

# 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**



## 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.**

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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

## AI Investment Committee



Multi-agent swarm • Live consensus workflow

## Advisory & Execution Engine



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

**100%**

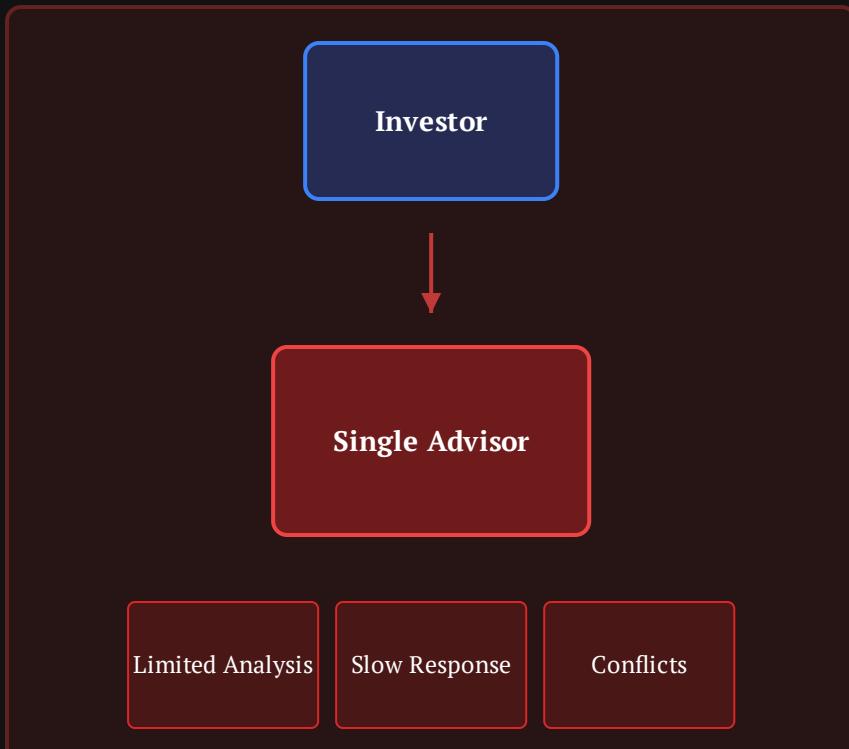
## Operational Today

All core systems live and validated with real portfolio data

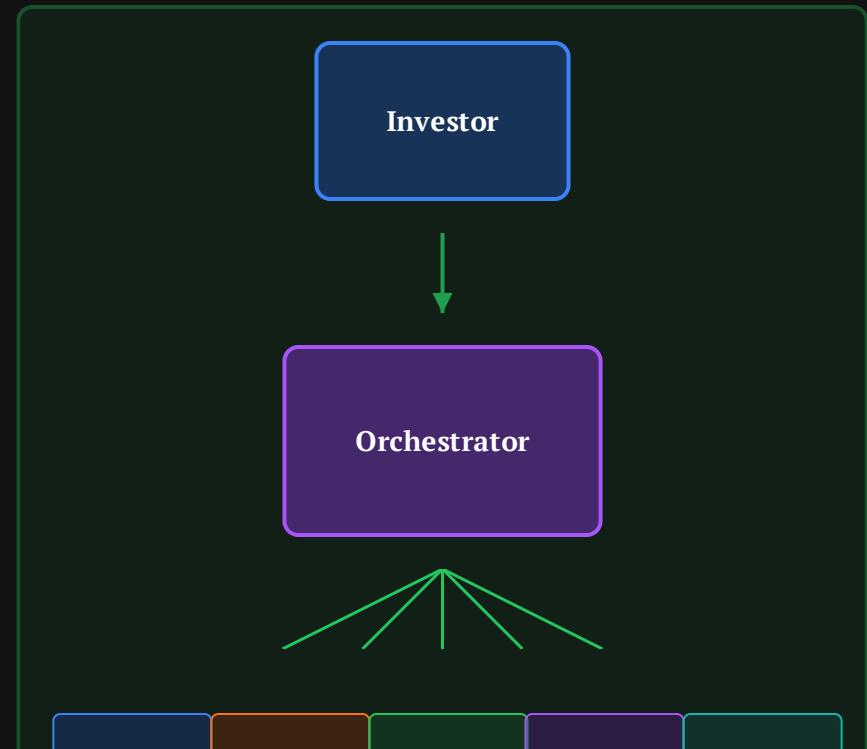
Now scaling to US market

# Your Personal AI Investment Committee

✗ The Old Model



✓ Our Model



# 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

# 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%; background-color: #ccc;"></div>
Intl Stock	\$1.4M	17%	<div style="width: 17%; background-color: #ccc;"></div>
Bonds	\$1.6M	19%	<div style="width: 19%; background-color: #ccc;"></div>
Alts	\$1.4M	17%	<div style="width: 17%; background-color: #ccc;"></div>
Cash	\$0.8M	9%	<div style="width: 9%; background-color: #ccc;"></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

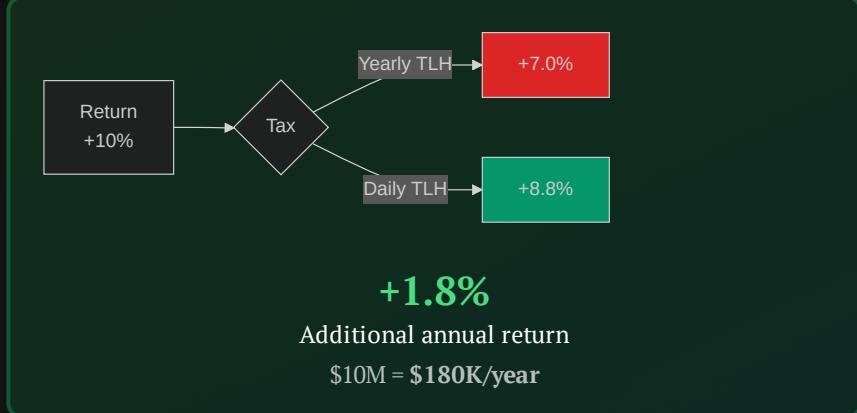
### Our Daily TLH

- 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



**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)

Keen: 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



# 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 | \$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



## 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

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

# Use of Funds

## Capital Allocation

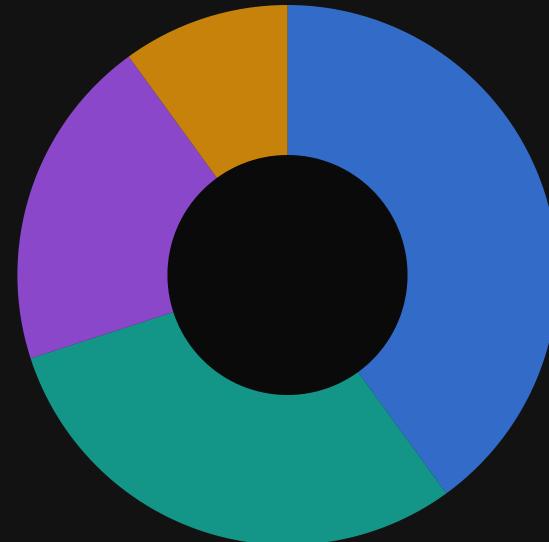
40% – Product & Engineering

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



## 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



## 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]



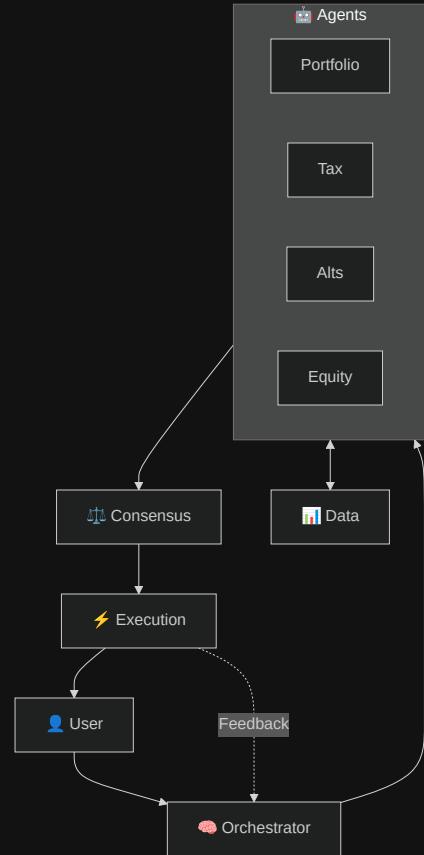
### Schedule Demo

- 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