

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.”**

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.

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.

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.
-

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.

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)

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.