



ClearHoldings Business Plan

v1

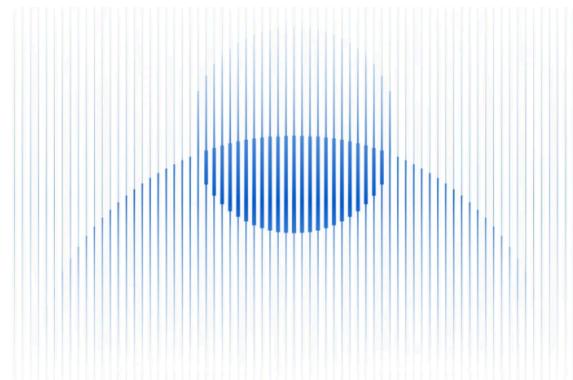
ClearHoldings

Powering Your Future in the Decentralized Digital World

From digital assets to decentralized finance, ClearHoldings empowers individuals and businesses to seamlessly step into the future of financial freedom.

[Explore Portfolio](#)

[Investor Prospectus](#)



1. Executive Summary

ClearHoldings, Inc. is a Wyoming-based decentralized holding company positioned as "*The Decentralized Holding Company for Sovereign Identity, Data, and Digital Assets.*" It provides public market access to a diversified portfolio spanning telecommunications, finance, healthcare, energy, housing, and AI-without requiring each Clear Company to go public. ClearHoldings plans to list on the Nasdaq Global Select Market under ticker CLEAR with an anticipated \$100M-\$250M raise.

2. Vision & Mission

- **Mission:** Restore ownership of identity, data, and assets to individuals, enabling intergenerational value transfer.
- **Vision:** Serve as the bridge between today's centralized economies (USD, equities, loyalty points) and tomorrow's decentralized, asset-backed systems validated through future decentralized identity systems endorsed by States and Countries frameworks.

3. Market Opportunity

- **Digital Identity & Data Ownership:** \$70B+ by 2030.
- **Artificial Intelligence:** \$1T+ by 2030, leveraging ClearAI for personal AI tied to sovereign identity.
- **Digital Assets & Exchanges:** \$2T+ global market expanding into tokenized commodities/equities.
- **Healthcare & Insurance:** \$4T U.S. market through LIFE Bonds, ClearHealth, and ClearInsure.
- **Energy & Housing:** Multi-trillion global demand addressed by ClearFuels, ClearEnergy, and ClearHomes.

4. Portfolio Holdings

ClearHoldings maintains 10-19% minority stakes in key companies:

- **Telecom/Tech:** ClearCellular, ClearOS, ClearCenter.
- **Finance/Exchange:** ClearFinance, ClearCredit, ClearExchange, ClearFund.
- **Healthcare/Insurance:** ClearHealth, LIFE Bonds, ClearInsure.
- **Energy/Housing:** ClearFuels, ClearEnergy, ClearHomes.
- **Software/AI:** ClearSoftware, ClearAI, ClearIntelligence.
- **Community & Agriculture:** ClearCommunity, ClearAbundance.

Additionally, ClearHoldings holds **currencies, commodities, crypto, and rewards credits** such as DGOLD, DSILVER, DUSD, DBTC, and DALA.

5. Revenue Model

1. **Equity Appreciation** - Growth in portfolio company valuations.
2. **Dividends & Distributions** - Cash flows from Clear Companies.
3. **D-Asset Issuance & Redemption Fees** - For wrapping/unwrapping base assets.
4. **ClearExchange Activities** - Trading spreads, liquidity, and institutional services.
5. **Subscriptions** - ClearID and ClearAI recurring SaaS revenues.



6. **Healthcare/Insurance Pools** - LIFE Bonds and decentralized insurance products.
7. **Credits & Rewards** - Conversion/redemption fees for loyalty systems.

6. Competitive Positioning

- Combines the **diversification of Berkshire Hathaway, high-growth investments of SoftBank, ecosystem depth of Alphabet, and decentralized exchange potential of Coinbase/Binance.**
- Differentiator: Anchored in **sovereign identity, asset-backed systems, and Utah's unique legal framework** (Privacy Act, Digital Choice Act, PMA Recognition Act, Currency Innovation Act, HB 470, SB 260).

7. Growth Strategy

1. Expand minority stakes in Clear Companies and add new ventures.
2. Broaden issuance of D-assets (DBTC, DGOLD, DSILVER, DUSD, DALA, DGBX, UTC).
3. Scale **ClearExchange** globally as a fee-less, decentralized competitor.
4. Deploy **ClearID** in U.S. states, sovereign nations, and Indigenous jurisdictions.
5. Monetize **ClearAI** via subscriptions and inheritance-linked features.
6. Expand healthcare/insurance offerings via LIFE Bonds.
7. Advocate for replicating Utah's regulatory model in new jurisdictions.

8. Use of Proceeds (from IPO)

- **35%**: Strengthen equity holdings in portfolio companies.
- **25%**: Build asset infrastructure (ClearExchange, D-asset issuance).
- **20%**: Expand ClearID and ClearAI platforms.
- **10%**: Regulatory expansion and compliance.
- **10%**: General corporate purposes (working capital, hiring, acquisitions) .

9. Risk Factors & Mitigation

- **Minority Stakes Risk:** Limited operational control → Mitigate through board participation and governance policies.
- **Digital Asset Volatility:** Hedge with diversified holdings and fiat reserves.
- **Regulatory Uncertainty:** Advocate for and replicate Utah's framework while maintaining compliance reserves.
- **Adoption Risk:** Incentivize ClearID/ClearAI adoption via partnerships and rewards tokens.
- **Competition:** Differentiate with a sovereign-identity-first approach and a fee-less exchange model.

10. Financial Overview

- **Total Combined Portfolio Valuation:** ~\$23.85B across Clear Companies.

- Financial tables (balance sheet, income statement) are placeholders in the S-1 and will be updated post-audit. Key metrics will include D-asset issuance volumes, ClearExchange transaction flows, and ClearID/ClearAI adoption.

11. Management Team

Led by experienced executives, including:

- **Michael P.** - Chairman of the Board.
- **Kraig H.** - CEO.
- **Michael H.** - CFO.
- **Wally R.** - COO.
- **Bryson H.** - CIO.
- **Conrad R., PhD** - CTO.
- **Richard D., PhD** - Chief Data Scientist.
- **Sam S., PhD** - Chief Identity Officer.
- Supported by independent directors and advisory board members as per Nasdaq standards.

12. Implementation Roadmap (2025-2028)

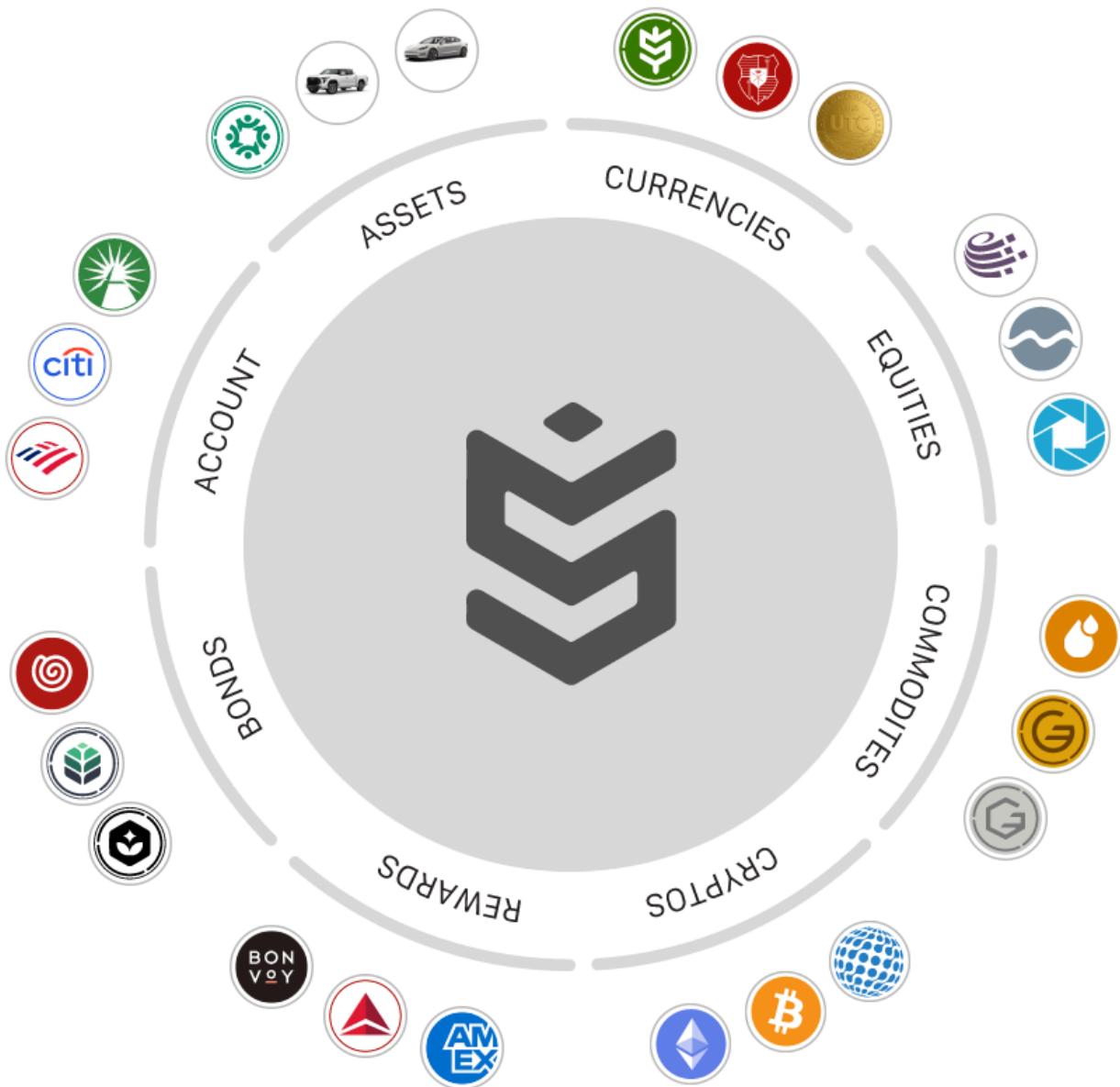
Phase	Milestone	Target Date
Q4 2025	Complete audited financials, finalize underwriters, SEC review	
Q1 2026	Launch IPO on Nasdaq under CLEAR	
2026	Expand ClearExchange, issue DALA/UTC, deploy ClearID in additional states	
2027	Scale ClearAI subscriptions, LIFE Bonds, and decentralized insurance pools	
2028	Extend Utah's legal framework internationally, pursue strategic acquisitions	

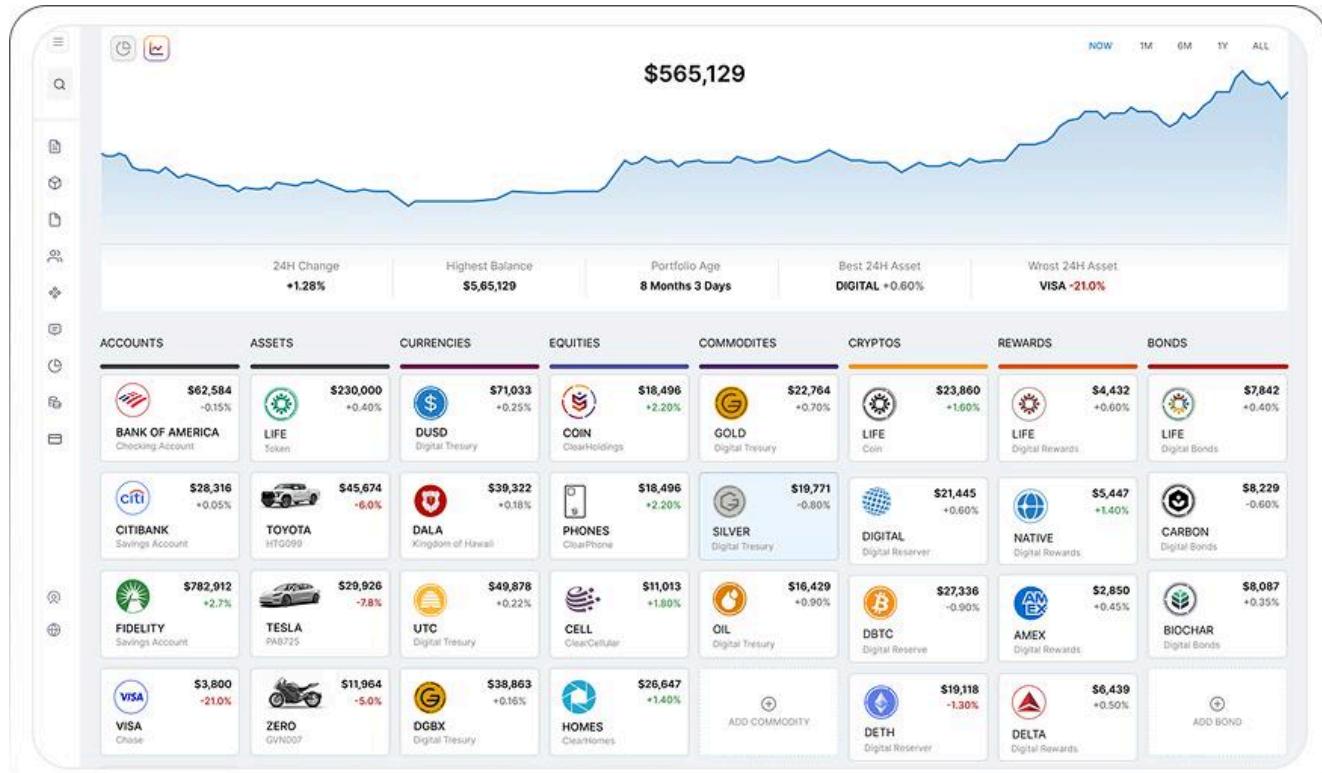
13. Exit & Investor Returns

- Target revenue growth through portfolio appreciation, D-asset volumes, and subscriptions.
- Long-term strategy: reinvest profits rather than dividends, increasing share value.

- CLEAR Coin represents a **minimum of 10% equity in each Clear Company**, providing additional upside through tokenized equity participation.

1. **Credits & Rewards** - Conversion and redemption fees for loyalty and reward systems.





Projected Portfolio Overview (Exhibit A)

ClearHoldings I - Foundational Projects (2009-2026)

Company	Focus Area	Asset	Valuation	Ownership
ClearCenter	Decentralized Storage	DATA	\$310M	10%
ClearCellular	Decentralized Communications	PHONE/CELL	\$250M	10%
ClearSoftware	Decentralized Apps	SOFTWARE	\$200M	10%
ClearHealth	Decentralized Healthcare	HEALTH	\$1.5B	10%
ClearFoundation	DAO Governance	DAO	N/A	N/A

ClearHoldings II - Financial & Infrastructure (2026-2028)

Company	Focus Area	Asset	Valuation	Ownership
ClearExchange	Decentralized Finance	DEX	\$500M	10%
ClearFund	Asset-Backed Holdings	FUND	\$3.5B	100%
ClearFinance	Digital Banking	PAY	\$140M	10%
ClearUnion	Digital Credit Union	UNION	\$80M	10%
ClearAssets	Digital Asset Mgmt	ASSETS	\$72M	10%
ClearCredit	Decentralized Credit	CREDIT	\$500M	10%
ClearAutos	Electric Vehicles	AUTOS	\$500M	10%
ClearHomes	Modular Smart Homes	HOMES	\$3.5B	10%

ClearHoldings III - Sustainable Growth (2026-2035)

Company	Focus Area	Asset	Valuation	Ownership
ClearInsure	Decentralized Insurance	INSURE	\$500M	10%
ClearCommunity	Decentralized Communities	CLEAR (Token)	\$500M	10%
ClearAbundance	Decentralized Agriculture	FOOD	\$300M	10%
ClearEnergy	Renewable Energy	ENERGY	\$4.5B	10%



ClearFuels Renewable Fuels FUELS \$2.5B 10%

Total Combined Valuation: \$23.85B (projected only/not audited)

CLEAR Coin: Represents 10% equity in each Clear Company.