



CLEARHOLDINGS EXECUTIVE SUMMARY - 3-YEAR REVENUE PROJECTIONS (SWAG MODEL)

These projections are valid if funding is completed in 2025.

“Invest in the digital civilization foundation. We don’t disrupt the old system ... we replace it.”

Summary View

ClearHoldings expects **multi-channel revenue growth beginning in 2026** driven by:

1. Identity infrastructure adoption
2. Real estate tokenization
3. Gold-backed payment volume
4. Hardware, telecom and device revenue
5. Exchange fees
6. Licensing / sovereign system deployment
7. Subsidiary monetization and public markets positioning

This is a **stacked, compounding revenue architecture**.

Projection Framework

We use conservative adoption curves, with upside tied to:

- Utah Life Pilot scaling
- Arabian & Pacific Union deployments
- ClearExchange activation
- ClearCellular expansion
- ClearAI ecosystem launch
- ClearFinance payment issuance

Projected Revenue Breakdown (Illustrative Model)

Year 1 (2026) (based upon raising \$10M in equity in 2025)

Focus: Post-raise deployment, pilot monetization, institutional onboarding

Estimated Revenue Range: \$35–\$60M

Key Drivers:

- Identity deployments (Utah, Aotearoa, Mexico)
- Initial telecom + phone sales

- Property acquisition/settlement yields
- Gold-backed asset transaction fees
- Exchange activation fees

Year 2 (2027)

Focus: Exchange scaling, market penetration, recurring revenue flywheel

Estimated Revenue Range: \$120–\$200M

Key Drivers:

- ClearExchange + regional exchanges live
- Life AI + ClearAI subscriptions
- Telecom recurring service
- Real estate tokenization
- Sovereign deployments & licensing
- Banking + payment issuance fees

This represents **3–4x YoY revenue growth** driven by network effects.

Year 3 (2028)

Focus: Institutional market capture + public market readiness

Estimated Revenue Range: \$260–\$450M

Key Drivers:

- Full exchange markets (Real Estate + Equities + Commodities + Rewards Markets)
- Sovereign deployments (Pacific, Utah, KSA)
- Device penetration
- Government licensing & contracts

- Global merchant + identity transactions

At this point, ClearHoldings transitions toward:

- Public listing or sovereign listing
- Acquisition of remaining subsidiaries
- Launch of private market trading & dividends

Revenue Composition Model

Approximate mix by Year 3:

- Identity + governance systems: 18–22%
- Payments & reserve assets: 15–20%
- ClearExchange / trading markets: 25–35%
- Telecom + device revenue: 12–16%
- Property tokenization & REIT revenue: 12–15%
- AI / data vault subscriptions: 8–12%

Key Investor Narrative

Revenues enter *where governments and banks pay for digital infrastructure*, where:

- Individuals pay for private identity and AI
- Communities transact
- Institutions issue and trade assets on ClearExchange
- Telecom / hardware / gold rails generate cash flow

This is compounded by:

- Real estate asset growth
- Exchange network effects

- Tokenized reserve value

The raise in April accelerates this curve by bundling the subsidiaries under a unified capitalization structure - increasing revenue capture and market velocity.

Bottom Line

ClearHoldings is positioned to be:

- A **\$250M–\$450M revenue company within 36 months**,
- With a **billion-plus valuation range** on IPO trajectory,
- Backed by real assets, recurring revenue, and sovereign integrations.

Investors today are buying:

1. Platform + subsidiaries
2. Exchange upside
3. Public market preparation
4. Control of sovereign infrastructure revenue

This is a **multi-jurisdictional, asset-backed, decentralized operating system** with near-term revenue and long-term systemic dominance.