

The background features a complex, abstract arrangement of 3D cubes in various shades of blue and teal. These cubes are interconnected by thin, glowing teal lines that form a network-like structure. The overall aesthetic is futuristic and digital, with a focus on geometric shapes and light effects.

# 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**

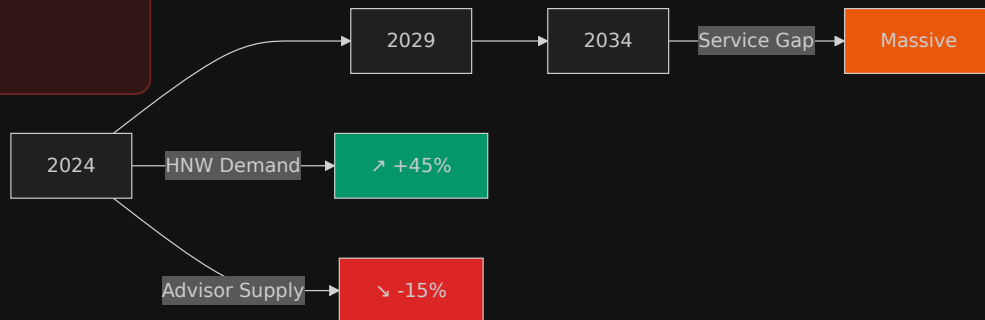
Advisor shortage by 2034

### Why

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

### What This Means

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



**Gap is**  
**Guarante**  
Industry ca  
hire its way

**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 (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

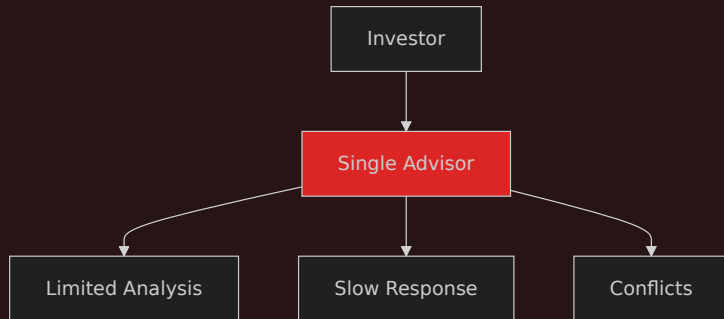
All core systems live and validated with real  
portfolio data

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Now scaling to US market

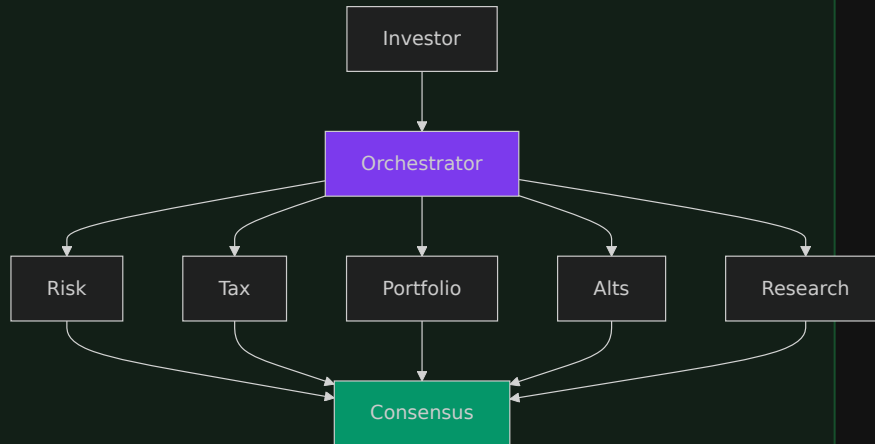
# Your Personal AI Investment Committee

## □ The Old Model



**Bottleneck** One person, business hours, commission-driven

## □ Our Model



**The Swarm** Collective intelligence, 24/7, infinitely scalable



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:** 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

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

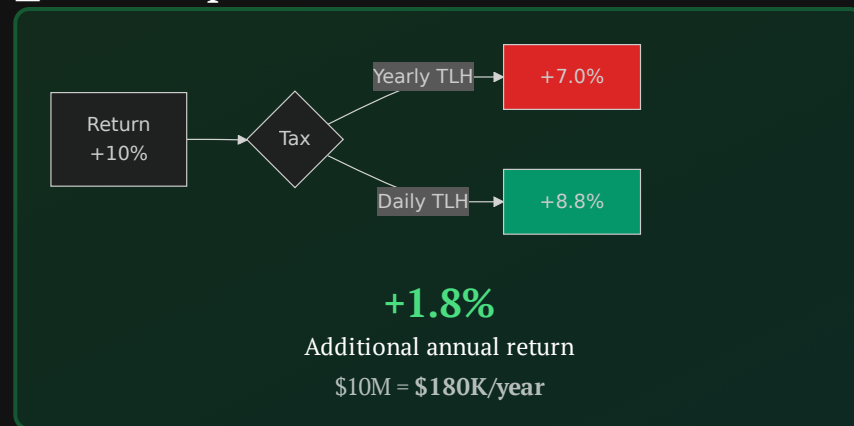
### Our Daily TLH

- 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

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

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

#### 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

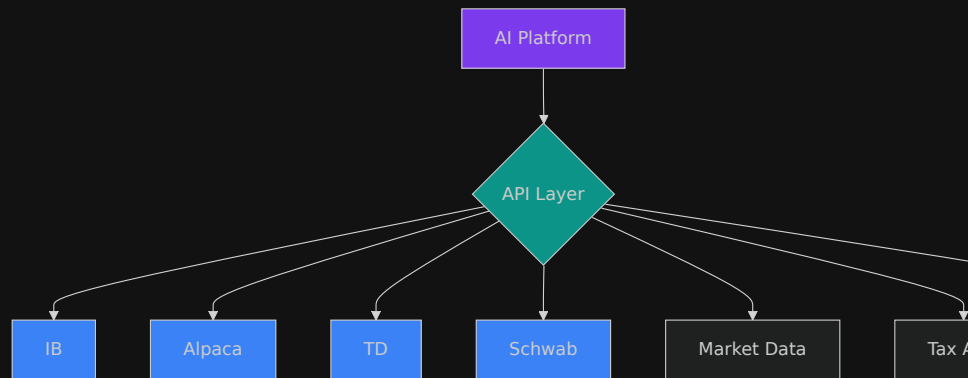
### Backend & AI

- 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

```
Error: Lexical error on line 3. Unrecognized text.
```

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

**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
- HNWI's 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 | \$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

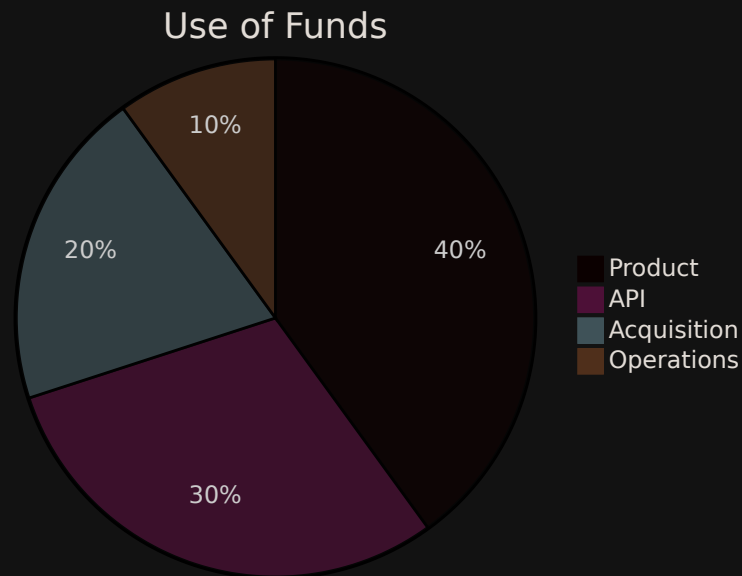
## □ Capital Allocation

40% — Product & Engineering

30% — API & Integration

20% — HNW Acquisition

10% — Operations



## 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

## 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

### Path to Profitability

# Contact

## Thank You

### □ Get in Touch

**Email:** [info@vora-ventures.com](mailto:info@vora-ventures.com)

**Web:** [Platform Demo]

**LinkedIn:** [Connect]

### □ Schedule Demo

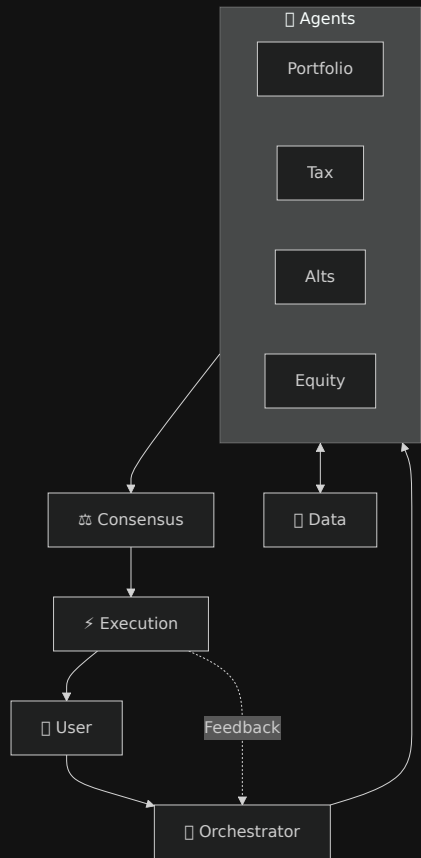
- Live platform walkthrough
- Investment discussion
- Beta access (HNIs)

# 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