

The AI-Powered Digital Family Office

Institutional-Grade Wealth Management.
For Everyone.

Agentic AI • Tax Alpha • Alternative Access

The New Market Opportunity

US High-Net-Worth Wealth in Motion

The Largest Market on Earth

The US Dominance

35%

of all global wealth is held by the US

39.7%

of the world's millionaires are in the US

7.9M



The EMILLI Opportunity

Everyday Millionaires (\$1-5M)

- **\$107 Trillion** in total wealth
- **Quadrupled since 2000**
- The most underserved segment
- Demand institutional-grade services
- Cannot access traditional family offices

The Opportunity: This is the single largest concentration of "stranded" wealth that lacks professional-grade advisory

A Market in Motion

The Great Wealth Transfer Has Begun

The Transfer

\$124T

Total Intergenerational Transfer

- Over the next 25 years (to 2048)
- 50% from top 2% (HNW/UHNW)
- Accelerating dramatically after 2030

Annual Flow

- Gen X: **\$1.4T/year** (inheriting now)

The New Generation

Active, Hands-On Management

- Next-gen UHNWIs reject passive models
- Demand transparency and control
- Tech-native expectations
- Values-driven investing (ESG, impact)

Behavioral Shifts

- 72% say stocks/bonds insufficient
- 15% in alternatives (vs 9% in 2018)
- Self-direction + institutional access

The "Advisor-Switching" Epidemic

HNW Relationships Are No Longer "Sticky"

46%

Planning to Switch
in the next 1-2 years



The Data

39% have already switched
or added a provider in the last 3 years

More pronounced under age 55
Younger HNWIs switch at 2x the rate

The trend is accelerating
Traditional advisor retention is collapsing

Why They Are Switching: The HNW "Guidance Gap"

Better Digital Capabilities

What HNWIs Demand

- Real-time portfolio dashboards
- Mobile-first experience
- API integrations
- 24/7 access to insights
- Proactive alerts & notifications

What They Get

- Quarterly PDF reports

Access to Different Products

What HNWIs Want

- Private equity funds
- Private credit deals
- Real estate syndications
- Hedge fund exposure
- Structured products

What They Get

- Stocks, bonds, mutual funds
- "Our approved product list"

Critical Unmet Needs

What HNWIs Need

- Advanced tax planning
- Estate & legacy structuring
- Multi-generational strategy
- Complex cash flow models
- Concentrated stock solutions

What They Get

- Basic asset allocation
- Generic tax-loss harvesting

The Problem

Traditional Wealth Management is Broken

Traditional Advice Fails HNWIs

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



Traditional Portfolio
60% Stocks, 40% Bonds
Focus: Growth



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

Their primary challenges are no longer just "growth"

The Three Core Failures

Complex Needs Ignored

The Problem

- Advisors focus on simple asset allocation
- Fail to manage significant tax exposure
- Capital gains treatment inadequate
- Estate planning is an afterthought
- Multi-generational strategy missing

"Walled Garden" Access

The Problem

- HNWIs demand alternatives (15% of portfolios)
- Most advisors cannot provide access
- No due diligence capabilities
- Private equity: advisor says "no"

Information Overload

The Problem

- HNWIs receive 100-page quarterly reports
- No actionable insights
- Data, not intelligence
- Advisor is a human bottleneck
- Can't scale analysis
- Reactive, not proactive

The Frustration

The Advisor Shortage Makes It Worse

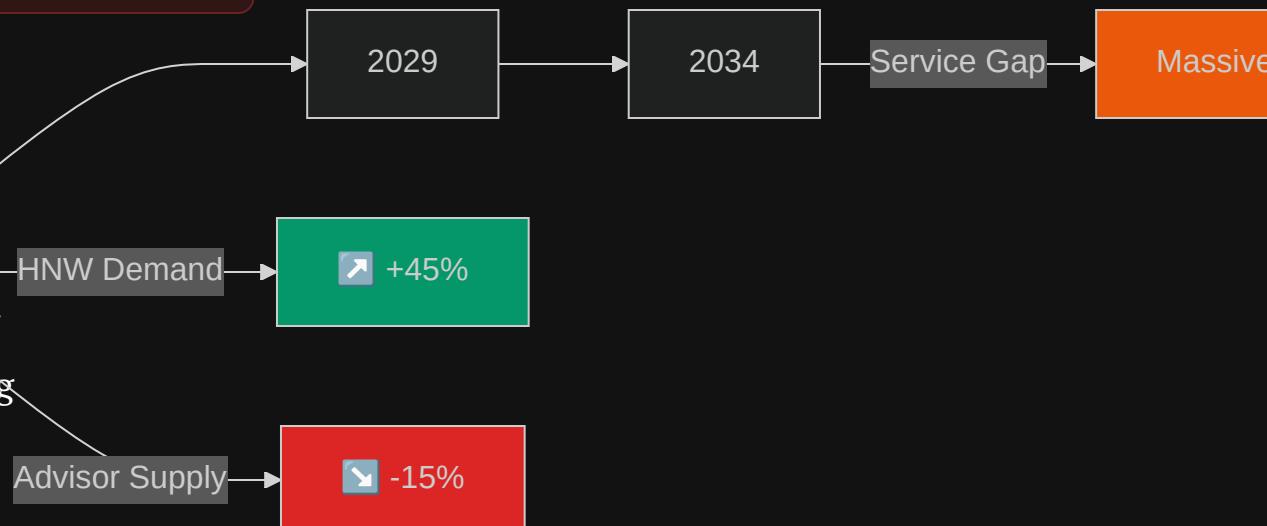
The Looming Crisis

100,000

Financial advisors shortage by 2034

Why This Is Happening

- Aging advisor workforce
- 40% of advisors are **2024**
- Few young professionals entering
- Licensing requirements increasing
- Competition from fintech



What This Means

Our Solution

The AI-Powered Digital Family Office

The AI Digital Family Office

What We Are

Not Another Robo-Advisor

We provide the services of a complete family office:

The AI Investment Committee

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

Available 24/7

- Real-time analysis

Platform Preview

Consolidated Dashboard

Total Net Worth: \$12.4M

 +14.2% YTD (After Tax)

Public Equities \$7.2M 58%

Private Equity \$2.5M 20%

Real Estate \$1.8M 15%

Cash & Fixed \$0.9M 7%

 Goals on Track

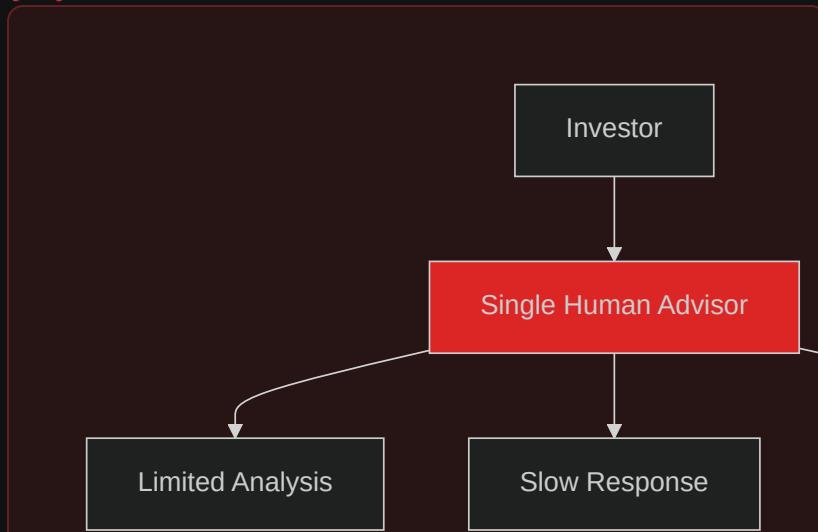
 Tax Optimization Alert

 New PE Opportunity

Premium, Institutional-Grade UX

Your Personal AI Investment Committee

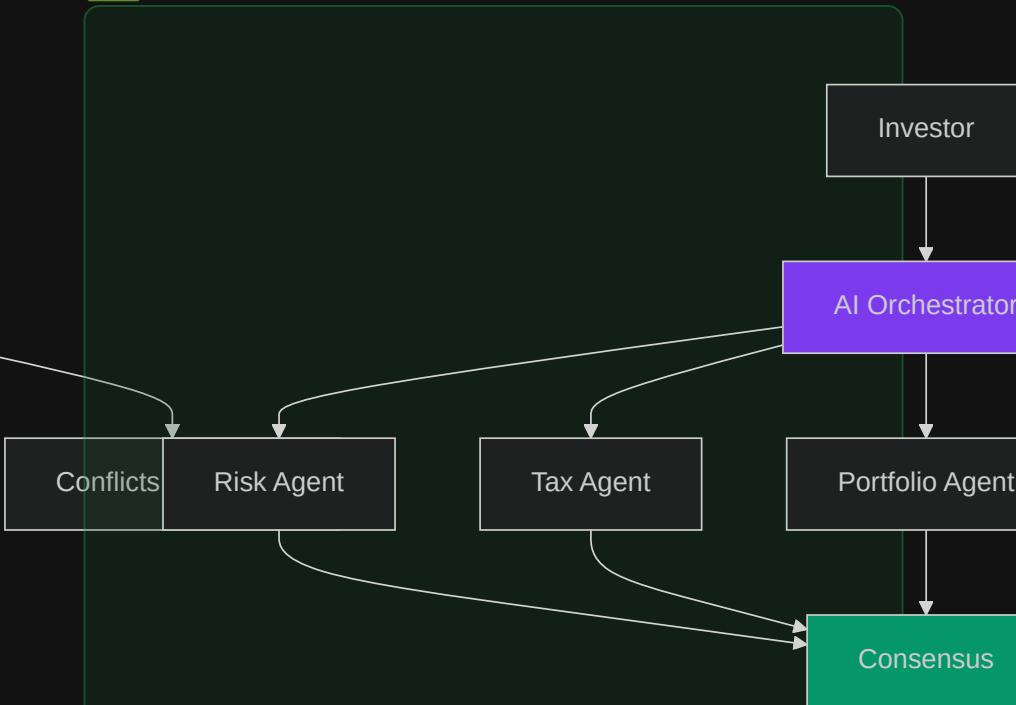
✗ The Old Model



The Bottleneck

- One person's knowledge
- Business hours only

✓ Our Model



The Swarm

Agentic Architecture: How We "Think"

A "Segment of One" for HNW Investors

Holistic Portfolio Intelligence

AI-Driven Capabilities

- Unified view across all accounts
- Real-time risk management
- Cash flow forecasting
- Scenario modeling
- Goal progress tracking

The HNW Difference

- Not just "stocks and bonds"

Advanced "Tax Alpha"

Proactive Tax Optimization

- Daily tax-loss harvesting (not yearly)
- Automated wash-sale prevention
- Smart gain/loss offsetting
- Asset location optimization
- Estate planning integration

The HNW Impact

Institutional Access, Simplified

Alternative Asset Intelligence

- AI-powered due diligence
- 100-page docs → 1-page memos
- Data extraction from PDFs
- Opportunity surfacing
- Performance monitoring

What We Unlock

- Private equity funds

The Technology

How the AI "Thinks"

Core: The "Portfolio Management" Swarm

The Specialized Agents

Portfolio Tracker

Consolidates all bank and brokerage accounts into one unified dashboard. Connects via APIs to pull real-time positions, transactions, and valuations.

Allocation Optimizer

Suggests optimal asset mixes based on your goals, risk tolerance, and market conditions. Uses modern portfolio theory + AI learning.

Rebalancing Agent



Dashboard Preview

Portfolio Dashboard

Total Value: \$8.4M  +12.3% YTD

Asset Allocation

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

Risk Metrics

Portfolio Beta:	0.85
Sharpe Ratio:	1.42
Max Drawdown (1Y):	-8.2%
Value at Risk (95%):	-\$124K



ALERT: Tech sector 12%

Our Edge: The "Tax Alpha" Agent

💡 What Traditional Robos Can't Do

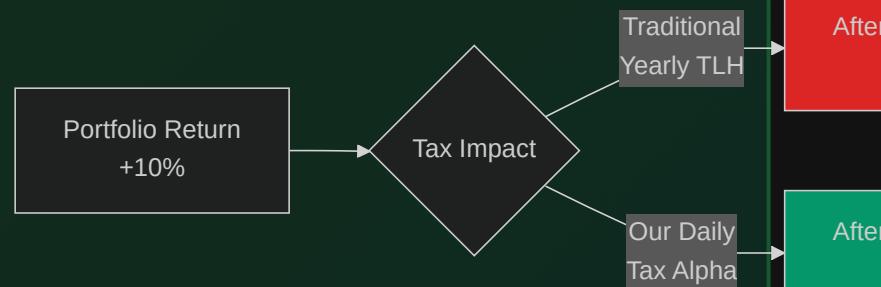
The Problem with Others

- Wealthfront/Betterment: Monthly TLH
- Most RIAs: Yearly TLH
- Miss 80% of opportunities
- No gain optimization strategy
- Estate planning disconnected

Our Approach: Daily Tax-Loss Harvesting

- Scans portfolios **every market day**
- Identifies loss positions
- Executes wash-sale-aware trades
- Maintains equivalent exposure
- Proven to yield **2-4x more savings**

📈 The Impact



+1.8%

Additional annual return from Tax Alpha

Our "Unfair Advantage": The "Alternative Asset" Agent

🔓 Unlocking Private Markets

The Industry Problem

- 80% of family office data is trapped in PDFs
- 100-page private placement memos
- Complex legal documents
- Unstructured sustainability reports
- Capital call notices buried in email

Our AI Solution

- Reads and synthesizes documents
- Extracts key investment data
- Generates standardized 1-page memos
- Tracks performance across funds
- Monitors capital calls & distributions



AI-Generated Deal Memo

Investment Memo: Acme Private Credit Fund IV

Generated by AI • Confidence: 92%

Fund Overview

Strategy: Direct Lending (Senior Secured)
Target IRR: 12-14%
Term: 7 years (+ 2 year ext)
Min Investment: \$250,000
GP Commitment: \$50M (5%)

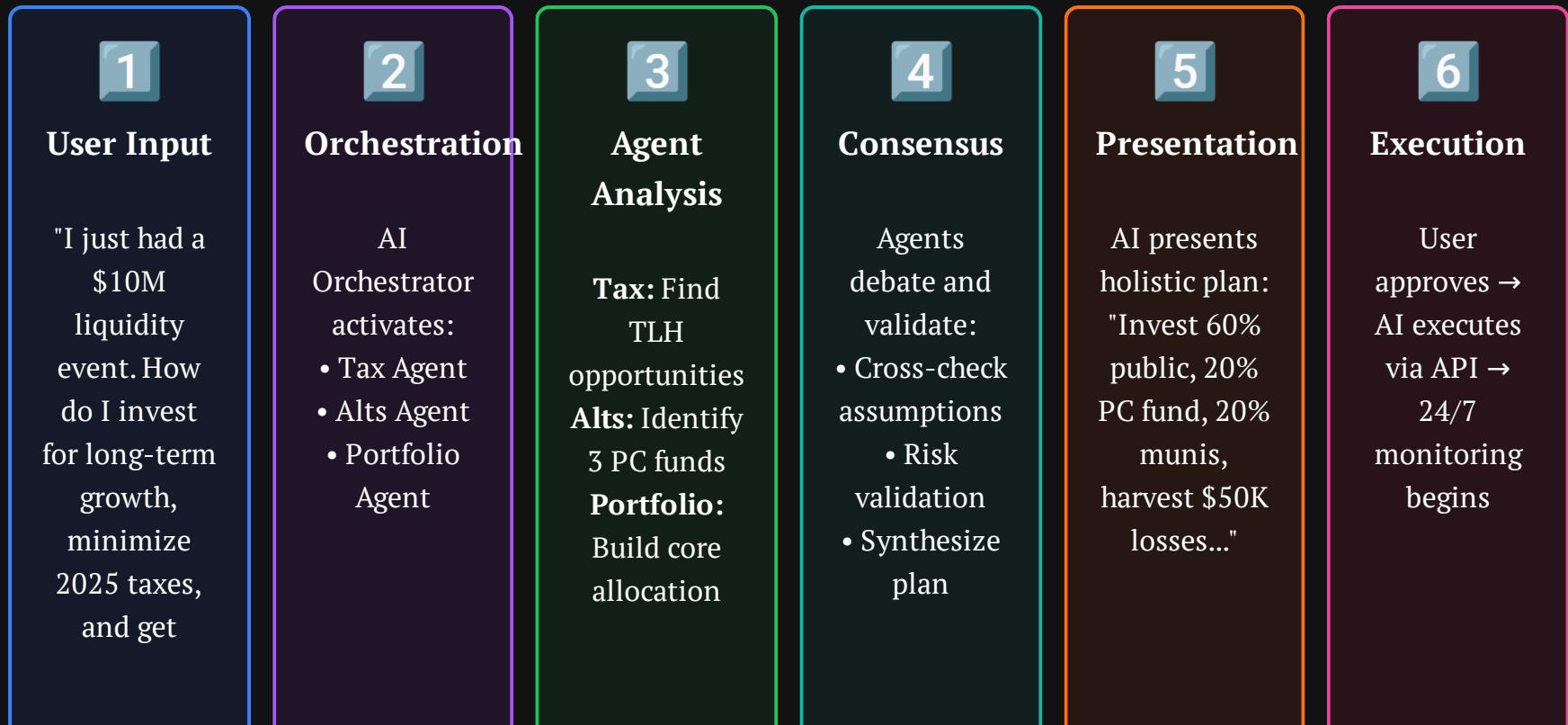
Key Terms

Management Fee: 1.5%
Performance Fee: 20% (8% hurdle)
Distributions: Quarterly
Liquidity: None (closed-end)

AI Risk Assessment

Agentic Workflow: From Query to Portfolio

Example: HNW Liquidity Event



Roadmap: The AI Equity Agent

Solving "Concentrated Stock"

The Massive HNW Pain Point

- Executives with \$5M+ in company stock
- Founders post-IPO lockup
- Inherited concentrated positions
- Fear of "market timing" mistake
- Tax implications paralyze decisions

Our AI Equity Agent

Fundamental Agent

Analyzes balance sheets, cash flows, competitive moats, management quality

Use Case Example

Query:

"Analyze my \$5M position in AAPL.
Recommend a tax-efficient diversification
plan and income generation strategy."

AI Response:

Stock Analysis: AAPL

Current Price: \$182.50

Your Position: 27,397 shares (\$5M)

Cost Basis: \$95/share

Unrealized Gain: \$2.4M (92% gain)

Fundamental Score: 8.5/10 (Strong)

Technical Score: 7.2/10 (Bullish)

Sentiment Score: 8.1/10 (Positive)

Recommendation

 PHASED DIVERSIFICATION

Our Tech Stack & API-First Design

⚙️ Production-Grade Stack

Frontend

- React 18 + TypeScript
- Tailwind CSS + Shadcn UI
- Recharts for data viz
- Mobile-first responsive
- Dark mode optimized

Backend & AI

- Node.js + Express.js
- FastAPI for ML services
- LangGraph agent orchestration
- Multi-LLM integration (GPT-4, Claude, Gemini)
- WebSockets for real-time

🔗 Built for Integration

Interactive Brokers

Alpaca Markets

TD Ameri

We Are Not a Brokerage

- Pure-play AI intelligence layer
- Plug into existing infrastructure

User Journeys

HNW Personas & Real Solutions

User Journey 1: "Jed, the Active Investor"

The Persona

Jed, 42, Tech Executive

- \$8M liquid net worth
- \$5M in company stock (concentrated)
- "DIY spirit" but lacks time
- Wants alternatives exposure
- Interested in options strategies
- Frustrated with generic advice

Pain Point: "I know what I want, but I need help executing it properly"

The Solution

AI Analyzes Concentrated Stock

- Fundamental + technical analysis
- Recommends covered call strategy
- Projects \$150K annual income
- Shows downside protection

AI Scouts Private Equity

- Scans 200+ PE funds
- Filters to Jed's criteria (tech focus)

The Outcome

After 12 Months

Income Generated: \$142K

From covered calls on AAPL position

Diversification: 35%

Reduced concentration from 62% to 40%

PE Allocation: \$1.5M

Committed to 2 top-tier funds

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

The Persona

Chris, 35, Inherited Wealth

- \$12M across fragmented accounts
- 4 banks, 2 trusts, 3 RE properties
- "Felt high-risk" with previous advisor
- Overwhelmed by complexity
- Zero visibility into total picture
- Needs trusted, holistic guidance

The Solution

AI Portfolio Tracker Consolidates

- Connects to all 4 banks via API
- Pulls trust statements (uploaded PDFs)
- Integrates 3 RE appraisals
- **First-ever unified view:** **\$12.4M**

AI Risk Manager Discovers Issue

The Outcome

After 6 Months

Consolidated View: 100%
All accounts in one dashboard

Risk Reduced: -42%
Portfolio volatility decreased significantly

Goals Aligned: 
Legacy plan now tied to investments

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

The Persona

Sal, 48, Entrepreneur

- \$6M liquid + \$15M business equity
- Hands-on investor
- High income (37% tax bracket)
- Pays \$200K+ in taxes yearly
- "Don't always have enough time"
- Wants tax-efficient strategies

Pain Point: "I'm getting crushed by taxes. My CPA just

The Solution

AI Tax Alpha Agent: Daily Monitoring

- Scans portfolio every trading day
- Tracks short-term vs long-term gains
- Monitors wash sale windows
- Identifies loss positions

Proactive Alert (Dec 10th)



TAX-LOSS HARVESTING ALERT

Opportunity Detected:

The Outcome

Year-End Results

Tax Savings: \$118K

From 24 automated TLH events

Effective Tax Rate: 28%

Reduced from 37% through smart offsetting

Portfolio Impact: +0.2%

Negligible tracking error from replacements

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
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**Bottom-Left
(Commoditized):**
Wealthfront, Betterment –
Race to zero fees

Bottom-Right (Legacy):
Addepar, Black Diamond –
Reporting tools, not AI

Top-Right (Validation):
Arta Finance – Proves the
model works

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

Why We Win: Our "Agentic" Moat

Deep HNW Specialization

Not Generic Robo-Advice

- Tax Alpha Agent (2-3% annual savings)
- Alternative Asset Agent (access to 15% of portfolio)
- Concentrated stock solutions
- Multi-generational planning

The Value Proof

Validated Model

Arta Finance Proves It Works

- Founded by ex-Googlers
- Raised \$90M+ from top VCs
- Uses similar agentic architecture
- Targets same HNW segment
- \$250K minimum (we're \$500K+)

Lessons Learned

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

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

Total Addressable Market (TAM)

- US HNW population: **7.9M** (\$1M+ liquid)
- EMILLI segment: **\$107T** in wealth
- Traditional advisor fees: **1-2%** = \$1-2T annual spend

Serviceable Addressable Market (SAM)

- Tech-savvy HNWIs: ~**2M** in US
- Average portfolio: **\$1-3M**
- Our target fee: **0.50%**
- **Market size: \$10-30B annual revenue potential**

Serviceable Obtainable Market (SOM)

- Year 3 target: **0.1% market share**



Growth Drivers

Demographic Tailwinds

- \$124T wealth transfer underway
- 562K new millionaires/year in US
- Gen X inheriting \$1.4T/year (peak)

Behavioral Shifts

- 46% planning to switch advisors
- 72% say stocks/bonds insufficient
- Demand for digital + alternatives

Technology Adoption

- 41% of Millennials use robo-advisors
- AI acceptance accelerating
- Mobile-first expectations

The Team & Ask

Built by Experts, Ready to Scale

Our Team



Leadership

[Founder, CEO]

- 10+ years in wealth management
- Ex-[Top RIA / Family Office]
- Built and exited fintech startup
- Deep industry relationships

[Co-Founder, CTO]



Core Team

Engineering (8)

- 3 Full-stack engineers
- 2 AI/ML specialists
- 2 Data engineers
- 1 DevOps/Security

Product & Design (3)

- 1 Product manager
- 2 UI/UX designers (ex-FAANG)

Operations (2)



Advisory Board

Financial Services

- [Former SEC Official]
- [Ex-RIA Firm Partner, \$5B AUM]
- [Family Office Executive, \$2B]

Technology

- [AI Researcher, Stanford]
- [Fintech Entrepreneur, 2 exits]
- [Cloud Architect, ex-AWS]

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

Launch AI Tax Agent & AI Equity Agent

30% – API & Integration

Production-grade IBKR & Alpaca integrations

20% – HNW User Acquisition

Targeted marketing to tech professionals & HNWIs

10% – Operations & Compliance

Legal, regulatory, SEC registration

Financial Projections



3-Year Growth Plan

Metric	Year 1	Year 2	Year 3
Users	200	800	2,000
Avg Portfolio	\$1.0M	\$1.2M	\$1.25M
AUM	\$200M	\$960M	\$2.5B
Avg Fee	0.50%	0.50%	0.50%
Revenue	\$1.0M	\$4.8M	\$12.5M
Gross Margin	70%	78%	82%
EBITDA	-\$1.2M	+\$0.8M	+\$4.5M



Growth Assumptions

Acquisition Strategy

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

Retention Rate

- Target: 95% annually
- Industry avg (robo): 85%
- Our edge: Higher value services
- Switching cost: High (tax continuity)

AUM Growth

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: Detailed Agentic Architecture

Appendix B: Tax-Loss Harvesting Opportunity



The Data: Why Daily Matters

Traditional Approach (Annual TLH)

- Scanned once per year (December)
- Captures ~30% of loss opportunities
- Average savings: \$50K on \$10M portfolio
- 0.50% effective alpha

Our Approach (Daily TLH)

- Scanned every trading day (252x/year)
- Captures ~75% of loss opportunities
- Average savings: \$150K on \$10M portfolio
- 1.50% effective alpha

The Math



Real Example

Client Portfolio (Dec 10, 2024)

Position A: -\$45K unrealized loss
Position B: -\$28K unrealized loss
Short-term gains YTD: \$180K

AI Recommendation:

Sell Position A → Harvest \$45K loss
Buy Similar Fund C (no wash sale)

Tax Impact:

- Offset \$45K of \$180K ST gains
- Tax saved: \$16,650 (37% bracket)
- Portfolio exposure: Unchanged
- Goal impact: <0.5%

[Execute Now]

Execution

Appendix C: US Brokerage API Partners

Interactive Brokers

Why IBKR

- Industry-leading API (TWS API)
- Global market access (135 countries)
- HNW client base (\$100K+ accounts)
- Competitive pricing
- Full asset class support

Integration Features

- Real-time portfolio sync
- Order execution (all types)
- Historical data access
- Account aggregation
- Multi-currency support

Alpaca Markets

Why Alpaca

- Modern, developer-first API
- Commission-free trading
- Easy integration (REST + WebSocket)
- Full US stock market access
- Fractional shares support

Integration Features

- Live portfolio streaming
- Instant order execution
- Paper trading for testing
- OAuth authentication
- Webhook notifications

Appendix D: Security & Compliance

Data Security

Encryption

- AES-256 at rest
- TLS 1.3 in transit
- End-to-end for PII
- Hardware Security Module (HSM)

Access Controls

- Role-based (RBAC)
- Multi-factor auth (MFA)
- Biometric on mobile
- Session timeout (15 min)

Infrastructure

Regulatory Compliance

US Registration

- SEC RIA (Q1 2025)
- Form ADV filing
- FINRA coordination
- State registrations (as needed)

GIFT City (India)

- IFSCA IA license
- Cross-border approval
- Serve US + global HNIs
- Tax-efficient structure

Operational

Client Protection

Custody

- We never hold assets
- Broker-dealer custody
- SIPC insured (\$500K)
- Excess SIPC via Lloyd's

Privacy

- GDPR compliant
- CCPA compliant
- Data minimization
- Right to erasure

Audit Trail