



## INVESTOR SUMMARY - WHAT CLEARHOLDINGS INVESTORS ARE BUYING INTO

**This valuation is only valid if funding is completed in 2025.**

Invest in the digital civilization foundation.

*We don't disrupt the old system ... we replace it.*

## ClearHoldings Overview

ClearHoldings is the parent holding company of The Clear Companies and the Digital World ecosystem - a vertically integrated sovereign technology stack built for the age of decentralized identity, value, and governance.

At a **\$100 million pre-money valuation**, new investors acquire **10% of the core company** that owns the platform, the intellectual property, the operating subsidiaries, and the value created across its ecosystem.

ClearHoldings is not a typical tech bet - it is an operating system for civilization-level infrastructure with:

- ✓ A decentralized identity framework
- ✓ A private Web3 cloud & data ownership layer
- ✓ A sovereign payments and reserve banking system
- ✓ Smart contract–driven community governance
- ✓ Asset-tokenization capabilities for real property, equities, rewards, credit and commodities
- ✓ A new type of decentralized stock exchange for asset-backed securities

ClearHoldings is positioned as the **“holding company for the next financial and governance infrastructure.”**

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## Core Thesis

The world is shifting from centralized institutions to decentralized systems - identity, data, finance, governance, commerce, and value are moving into user-owned networks.

ClearHoldings is **the platform that powers this shift.**

Investors are buying proven technology already deployed in:

- Digital identity and reputation
- Gold-backed payments and stable assets
- Telecommunications and secure hardware
- Private community development

- Loyalty and rewards systems
- Governance and voting infrastructure
- Decentralized exchange technology

This is **not a future hypothesis** - it is already operational in Utah, Aotearoa, Mexico, the Kingdom of Hawai'i, private communities, and active commercial pilots.

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## What Investors Own

Ownership includes:

### 1. Core Blockchain & Smart Contract Platform

*Digital World Decentralized Blockchain*

- Identity, validation, asset issuance, clearing, settlement
- Replace Bitcoin/Ethereum functionality at institutional grade

### 2. ClearID / ClearLife Identity Stack

The sovereign ID + data vault + login system for individuals, businesses, communities and governments.

### 3. ClearPay & Digital Assets System

Asset-backed monetary rails (DGOLD, DBTC, DUSD, NATIVE, LIFE, CLEAR, REIT tokens, etc.)

### 4. ClearCellular

Secure phones, OS, hardware, carrier network and revenue on devices + services.

### 5. ClearExchange & Digital World Exchange

A decentralized market exchange for equities, real estate, gold, digital securities and reserves.

### 6. ClearProperties / Haven Ridge / Zermatt Acquisition Model

Tokenized real estate pipelines with recurring revenue.

## 7. **ClearSoftware / ClearAI / ClearCommunity**

The Web3 replacement for Apple Store, Facebook, Google Cloud and Microsoft ecosystem.

## 8. **ClearFinance**

Bank-enabling fintech, payments issuing, reserve modeling, sovereign funds.

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## **Why Now / Why This Team**

ClearHoldings is led by industry veterans with 30+ years of experience operating in decentralized infrastructure, banking systems, blockchain architecture, telecom manufacturing, sovereign identity, and jurisdictional integration.

The technology stack is **built, battle-tested, and now capitalizing.**

## **Value Creation Model**

Investors are buying:

1. **Platform Monetization** – identity fees, settlement fees, DEX volume, smart contract issuance, enterprise integration, and recurring service fees.
2. **Subsidiary Upside Participation** – ClearCellular, ClearFinance, ClearProperties, ClearEnergy, ClearHomes, ClearAI, etc.
3. **Asset Appreciation Engine** – tokenized reserves, data yields, Life Bonds, sovereign assets, gold backing.

In essence, this is **Berkshire Hathaway meets Ripple, BlackRock, Google Cloud, Nasdaq and Apple** - but decentralized and user-owned.

## **Near-Term Growth Events**

- **April 2026 Raise – \$100M–\$250M Pre-IPO Expansion Round**

Capital used to acquire majority positions in sub-sectors (ClearCellular, ClearFinance, ClearHomes, ClearAI, ClearProperties, ClearEnergy)

- **Public Offering / Exchange Listing** planning window Q4-2026 / 2027

- **Expansion of Digital World Exchange** across Utah, Pacific Union, KSA, Mexico.

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## Investor Summary

Buying equity in ClearHoldings is buying the infrastructure for:

- A decentralized identity framework
- A new monetary system
- A sovereign internet and app layer
- A decentralized NYC Stock Exchange equivalent
- A vertically integrated Web3 civilization stack

The next 3 years are execution:

- Real asset acquisitions
- Exchange and identity deployments
- 8 figure → 9 figure → 10 figure revenue scaling

Investors today own **the operating system for the new economy.**



## **EXECUTIVE SUMMARY - 3-YEAR REVENUE PROJECTIONS (SWAG MODEL)**

These projections are valid if funding is completed in 2025.

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## 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**.

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## 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)

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.

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## **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.

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## 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.