



# ClearHoldings Business Plan

V1

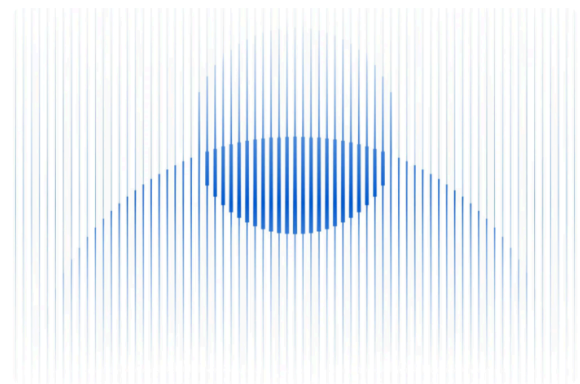
ClearHoldings

## 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

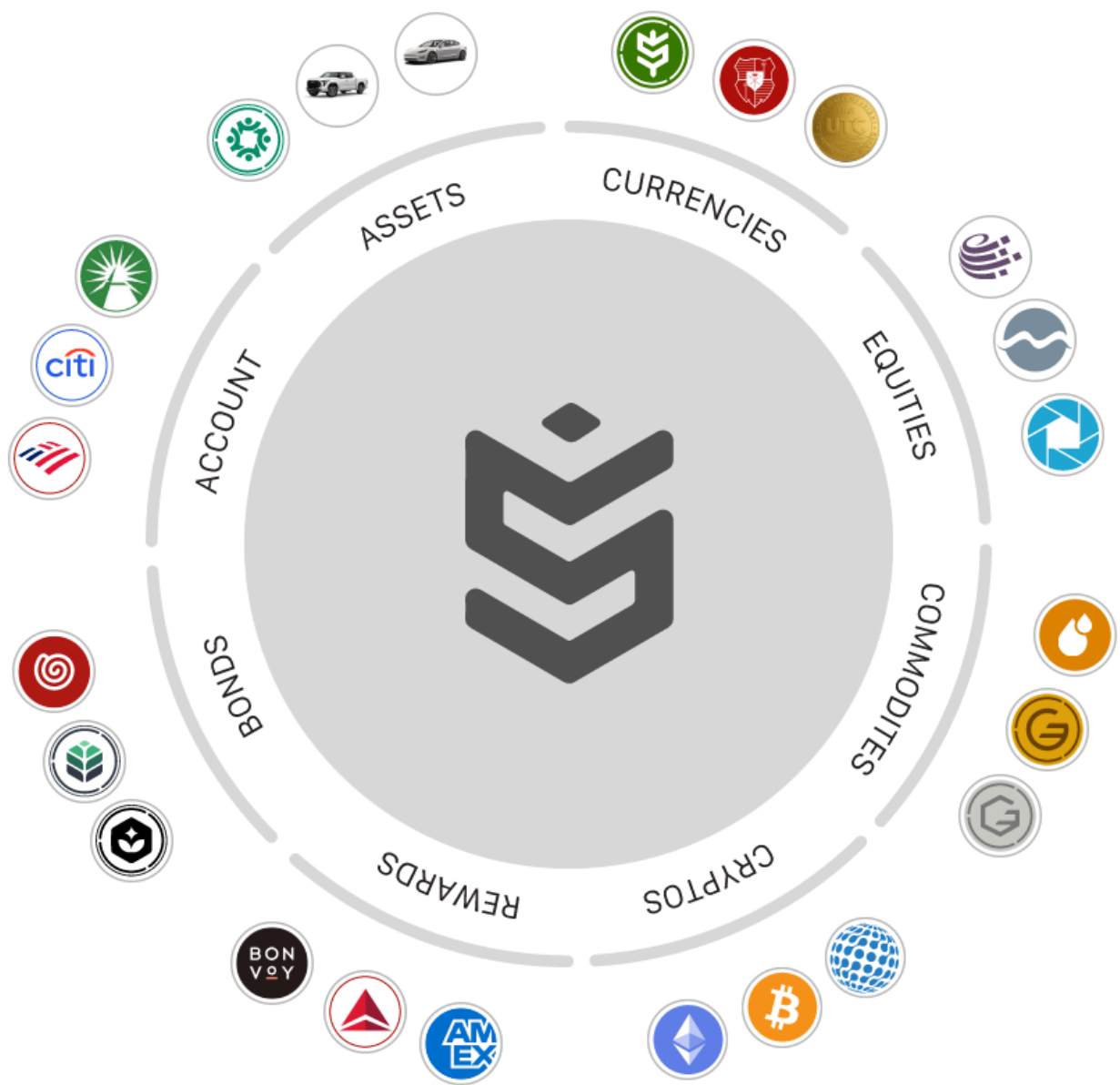
- Target revenue growth through portfolio appreciation, D-asset volumes, and subscriptions.
- Long-term strategy: reinvest profits rather than dividends, increasing share value.

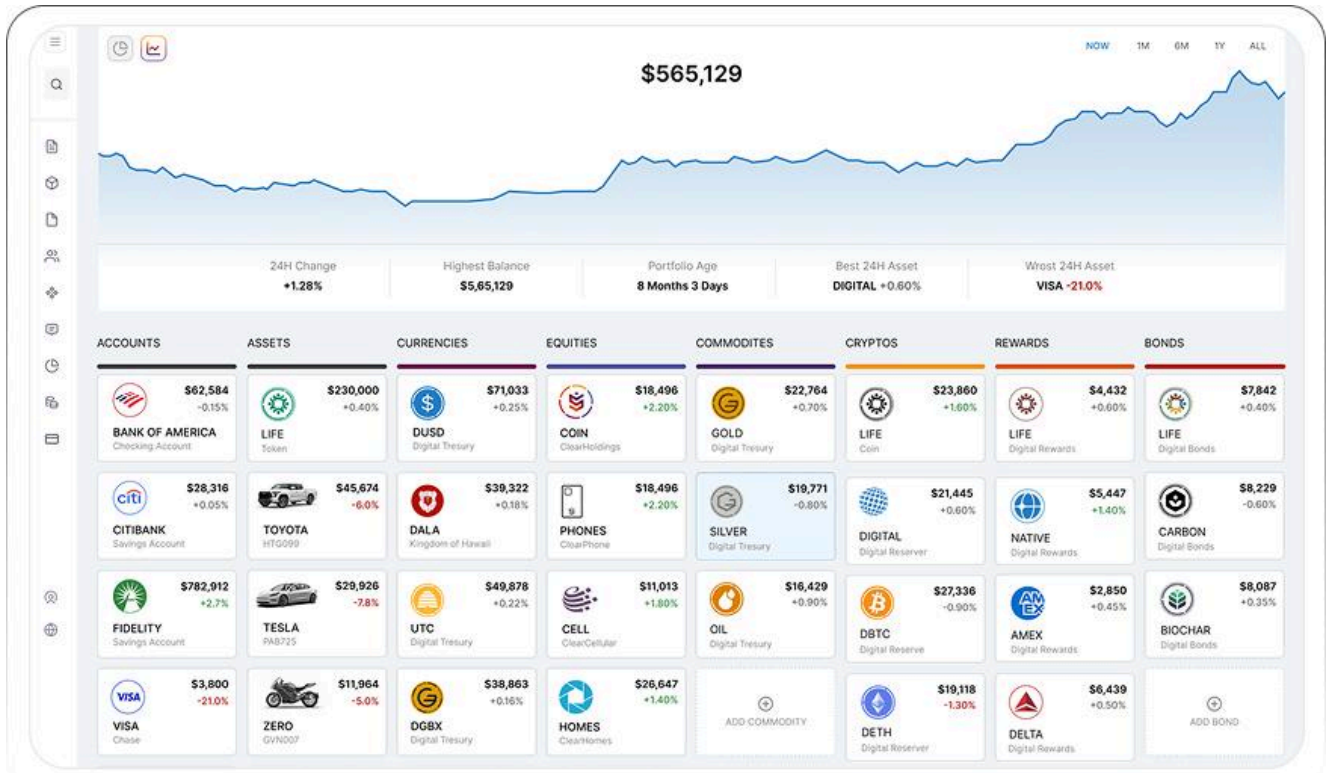


- CLEAR Coin represents a **minimum of 10% equity in each Clear Company**, providing additional upside through tokenized equity participation.

1. **Credits & Rewards** - Conversion and redemption fees for loyalty and reward systems.
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## 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%
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**Total Combined Valuation: \$23.85B (projected only/not audited)**

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

