Problem:

HNWIs demand 15% alts;
advisors can't provide

Cost:

PE: 14%+ | PC: 9-12%

Missing 300-500 bps

□ Alt Asset Agent

□ Info Overload

Problem:

100-pg reports, no insights

Cost:

"Data but no answers"

Missed opportunities

□ Agent Swarm

The Advisor Shortage Makes It Worse

□ The Looming Crisis

100,000

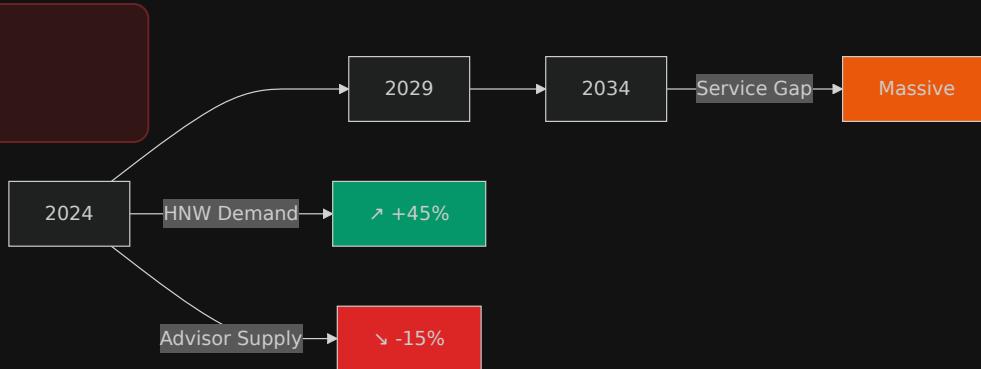
Advisor shortage by 2034

Why

- Aging workforce (40% over 55)
- Few entering profession

What This Means

- Service quality declines
- Only \$50M+ get attention



Gap is
Guaranteed

Industry can't
hire its way out

The Problems Are Clear. The Market Is Massive. Traditional Advisors Cannot Scale.

The answer is an AI-powered system that scales infinitely
while delivering personalized, institutional-grade service

Our Solution

The AI-Powered Digital Family Office

The AI Digital Family Office

□ What We Are

Not Another Robo-Advisor

Complete family office services

AI Investment Committee

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

Available 24/7

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

□ Platform Preview

Consolidated Dashboard

Net Worth: \$12.4M

↗ +14.2% YTD (After Tax)

Public Eq \$7.2M 58%

Private Eq \$2.5M 20%

Real Estate \$1.8M 15%

Cash/Fixed \$0.9M 7%

□ Goals on Track

△ Tax Alert

□ New PE Opportunity

Premium UX

- Dark mode, elegant
- Real-time data viz
- Mobile-first

Our Solution: A Proven, Live & Integrated Platform

Full-stack agentic AI platform – Live, validated with real-money portfolio

Broker-Agnostic Platform



Real-money tracking • Zerodha live • US brokers ready

AI Investment Committee



Multi-agent swarm • Live consensus workflow

Advisory & Execution Engine



AI-powered actions • 16K+ funds analyzed • One-click execution

100%

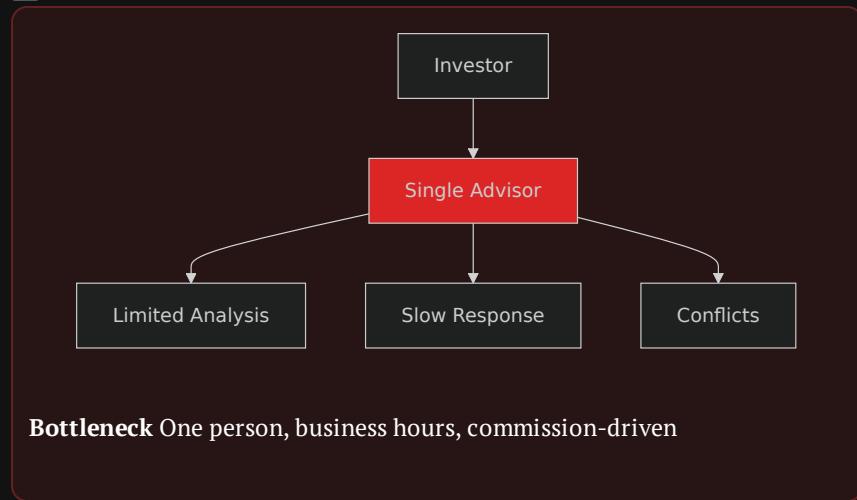
Operational Today

All core systems live and validated with real
portfolio data

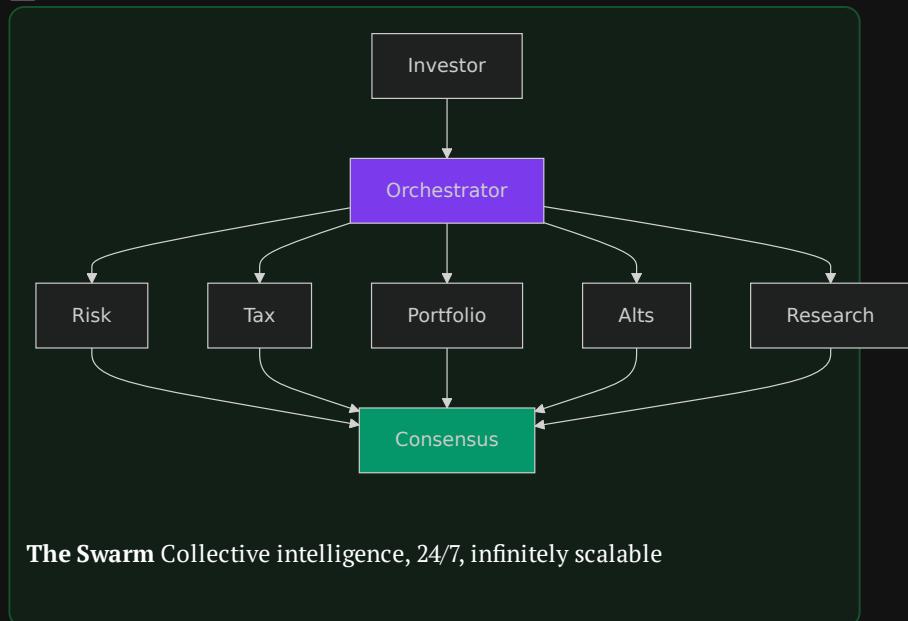
Now scaling to US market

Your Personal AI Investment Committee

□ The Old Model



□ Our Model



**To deliver institutional-grade advisory at scale,
we didn't build a single AI chatbot**

**We built a Digital Family Office
powered by specialized Agent Swarms**

Your AI Digital Family Office: The Agent Swarms

A Committee of Specialized AI Agents, Not a Single AI

Remember the three core failures we identified?

Our specialized agents directly solve each one

While our core agents are powerful, our true alpha comes from specialized agents that solve the highest-friction HNW problems

Our HNW Moat: The Specialized "Alpha" Agents

Solving the Three Highest-Friction Problems Traditional Advisors Cannot Scale

□ Tax Alpha Agent

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

Solution: Daily tax-loss harvesting

□ Alt Assets Agent

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

Solution: AI generates 1-pg memos

□ India Gateway Agent

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

Solution: GIFT City eliminates tax/currency risk

A "Segment of One" for HNW Investors

□ Holistic

AI Capabilities

Unified view, risk mgmt,
forecasting

HNW Difference

PE, RE, trusts integrated

Value: Complete picture

□ Tax Alpha

Optimization

Daily TLH, wash-sale
prevention

HNW Impact

2-3% annually
\$10M = \$200-300K/yr

Value: Tax > Alpha

□ Alt Access

Intelligence

AI due diligence
100-pg → 1-pg

We Unlock

PE, PC, RE, structured
products

Value: 15% drives alpha

The Technology

How the AI "Thinks"

Core: The "Portfolio Management" Swarm

□ The Specialized Agents

Portfolio Tracker

Consolidates accounts. Real-time positions.

Allocation Optimizer

Optimal asset mixes. MPT + AI learning.

Rebalancing Agent

Monitors drift (>5%). Tax-aware.

Risk Manager

Real-time stress tests. Proactive alerts.

□ Dashboard Preview

Portfolio: \$8.4M ↗ +12.3% YTD

Asset Allocation

US Stocks	\$3.2M	38%	<div style="width: 38%;"></div>
Intl Stock	\$1.4M	17%	<div style="width: 17%;"></div>
Bonds	\$1.6M	19%	<div style="width: 19%;"></div>
Alts	\$1.4M	17%	<div style="width: 17%;"></div>
Cash	\$0.8M	9%	<div style="width: 9%;"></div>

Risk Metrics

Beta: 0.85 Sharpe: 1.42

Max DD: -8.2%

⚠ Tech overweight → Rebalance

Our Edge: The "Tax Alpha" Agent

□ What Others Can't Do

The Problem

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

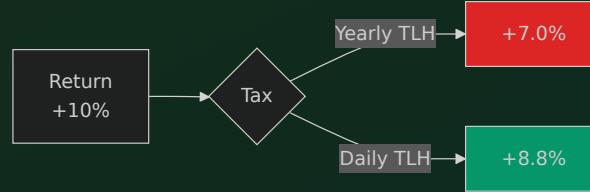
Our Daily TLH

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

Smart Offsetting

- ST gains (37% tax) first
- Then LT gains (20%)

□ The Impact



+1.8%

Additional annual return

\$10M = \$180K/year

Our "Unfair Advantage": Alternative Asset Agent

□ Unlocking Private Markets

The Problem: 80% of data trapped in 100-pg PDFs

Our AI Solution

- Reads & synthesizes docs
- Generates 1-page memos
- Tracks performance

Result: Institutional DD without analyst team

□ AI Deal Memo

Acme Private Credit Fund IV

Overview

Direct Lending

IRR: 12-14% | 7yrs | \$250K

Terms

Mgmt: 1.5% | Perf: 20%

Quarterly distributions

Risk

Credit: △ Med | Market: □ Low

Liquidity: △ High

□ SUITABLE

Fits 15% alt target

**One of these specialized agents unlocks
an entirely new market**

**A market traditional advisors
cannot access**

Unlocking a New Market: The "India Gateway"

How Our AI Solves the Cross-Border Investment Problem

Old FPI Route

Complex Red Tape

Heavy FPI burdens

Crippling Tax

Capital Gains, STT

Currency Risk

INR depreciation

Repatriation

Slow, restrictive

GIFT City Solution

Direct Access

IFSC for foreign investors

0% Tax

No Capital Gains/STT

USD-Denominated

Hard currency

Unrestricted

Free fund movement

GIFT City (IFSC) eliminates traditional friction

The "GIFT City Access" AI Agent

Your Personal Cross-Border Compliance Officer

□ The AI Experience

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

AI: "Use GIFT City gateway - USD-denominated Indian equity funds with 0% Indian capital gains tax and no currency risk."

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

Tax & Route Optimization

Analyzes FPI vs GIFT City for best path

Seamless Execution

End-to-end investment & repatriation

Advantage: Only AI platform with automated GIFT City access

Agentic Workflow: From Query to Portfolio

Example: HNW Liquidity Event



Our agents solve today's problems

Here's what we're building next

Our agentic framework is extensible.
Next, we tackle concentrated stock risk.

Roadmap: The AI Equity Agent

□ Concentrated Stock

HNW Pain Point

- \$5M+ in company stock
- Post-IPO lockup
- Inherited positions
- Market timing fear
- Tax paralysis

Our AI Equity Agent

Fundamental Agent

Balance sheets, moats, mgmt quality

Technical Agent

Chart patterns, momentum, levels

Sentiment Agent

□ Use Case

"Analyze \$5M AAPL. Tax-efficient diversification + income strategy."

AI Analysis: AAPL

Price: \$182.50 Position: \$5M

Cost: \$95 Gain: \$2.4M (92%)

Scores: Fund 8.5 | Tech 7.2

Sentiment 8.1

Recommendation

□ PHASED DIVERSIFICATION

Y1: Sell 25% (\$1.25M)

Y2: Sell 25% (\$1.25M)

Keep: 50% (\$2.5M)

□ INCOME

Covered Calls (2% OTM)

~\$120K/year income

Our Tech Stack & API-First Design

⚙ Production Stack

Frontend

- React 18 + TypeScript
- Tailwind + Shadcn UI
- Recharts viz
- Mobile-first

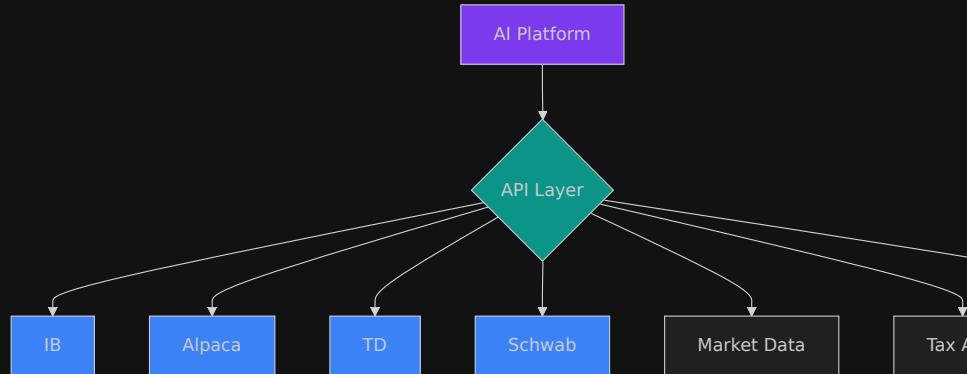
Backend & AI

- Node.js + Express
- FastAPI ML services
- LangGraph orchestration
- Multi-LLM (GPT-4, Claude, Gemini)

Data & Infra

- PostgreSQL (dual DBs)
- pgvector embeddings
- Redis caching

◻ Built for Integration



Not a Brokerage

- Pure AI intelligence
- Broker-agnostic

User Journeys

HNW Personas & Real Solutions

User Journey 1: "Jed, the Active Investor"

□ Persona

Jed, 42, Tech Executive

- \$8M liquid worth
- \$5M company stock
- DIY spirit, lacks time
- Wants alternatives
- Options strategies
- Frustrated w/ generic advice

Pain: "Need help executing properly"

□ Solution

AI Analyzes Stock

- Fundamental + technical
- Covered call strategy
- \$150K annual income
- Downside protection

AI Scouts PE

- Scans 200+ funds
- Filters to tech focus
- Top 3 into 1-pg memos
- Highlights: Sequoia XV

Execution

- Jed approves
- AI sets up via IBKR

□ Outcome

After 12 Months

Income: \$142K
Covered calls on AAPL

Diversification: 35%
Reduced 62% → 40%

PE Allocation: \$1.5M
2 top-tier funds

Tax Savings: \$85K
Strategic TLH

Verdict: "Speaks my language, my speed"

User Journey 2: "Chris, the 'Hands-Off' Inheritor"

□ Persona

Chris, 35, Inherited \$12M fragmented: 4 banks,
2 trusts, 3 RE

Pain: "Scattered and risky"

□ Solution

AI Consolidates All accounts unified: \$12.4M

AI Risk Manager Flags \$800K bond exposure
62% at risk if rates rise

AI Proposes Restructure: 12yr → 5yr duration
Add TIPS protection

□ Outcome

After 6 Months

Consolidated: 100%

Risk: -42%

Goals Aligned: □

Verdict: "I finally sleep well"

User Journey 3: "Sal, the Tax-Conscious Optimizer"

□ Persona

Sal, 48, Entrepreneur \$6M liquid, 37% tax bracket Pays \$200K+ yearly

Pain: "Crushed by taxes"

□ Solution

AI Tax Alpha: Daily Scan Tracks gains/losses daily

Alert (Dec 10th)

⚠ TLH ALERT
Sell Fund A (-\$72K)
→ Offset \$180K ST gains
Tax Save: \$26,640
[Execute]

Sal Approves → AI Executes

□ Outcome

Year-End

Tax Saved: \$118K

Rate: 37% → 28%

Portfolio: +0.2%

ROI: 39x

Verdict: "No-brainer"

Market & Competition

Why We Win

The Competitive Landscape (US)

The "Magic Quadrant" for Wealth Tech

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... x-axis Low Tech → High Tech y-ax
-----^

Bottom-Left: Wealthfront, Betterment — Commoditized

Bottom-Right: Addepar, Black Diamond — Legacy tools

Top-Right: Arta Finance — Validates model

Top-Right (Us): Explainable AI, broker-agnostic, ready

Why We Win: Our "Agentic" Moat

□ HNW Specialization

Not Generic Robo

- Tax Alpha (2-3% savings)
- Alt Asset access (15%)
- Concentrated stock
- Multi-gen planning

Value Proof

- \$10M → \$200K/yr saved
- Robos: \$50K/yr
- **4x the value**

Specialized agents solve high-value HNW problems

□ Validated Model

Arta Finance Proof

- Ex-Googlers
- \$90M+ raised
- Similar agentic arch
- Targets same HNW segment
- \$250K minimum (we're \$500K+)

Lessons Learned

- Model is proven and fundable
- HNWIs will pay for AI advisory
- We can execute better:
 - Explainable AI (not black box)
 - Broker-agnostic (more trust)
 - Lower minimums (bigger TAM)

We are not pioneers — we are fast followers with better execution

□ Broker-Agnostic Platform

Why This Matters

- We are **not a brokerage**
- Pure AI intelligence layer
- Clients keep existing accounts
- Plug into IBKR, Alpaca, Schwab
- No custody risk, no transfer friction

The Trust Advantage

- "You're not holding my money"
- "I can leave anytime"
- "Works with my existing setup"
- Reduces customer acquisition friction

Open platform = faster adoption. Arta/Addepar require full migration

AI is the New Alpha

**Recent studies show AI can outperform 93% of human managers by
600%**
by readjusting portfolios based on public data

Stanford University Study, 2024

600%

AI Outperformance vs Human Fund Managers

The race is on to deploy this power.
We are winning.

Market Sizing: The Opportunity

□ TAM / SAM / SOM

TAM US HNW: 7.9M | \$10T wealth Advisor spend: \$1-2T/yr

SAM Tech-savvy: 2M | \$1-3M avg Fee: 0.50% **Market: \$10-30B/yr**

SOM (Year 3) 0.1% share | 2K clients \$2.5B AUM **\$12.5M revenue**

□ Growth Drivers

Demographics

\$124T transfer | 562K new millionaires/yr

Behavior

46% switching | 72% want alts

Technology

41% use robos | AI accelerating

Shortage

100K deficit by 2034 | AI fills gap

The Team & Ask

Built by Experts, Ready to Scale

Our Team

XX Leadership

[Founder, CEO] 10+ yrs wealth mgmt Ex-RIA, fintech exit

[Co-Founder, CTO] ML/AI (Stanford/MIT) Ex-Google AI

[CFO / COO] 15+ yrs fin services SEC/FINRA expert

XX 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) Success, compliance

From: Google, Meta, JPM, GS

□ Advisory

Financial Ex-SEC, RIA Partner FO Executive (\$2B)

Technology AI (Stanford) Fintech (2 exits)

Biz Dev Wealth consultant IBKR partnerships

□ Traction

□ Live platform
16K+ funds

□ Zerodha
Live portfolio

□ Multi-agent
Operational

□ GIFT City
In progress

□ IBKR
Q1

□ Alpaca
Q2 2025

The Ask

Raising \$2.5M Seed Round

To become the definitive AI-powered digital family office
for the next generation of US wealth

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

Use of Funds

□ Capital Allocation

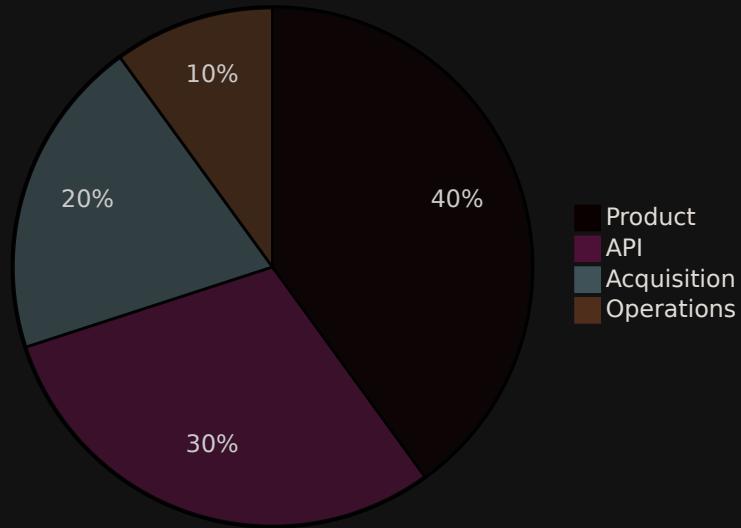
40% – Product & Engineering

30% – API & Integration

20% – HNW Acquisition

10% – Operations

Use of Funds



18-Month Milestones

- ✓ US entity & SEC RIA
- ✓ 500 HNI beta users
- ✓ \$50M AUM

Financial Projections

□ 3-Year Growth Plan

Metric	Y1	Y2	Y3
Users	200	800	2,000
Avg Portfolio	\$1.0M	\$1.2M	\$1.25M
AUM	\$200M	\$960M	\$2.5B
Revenue	\$1.0M	\$4.8M	\$12.5M
EBITDA	-\$1.2M	+\$0.8M	+\$4.5M

□ Growth Assumptions

Acquisition Strategy

- Digital marketing (Google, Meta)
- Content marketing (SEO)
- Referral program
- Strategic partnerships (CPAs, RIAs)

Retention Rate

- Target: 95% annually
- Industry avg (robo): 85%
- Our edge: Higher value

AUM Growth

- New clients: \$1M avg
- Organic: 8% annually
- Deposits: 15% annually
- Net: 23% AUM growth

Path to Profitability

□ Unit Economics

CAC: \$3,500 (blended)

LTV: \$62,500 (10-year)

LTV/CAC: 17.8:1

Contact

Thank You

Get in Touch

Email: info@vora-ventures.com

Web: [Platform Demo]

LinkedIn: [Connect]

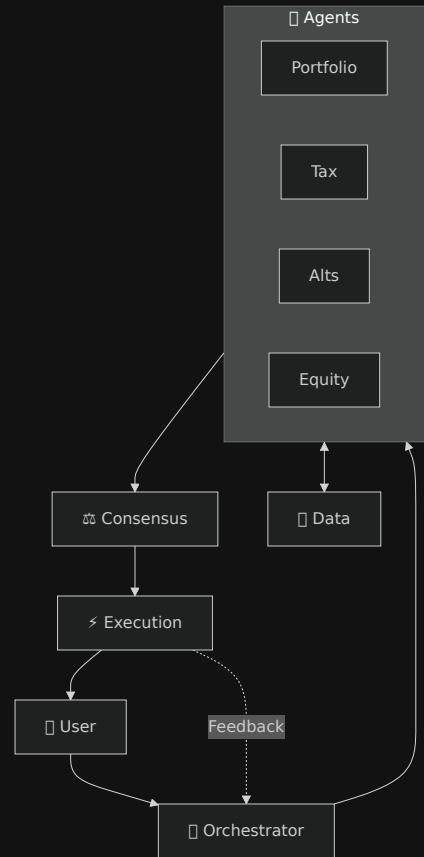
Schedule Demo

- Live platform walkthrough
- Investment discussion
 - Beta access (HNIs)

Appendix

Additional Details & Technical Deep-Dives

Appendix A: Agentic Architecture



Appendix B: Tax-Loss Harvesting

□ Why Daily Matters

Traditional (Annual) Dec only | 30% captured \$50K saved on \$10M

Our Approach (Daily) 252 days/yr | 75% captured \$150K saved on \$10M

Impact +\$100K/yr 10yr: \$1M+ extra Compounded: \$1.4M

□ Example

Portfolio (Dec 10)

Position A: -\$45K loss
ST gains YTD: \$180K

AI: Sell A → Harvest \$45K
Buy Fund C (no wash sale)

Tax saved: \$16,650 (37%)
Exposure: Unchanged

[Execute]

Result 2-min trade | \$16.6K saved

Appendix C: US Broker API Partners

□ Interactive Brokers

Why IBKR TWS API | 135 countries HNW base | All assets

Features Real-time sync | Orders Historical | Multi-currency

Status Q1: Sandbox | Q2: Launch

□ Alpaca Markets

Why Alpaca Developer-first | Commission-free REST + WebSocket | Fractional

Features Live streaming | Instant exec Paper trading | OAuth

Status Q1: Integration | Q2: Beta

Broker-Agnostic: Clients choose custodian, we provide intelligence

Appendix D: Security & Compliance

Security

Encryption AES-256 | TLS 1.3 | HSM

Access RBAC | MFA | Biometric

Infra AWS GovCloud | SOC 2 Pen tests | Bug bounty

Compliance

US SEC RIA (Q1 2025) Form ADV | FINRA

GIFT City IFSCA IA license Cross-border
approved

Ops CCO | Annual audits Disclosures | Best
execution

Protection

Custody Never hold assets SIPC insured (\$500K)

Privacy GDPR | CCPA compliant Data
minimization

Audit All logged | Tracked Regulatory ready