



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
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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
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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
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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%
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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.