



The AI-Powered Digital Family Office

Institutional-Grade Wealth Management
For the Next Generation

Agentic AI • Tax Alpha • Alternative Access

November 2025

The New Market Opportunity

US High-Net-Worth Wealth in Motion

The \$107T "Stranded" Wealth Opportunity

39%

of world's millionaires
are in the US

7.9M

Everyday Millionaires
(\$1-5M liquid)

\$107T

Total Wealth in this
underserved 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**
Millennials: **\$8B/yr**



The New Generation

Active Management

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

Behavioral Shifts



15% in alts (vs 9% in 2018)



72% say stocks/bonds insufficient



Mobile-first, API-enabled

Old: Quarterly advisor

New: AI-powered, real-time

HNW Relationships are Broken

46% of HNW Investors Planning to Switch Advisors

45%

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 This Matters

Once-in-a-generation window to capture share from incumbents

Source: PwC HNW Investor Survey, 2022

Why They Are Switching: The HNW "Guidance Gap"



Digital

✓ Want

24/7 Real-time Dashboards

✗ Get

Quarterly PDFs



Products

✓ Want

Access to PE, Credit, RE

✗ Get

Stocks & Bonds Only



Needs

✓ Want

Proactive Tax & Legacy
Planning

✗ Get

Basic Asset Allocation

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 Advisor Shortage Makes It Worse



The Looming Crisis

100,000

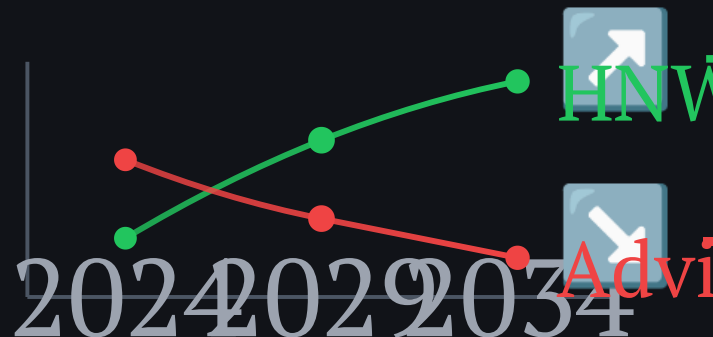
Advisor shortage by 2034

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

Public Eq \$7.2M 58%

Private Eq \$2.5M 20%

Real Est \$1.8M 15%

Cash/Fixed \$0.9M 7%



Goals on Track



Tax Alert



New PE Opp

Premium UX

- Dark mode • Real-time
- Mobile-first • Secure

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

Advisory & Execution Engine



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

AI Investment Committee



Multi-agent swarm • Live consensus workflow

100%

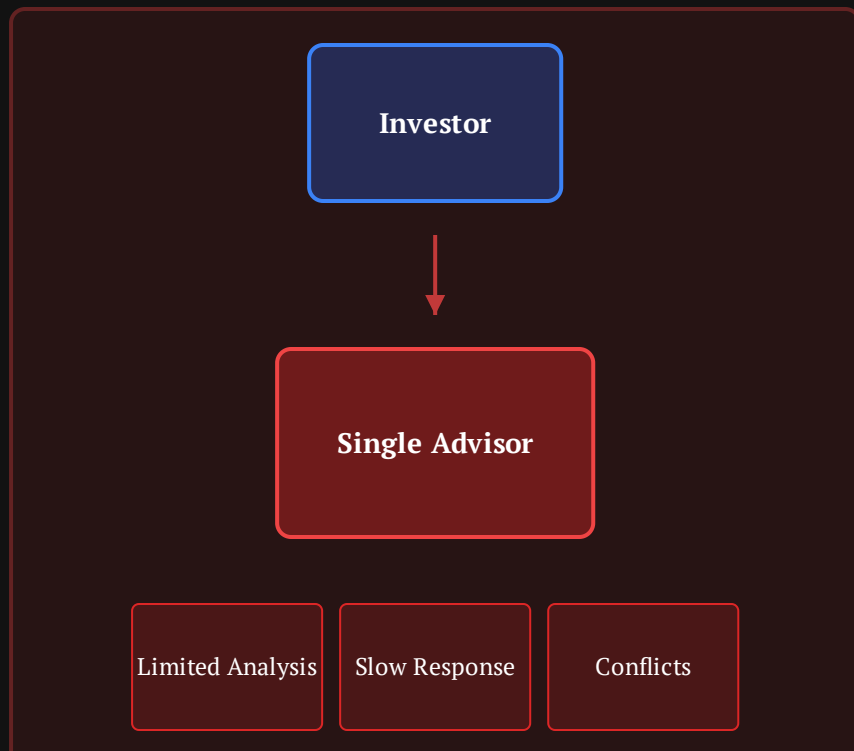
Operational Today

All core systems live and validated with real portfolio data

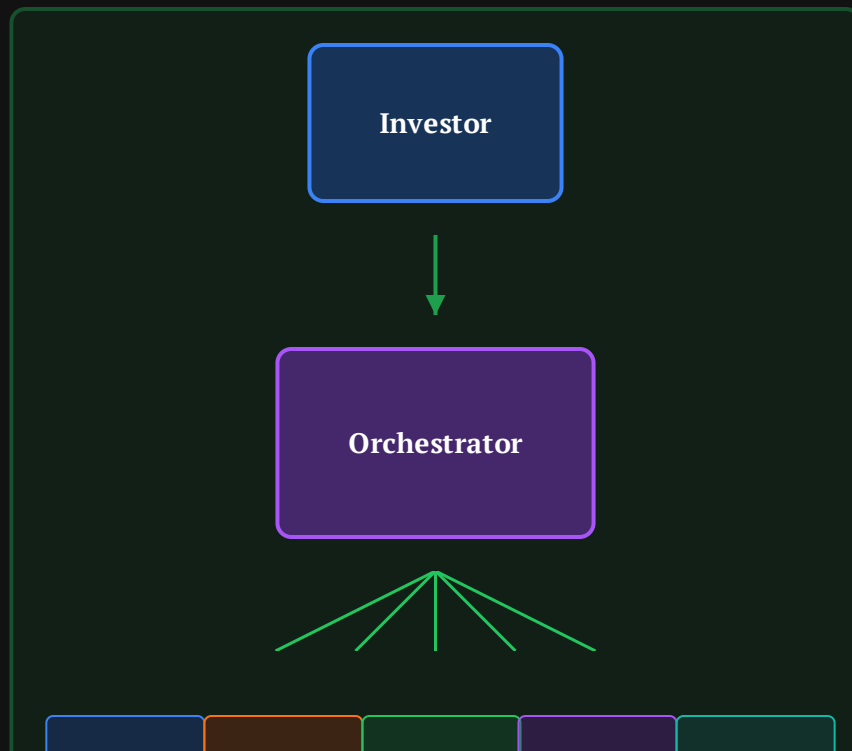
Now scaling to US market

Your Personal AI Investment Committee

✗ The Old Model



✓ Our Model



Our HNW Moat: The Specialized "Alpha" Agents

Solving the Three Highest-Friction Problems Traditional Advisors Cannot Scale



Tax Alpha Agent

Problem: HNWI's lose millions to inefficient tax mgmt. Advisors harvest quarterly at best.

Solution: Daily tax-loss harvesting



Alt Assets Agent

Problem: HNWI's 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

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><div></div><div></div><div></div><div></div><div></div></div>
Intl Stock	\$1.4M	17%	<div><div></div><div></div><div></div><div></div></div>
Bonds	\$1.6M	19%	<div><div></div><div></div><div></div><div></div><div></div></div>
Alts	\$1.4M	17%	<div><div></div><div></div><div></div><div></div></div>
Cash	\$0.8M	9%	<div><div></div><div></div><div></div></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

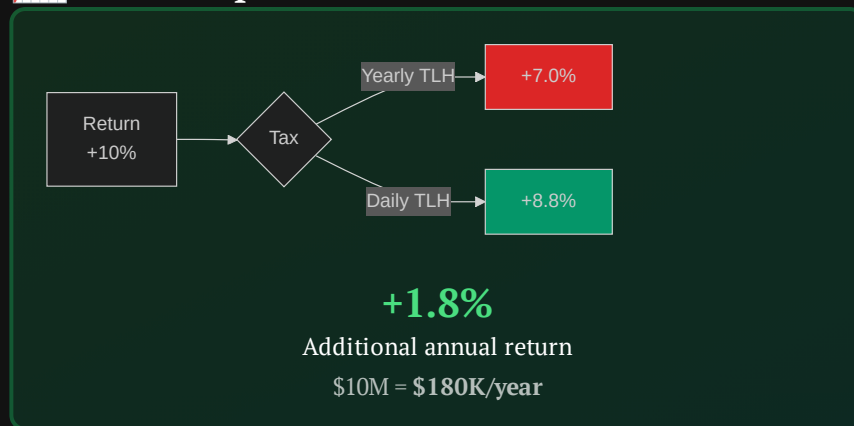
- Scans **every market day**
- Wash-sale-aware trades
- **2-4x more savings**

Smart Offsetting

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



The Impact



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

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

1

User Input

"\$10M event. Invest for growth, minimize taxes, get private credit"

2

Orchestration

Activates: Tax, Alts, Portfolio

3

Analysis

Tax: TLH
Alts: 3 PC funds
Portfolio: Core

4

Consensus

Debate & validate
Synthesize plan

5

Presentation

"60% public, 20% PC, 20% munis, harvest \$50K"

6

Execution

Approve → Execute → Monitor

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

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)

Our Tech Stack & API-First Design

⚙️ Production Stack

Frontend

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

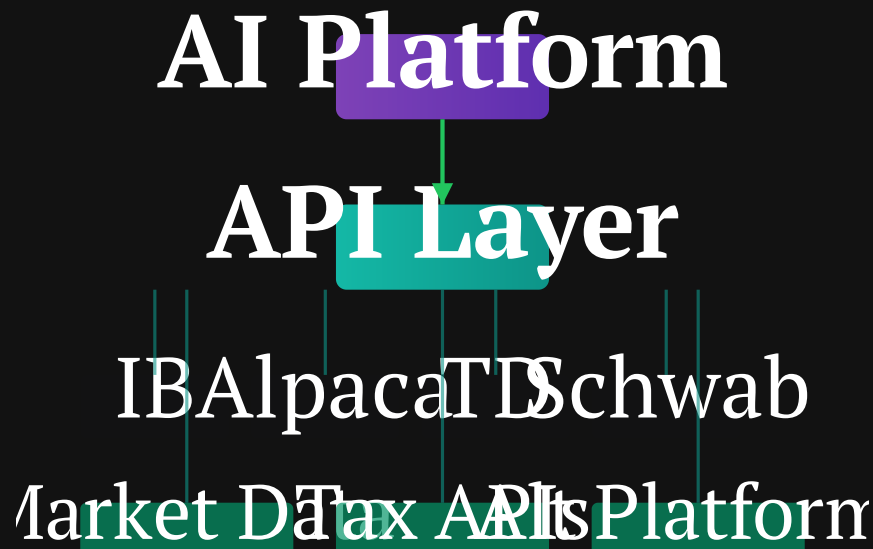
Backend & AI

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

Data & Infra

- PostgreSQL (dual DBs)

🔗 Built for Integration API-First Design



US Market Ready: Built for Interactive Brokers & Alpaca integration.

User Journeys

HNW Personas & Real Solutions

User Journey 1: "Jed, the Active Investor"



Pain

Jed, 42, Tech Executive

\$5M

in company stock

Need help executing properly — stuck with generic advice



AI Solution

Equity Agent: Analyzes stock, recommends covered call strategy

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

Execution: One-click approval via IBKR



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"

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



Pain

Chris, 35, Inherited Wealth

\$12M

fragmented across:

- 4 banks • 2 trusts • 3 real estate holdings

Scattered and risky — no single view



AI Solution

Portfolio Agent: Consolidates all accounts into unified dashboard

Risk Manager: Flags 62% bond duration risk

Rebalancer: Restructures 12yr → 5yr + TIPS



Outcome

After 6 Months:

100%

Fully consolidated

-42%

Risk reduction



Goals aligned

"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

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 | \$107T 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



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



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

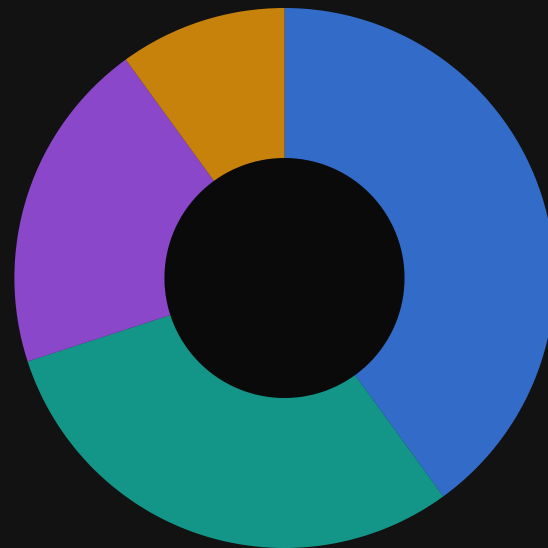
40% — Product & Engineering


30% — API & Integration


20% — HNW Acquisition

10% — Operations

Use of Funds



 Product & Engineering
40%

 API & Integration
30%

Financial Projections

3-Year Growth Plan

Metric	Y1	Y2	Y3
Users	200	800	2000
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

Unit Economics

CAC: \$3,500 (blended)
LTV: \$62,500 (10-year)
LTV/CAC: 17.8:1

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

Contact

Thank You



Get in Touch

Email: info@vora-ventures.com

Web: [Platform Demo]

LinkedIn: [Connect]



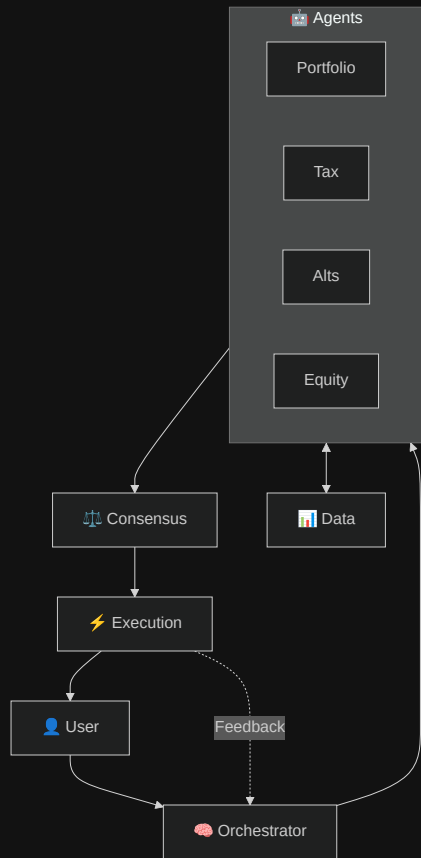
Schedule Demo

- 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