Velira.

Investor deck - Investors & strategic partners

The operating system for complex wealth.

Velira turns a founder's whole financial life into one honest number and the exact move their plan calls for that day - grounded in survival math, read-only by design. Anyone can track money; Velira tells you what to do with it.

THE PROBLEM

Complex wealth has no home.

A fast-growing class of people - founders and operators mid- or post-liquidity-event - hold earnouts, escrows, private stakes, notes, real estate, and business equity alongside ordinary accounts. The tools they reach for are built around a bank and a brokerage and go blank on exactly the assets that matter most. The result: real money, no honest picture, and no daily plan for it.

$100/yr trackers show charts. $20k/yr advisors take weeks. Neither tells you the move today.

WHY NOW

The window is open.

A liquidity-event wave

Company sales, secondaries, IPOs, and large vesting events are minting complex-wealth individuals faster than the incumbents can serve them.

Incumbents are structurally stuck

Trackers and advisor dashboards are anchored to a bank and brokerage. Serving private and contingent wealth means rebuilding their core. They won't pivot.

Grounded AI is finally trustworthy

Explainable, decline-capable AI makes real decision-support possible - but only on a true system of record with an audit trail, not a generic chat. That is Velira's wedge.

Our thesis: an 18-24 month window

Incumbents have the users but not the architecture; AI-native newcomers have speed but not the compliance footing or the product depth. Velira holds both today - and that advantage is perishable. This raise is sized to press the window while it exists.

THE PRODUCT

Live software, not a slide.

Velira spans the founder's full balance sheet across 20+ capabilities: complete net worth (booked vs. contingent), planning & survival math, tax with CPA-ready export, insurance that recommends, and Ask Velira - a conversational layer (text or voice) grounded in the member's live numbers that explains the why and tells you no.

An architecture incumbents can't copy.

Two ledgers, never blended

Confirmed net worth (the honest floor) vs. Structural (graded contingents). You plan against Confirmed; upside can never inflate the risk budget.

Built for complex wealth

Earnouts, private stakes, notes, real estate, crypto - exactly where Mint, Monarch, and Empower go blank.

Auditable "Why" trace

Every recommendation shows its inputs, engine version, and the rules that fired. Append-only - a moat a chat can't match.

Read-only, never-executes

Velira tells you the move; it can never touch a dollar. A structural trust guarantee.

A large, underserved wedge.

$16.0B

TAM - 8M HNW households

$2.4B

SAM - 15% with complex wealth

$36.0M

SOM (Y5) - ~18,000 members

Derived from stated assumptions (households x ARPU), not researched market data.

BUSINESS MODEL

Premium price, software margins.

$2,000/yr

Velira OS - annual only, plus a required $1,000 one-time white-glove onboarding ($3,000 year one)

~88%

Gross margin (target)

11:1

LTV : CAC - ~3.4mo payback (LTV $5,280 vs CAC $500)

Velira OS - $2,000/yr

Pure software - the full Velira app, instant self-serve; plus a required one-time $1,000 white-glove onboarding ($3,000 in year one).

Velira Wealth - $3,500/yr

Everything in Velira OS plus a dedicated fiduciary CFP; white-glove onboarding included.

Velira Tax - $6,000/yr

Everything in Velira Wealth plus a dedicated CPA - year-round personal tax planning + 1040 prep & filing (personal only); white-glove onboarding included.

Velira Estate - $9,500/yr

Everything in Velira Tax plus a dedicated Estate Planner; white-glove onboarding included.

Annual billing only - no free tier, no trial, no monthly plans, and no AUM fee at any tier. Stripe is our payment processor; Velira is the merchant of record. Velira is decision-support software today. The human-advisor tiers (a dedicated fiduciary CFP, CPA, or Estate Planner) are consultation-led and launch behind SEC investment-adviser registration, which Velira is pursuing with counsel - registration is not yet effective.

Illustrative - assumptions stated.

TRACTION

A live product with momentum.

- Y Live product in private beta - 20+ member capabilities already shipped
- Y Proven on the founder's own seven-figure exit before opening up
- Y Ask Velira: a conversational layer, by text or voice, grounded in the member's live numbers - it explains the why and tells you no
- Y Acquisition machinery built-in: tools-led calculators, an AI concierge, and liquidity-event lead detection
- Y Four-tier annual pricing published, with live self-serve checkout infrastructure (Stripe as our payment processor) gated behind counsel sign-off

Pre-revenue private beta - metrics added once billing is on; never fabricated.

GO-TO-MARKET

Distribution built into the product.

Tools-led top of funnel

Free, SEO-friendly calculators (RSU/earnout tax, concentration, safe-withdrawal, estate) capture email and nurture to paid - low blended CAC.

Liquidity-event targeting

Automated detection of founders from public M&A / IPO filings - reaching people exactly when complex wealth lands.

Owned funnel + AI concierge

A grounded sales concierge, an attributed lead CRM, and referral/commission tracking - all already in the product.

COMPETITION

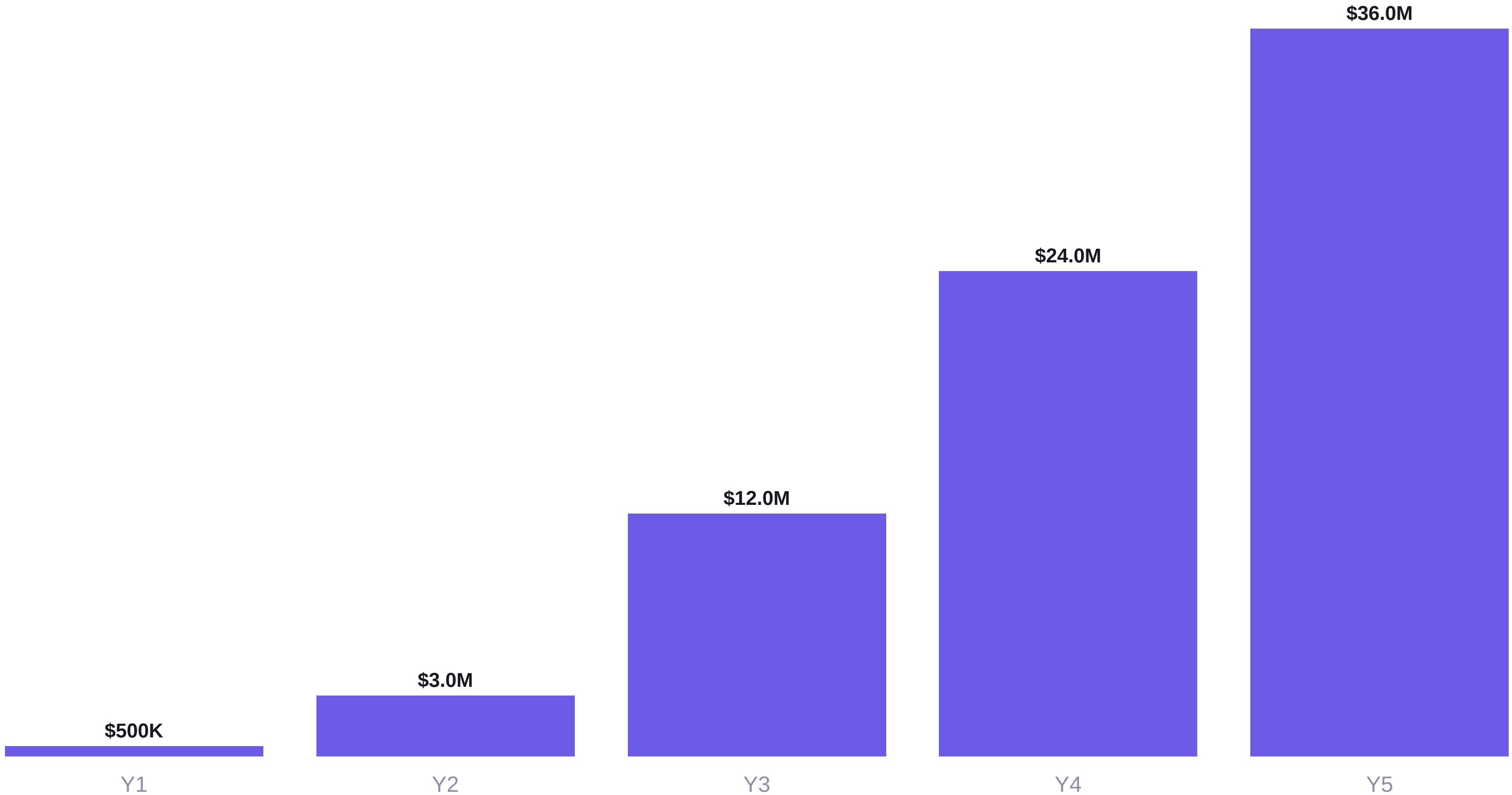
Only Velira does all four.

	Price	Complex	Move	Auditable	Read-only
Trackers (Mint/Monarch)	~$100/yr	x	x	x	Y
Human advisor	$2-20k/yr	Y	Y	x	x
ChatGPT	~$240/yr	x	Y	x	Y
Velira	$2,000/yr*	Y	Y	Y	Y

** Velira OS: $2,000/yr (annual only) plus a required one-time $1,000 white-glove onboarding - $3,000 in year one. Human-advisor tiers from $3,500/yr.*

PROJECTIONS

The shape of the model.



Members: Y1 250 - Y2 1,500 - Y3 6,000 - Y4 12,000 - Y5 18,000. Illustrative scenario, not a forecast.

Built by the customer.

"I sold my company and suddenly had earnouts, escrows, private stakes, land, notes - and seven apps that each saw a sliver. So I built the thing I needed: one honest number, a real plan, and a coach that tells me no on red days. Velira ran my own seven-figure exit before it ran anyone else's."

- Andy, founder of Velira

A technical operator who lived the problem, built the product, and ran it on his own post-exit finances before opening it up - the reason Velira obsesses over the assets and decisions other tools ignore.

THE ASK

$1.0M to reach the next inflection.

$1.0M	Post-money SAFE	~$8.0M
Raise (seed)	Instrument	Cap (illustrative)

Use of funds:

40% Growth & member acquisition
20% Human advisory bench (CFP - CPA - estate)
15% AI-native product build - compute, models & data
15% Compliance, legal & security
10% Founder ops & contingency

Drafted from the model; founder finalizes with counsel.

Become the system of record for complex wealth.

Start with founders post-liquidity-event; expand to every high-income household the incumbents can't serve. The honest number, the daily move, and the audit trail - for everyone whose financial life outgrew a budgeting app.

Invest or partner -> velirafinance.com/investors

DISCLOSURES

Important disclosures

This page shares information about Velira and invites a conversation with prospective investors and partners. It is not an offer to sell, or a solicitation of an offer to buy, any security. No terms are offered here.

Forward-looking statements and figures are illustrative estimates with stated assumptions - not forecasts, guarantees, or final terms. Pending review by Velira's legal counsel before any public offering. Nothing herein is investment, legal, or tax advice.