



# ClearHoldings S-1 (Draft)

Registration Statement Under the Securities Act of 1933

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# ClearHoldings, Inc.

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# Item 1. Cover Page



**ClearHoldings, Inc.**

*“The Decentralized Holding Company for Sovereign Identity, Data, and Digital Assets.”*

## **Proposed Offering:**

- **Issuer:** ClearHoldings, Inc.
- **Proposed Ticker Symbol:** CLEAR (Nasdaq Global Select Market, subject to approval)
- **Type of Offering:** Initial Public Offering of Common Stock
- **Offering Size:** To be determined (anticipated range: \$100,000,000 - \$250,000,000)
- **Use of Proceeds:** Strategic investments into portfolio holdings, development of ClearExchange and D-Asset issuance platform, expansion of decentralized identity and AI infrastructure, and general corporate purposes.
- **Dividend Policy:** We do not anticipate paying dividends in the near term.

## **Issuer Information:**

- **State of Incorporation:** Wyoming
- **Principal Executive Offices:**  
1794 Olympic Pkwy, Suite 130  
Park City, Utah 84098  
United States
- **Telephone:** (801) 851-5555
- **Website:** [www.clear.holdings](http://www.clear.holdings)
- **Fiscal Year End:** December 31

**Contact:** investor@clear.holdings

**Confidential Submission:** This draft registration statement is being submitted confidentially to the Securities and Exchange Commission pursuant to Section 6(e) of the Securities Act of 1933, as amended.



# Item 2. Prospectus Summary

This summary highlights selected information contained elsewhere in this prospectus. It does not contain all the information you should consider before investing in our common stock. You should read the entire prospectus carefully, including the sections titled **“Risk Factors,” “Management’s Discussion and Analysis of Financial Condition and Results of Operations,”** and the consolidated financial statements and related notes included elsewhere in this prospectus before making an investment decision.

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## Overview

**ClearHoldings, Inc. (“ClearHoldings” or the “Company”)** is a holding company formed to provide public-market investors with access to a diversified portfolio of businesses and assets that operate at the intersection of **identity, data ownership, artificial intelligence, and decentralized finance**.

ClearHoldings is structured as a **portfolio vehicle**, acquiring and holding **10% to 19% equity positions** in a range of privately operated Clear Companies across telecommunications, financial services, healthcare, energy, housing, and artificial intelligence. In addition, ClearHoldings directly holds currencies, commodities, digital assets, and reward credits, including wrapped, cryptographically validated assets issued and traded on the ClearExchange platform.

ClearHoldings does not operate subsidiaries and does not manage the day-to-day operations of the Clear Companies. Instead, it provides investors with a single security through which they may participate in the aggregate growth and diversification of the Clear ecosystem without requiring each Clear Company to undertake its own public offering.

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## Investment Thesis

Our investment model is anchored in three themes:

1. **Identity as the Core of the Digital Economy** - Through ClearID, individuals permanently own and control their identity, data, and records, secured cryptographically and validated under state law.
2. **Asset-Backed Digital Infrastructure** - ClearHoldings secures base assets such as Bitcoin, gold, and silver, and issues **“D-wrapped” equivalents** (DBTC, DGOLD, DSILVER, DUSD, and others) validated through Key Event Receipt Infrastructure (KERI)





and Authentic Chained Data Containers (ACDC).

3. **Regulatory Alignment** - Utah's pioneering legislative framework, including the Privacy Act, Digital Choice Act, PMA Recognition Act, Currency Innovation Act, HB 470, and SB 260, provides ClearHoldings with a **unique regulatory moat** in the United States.

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## Market Opportunity

ClearHoldings is positioned at the intersection of multiple multi-trillion-dollar markets:

- **Digital Identity & Data Ownership** - Projected to exceed \$70 billion by 2030.
- **Artificial Intelligence** - Projected to surpass \$1 trillion by 2030; ClearAI empowers individuals with private, personal AI companions.
- **Digital Assets & Exchanges** - A \$2 trillion+ global market, expanding into tokenized commodities and equities.
- **Financial Services & Credit** - Multi-trillion lending markets with secured lending opportunities.
- **Healthcare & Insurance** - A \$4 trillion U.S. market; ClearHealth, ClearInsure, and LIFE Bonds enable intergenerational coverage.
- **Energy & Housing** - Trillions in global demand; ClearFuels and ClearHomes address the transition to sustainable systems.

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## Competitive Positioning

ClearHoldings combines features of several proven models:

- **Berkshire Hathaway** - Diversified portfolio of equity stakes.
- **SoftBank** - Bold investments in high-growth sectors.
- **Alphabet** - Multi-vertical ecosystem rooted in infrastructure.
- **Coinbase & Binance** - Digital asset exchange, but decentralized and fee-less.
- **Chainlink** - Validation infrastructure, but tied directly to ownership and wrapped assets.



Unlike these comparables, ClearHoldings is anchored in **sovereign identity, asset-backed systems, and a regulatory foundation.**

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## The Offering

- **Issuer:** ClearHoldings, Inc.
  - **Securities Offered:** Class A Common Stock
  - **Proposed Ticker Symbol:** CLEAR
  - **Exchange Listing:** Nasdaq Global Select Market (application pending)
  - **Offering Size:** To be determined (anticipated range: \$250 million)
  - **Use of Proceeds:** Strategic equity investments, development of ClearExchange, scaling of D-asset issuance, expansion of ClearID and ClearAI, regulatory expansion, and general corporate purposes.
  - **Dividend Policy:** No current dividend policy; we intend to reinvest for growth.
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# Item 3. Risk Factors

Investing in our common stock involves a high degree of risk. You should carefully consider all of the information in this prospectus, including the risks described below, before making an investment decision. If any of the following risks actually occur, our business, financial condition, results of operations, or prospects could be materially and adversely affected. In such an event, the trading price of our common stock could decline, and you may lose all or part of your investment.

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## Risks Related to Our Holding Company Structure

### **We do not control the operations of the Clear Companies.**

We are a holding company that owns minority equity stakes, typically between 10% and 20%, in multiple Clear Companies. We do not operate these businesses or control their day-to-day management. Our financial performance, therefore, depends heavily on the success and governance of these companies, without our ability to directly influence their strategic or operational decisions.

### **Our valuation depends on the performance of early-stage companies.**

Many Clear Companies are in the early stages of development and may not yet have stable revenues, cash flows, or proven markets. If these companies fail to achieve profitability or growth, the value of our holdings could decline substantially.

### **Our portfolio is concentrated within a single ecosystem.**

Unlike traditional holding companies that diversify across unrelated sectors, our investments are concentrated within the Clear ecosystem. A failure in this ecosystem—whether due to reputational, regulatory, or market issues—could disproportionately impact our business and valuation.

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## Risks Related to Digital and Asset Holdings

### **Digital asset and commodity price volatility may adversely impact our results.**

Our holdings include Bitcoin, Ethereum, gold, silver, and other commodities, along with D-wrapped equivalents. These assets are highly volatile and may cause significant fluctuations in our financial results.

### **Regulatory uncertainty around digital assets may restrict our business.**

The U.S. and global regulatory environment for cryptocurrencies and asset-backed tokens is unsettled and subject to rapid change. Future regulations could restrict the issuance, transfer, or valuation of



D-assets such as DBTC, DGOLD, DSILVER, or DUSD, which could impair our ability to generate revenues from asset issuance and ClearExchange operations.

**Our reliance on emerging validation standards may limit adoption.**

Our system for issuing and validating D-assets is based on emerging standards such as Key Event Receipt Infrastructure (KERI) and Authentic Chained Data Containers (ACDC). While we believe these frameworks provide superior cryptographic assurance, they remain new, and their widespread adoption is not guaranteed.

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## **Risks Related to Regulation and Legal Framework**

**Our reliance on Utah’s legal framework may limit scalability.**

Our regulatory advantage depends in part on Utah laws, including the Privacy Act, Digital Choice Act, PMA Recognition Act, Currency Innovation Act, HB 470, and SB 260. While these laws provide a unique legal foundation, they may not be recognized or replicated outside of Utah, potentially limiting our ability to scale nationwide or internationally.

**Changes in U.S. or international law could undermine our business.**

Federal or foreign governments may enact laws or regulations that conflict with Utah’s framework or restrict decentralized identity, digital assets, or private membership associations. Such changes could create legal uncertainty, increase compliance costs, or impair our growth strategy.

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## **Risks Related to Our Business Model**

**We may not achieve consistent dividends or distributions.**

Our ability to generate cash flow depends in part on dividends or distributions from portfolio companies. If portfolio companies choose not to distribute profits, or if they operate at a loss, our ability to fund operations or return capital to shareholders may be limited.

**Our revenues may be volatile and difficult to predict.**

Because we rely on multiple revenue streams—including equity appreciation, D-asset issuance, ClearExchange activities, and subscription services—our results of operations may fluctuate significantly and be difficult for investors to forecast.

**We may be unable to raise additional capital on favorable terms.**

We may require additional capital to expand our holdings or infrastructure. If capital markets are unfavorable, we may be unable to secure financing on acceptable terms, which could impair our growth.

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## **Risks Related to Competition and Market Adoption**

### **We face competition from larger, established companies.**

Competitors such as Alphabet, Coinbase, Binance, and traditional financial institutions have substantially greater financial, technical, and marketing resources than we do. Even with a differentiated identity-first model, our ability to gain market share is not guaranteed.

### **User adoption of decentralized identity and D-assets is uncertain.**

Our business model assumes that individuals and institutions will adopt ClearID, ClearAI, and D-assets. If adoption is slower than anticipated, or if centralized systems remain dominant, our growth could be materially affected.

### **Technological change may render our approach less competitive.**

The digital asset, AI, and identity markets evolve rapidly. Competing technologies could emerge that are more secure, scalable, or efficient, making our systems less attractive.

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## **Risks Related to Our Public Offering**

### **We qualify as an emerging growth company, which reduces disclosure requirements.**

As defined under the JOBS Act, we are an “emerging growth company” and may take advantage of reduced reporting requirements and exemptions. While this may reduce compliance costs, it could also make our stock less attractive to investors seeking greater transparency.

### **Our stock price may be highly volatile.**

The market price of our common stock could fluctuate significantly due to factors beyond our control, including digital asset market volatility, regulatory developments, performance of the Clear Companies, or investor sentiment toward decentralized systems.

### **Future sales of our stock could depress our share price.**

After this offering, our directors, officers, and existing stockholders may sell substantial amounts of stock, which could cause the market price of our common stock to decline.

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# Item 4. Use of Proceeds

We estimate that the net proceeds to us from this offering will be approximately **\$[•] million**, assuming an initial public offering price of **\$[•]** per share, after deducting underwriting discounts, commissions, and estimated offering expenses payable by us. The actual net proceeds will depend on the final offering price and the number of shares sold.

We intend to use the net proceeds from this offering for the following purposes:

## 1. **Strengthen Equity Holdings (approximately 35%)**

- Acquire or expand minority equity positions (10-19%) in Clear Companies across telecommunications, financial services, healthcare, energy, artificial intelligence, and housing.
- Provide growth capital to accelerate product development and market entry for portfolio companies.

## 2. **Build Asset Infrastructure (approximately 25%)**

- Scale the ClearExchange platform, including liquidity pools, institutional settlement services, and decentralized trading infrastructure.
- Fund the issuance, redemption, and management of D-wrapped assets (DGOLD, DBTC, DSILVER, DUSD, DALA, and UTC).

## 3. **Identity & AI Development (approximately 20%)**

- Expand the ClearID identity platform for broad adoption in financial services, healthcare, and decentralized civic systems.
- Develop ClearAI personal AI companions and related subscription services, including inheritance and multi-generational identity features.

## 4. **Regulatory Expansion (approximately 10%)**

- Support advocacy and partnerships to extend Utah's Privacy Act, Digital Choice Act, PMA Recognition Act, and Currency Innovation Act into additional states, sovereign nations, and Indigenous jurisdictions.
- Fund compliance infrastructure to ensure alignment with evolving U.S. and international regulations.



## 5. **General Corporate Purposes (approximately 10%)**

- Working capital, research and development, hiring of key personnel, and strategic acquisitions of complementary technologies or businesses.
- Maintain reserves for unforeseen operational or regulatory needs.

The allocation percentages above are estimates and may be adjusted based on future developments, market opportunities, or changes in our strategic priorities. Pending these uses, we intend to invest the net proceeds in short-term, interest-bearing, investment-grade securities, money market funds, or similar instruments.

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# Item 5. Dividend Policy



















We have never declared or paid any cash dividends on our common stock. We currently intend to retain all available funds and any future earnings to support the growth and expansion of our business and do not anticipate declaring or paying any cash dividends in the foreseeable future.

Any future determination to declare dividends will be at the discretion of our Board of Directors and will depend on a number of factors, including:

- our financial condition, results of operations, and cash flow;
- our capital requirements and investment opportunities;
- restrictions in any future debt agreements;
- legal, tax, and regulatory considerations; and
- other factors that the Board of Directors may deem relevant.

As a result, investors seeking immediate income from dividends should not rely on an investment in our common stock.



CURRENCIES	 DUSD Digital Treasury +1.21%	 DALA Kingdom of Hawaii +1.28%	 UTC Digital Treasury +1.23%
EQUITIES	 CELL ClearCellular +1.26%	 HOMES ClearHomes +1.22%	 PHONES ClearPhone +1.28%
COMMODITIES	 GOLD Digital Treasury +1.20%	 SILVER Digital Treasury +1.22%	 OIL Digital Treasury +1.21%
CRYPTOS	 DBTC Digital Reserver +1.23%	 DETH Digital Reserver +1.25%	 DIGITAL Digital Reserver +1.26%
REWARDS	 AMEX Digital Rewards +1.27%	 DELTA Digital Rewards +1.28%	 BON V OY MARRIOTT Digital Rewards +1.28%
BOND	 LIFE Sundance Holdings +1.20%	 CARBON Digital Bonds +1.22%	 BIOCHAR Digital Bonds +1.21%





## Item 7. Selected Financial Data

The following table sets forth selected historical financial data of **ClearHoldings, Inc.** as of and for the periods indicated. The selected balance sheet data and statements of operations data for the years ended [•] and [•], and the balance sheet data as of [•], have been derived from our audited financial statements included elsewhere in this prospectus. The selected financial data presented below should be read in conjunction with “**Management’s Discussion and Analysis of Financial Condition and Results of Operations**” and our financial statements and related notes included in this prospectus.

Because we are an “emerging growth company” as defined in the Jumpstart Our Business Startups Act of 2012 (the “**JOBS Act**”), and because we were incorporated within the past three fiscal years, we have not included five years of selected financial data.

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### Summary Balance Sheet Data (in thousands, except share and per share amounts)

*(Placeholder — audited numbers to be inserted post-review)*

	As of [Date]
Cash and cash equivalents	\$ [•]
Total assets	\$ [•]
Total liabilities	\$ [•]
Total stockholders’ equity	\$ [•]
Net tangible book value per share	\$ [•]

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## Summary Statements of Operations Data (in thousands, except per share amounts)

*(Placeholder — audited numbers to be inserted post-review)*

	Year Ended [Date]	Year Ended [Date]
Total revenues	\$ [●]	\$ [●]
Net income (loss)	\$ [●]	\$ [●]
Net income (loss) per share, basic and diluted	\$ [●]	\$ [●]
Weighted average shares outstanding	[●]	[●]

## Summary Cash Flow Data (in thousands)

*(Placeholder — audited numbers to be inserted post-review)*

	Year Ended [Date]	Year Ended [Date]
Net cash provided by (used in) operating activities	\$ [●]	\$ [●]
Net cash provided by (used in) investing activities	\$ [●]	\$ [●]
Net cash provided by (used in) financing activities	\$ [●]	\$ [●]

## Key Metrics (Non-GAAP, supplemental)

In addition to the GAAP measures above, we expect to report supplemental non-GAAP metrics to highlight the performance of our ecosystem, including:

- Portfolio company valuations (based on most recent independent reports).
- D-Asset issuance volumes (DBTC, DGOLD, DSILVER, DUSD, DALA, UTC).
- Transaction flows and volumes on ClearExchange.
- Subscriptions and adoption metrics for ClearID and ClearAI.

We believe these measures provide investors with additional insight into the scale and growth trajectory of our holdings.



# Item 8. Management's Discussion and Analysis of Financial Condition and Results of Operations

The following discussion and analysis of our financial condition and results of operations should be read in conjunction with our financial statements and the related notes included elsewhere in this prospectus. This discussion contains forward-looking statements that involve risks and uncertainties. Our actual results could differ materially from those discussed below due to various factors, including those described in the section titled **"Risk Factors."**

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## Overview

ClearHoldings, Inc. is a pure holding company. We do not directly operate subsidiaries; instead, we acquire and maintain minority equity positions (generally 10% to 19%) in multiple privately operated Clear Companies. We also directly hold assets, including currencies, commodities, cryptocurrencies, and reward credits, and issue decentralized "D-wrapped" equivalents validated through Key Event Receipt Infrastructure (KERI) and Authentic Chained Data Containers (ACDC).

Our revenues are derived from several sources:

1. Equity appreciation and distributions from Clear Companies.
2. Issuance and redemption fees associated with D-wrapped assets.
3. Transaction spreads and institutional services on ClearExchange.
4. Recurring subscriptions tied to ClearID and ClearAI.
5. Healthcare and insurance-related revenues through LIFE Bonds and ClearInsure.
6. Conversion and transaction fees related to credits and rewards programs.

Because our portfolio is diversified, we expect revenues to fluctuate depending on the maturity and performance of underlying companies, market conditions for digital assets, and the adoption of decentralized identity and financial infrastructure.



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## Results of Operations

*(Placeholder language — audited financials to be inserted post-review)*

- **Revenue** - For the fiscal year ended [●], we generated total revenues of \$[●], compared to \$[●] in the prior year. The increase (or decrease) was primarily driven by [growth in ClearExchange activity/adoption of D-assets / distributions from Clear Companies].
- **Operating Expenses** - Our operating expenses for the fiscal year ended [●] were \$[●], compared to \$[●] in the prior year. The change reflects increased spending on [regulatory compliance, product development, and general corporate expenses].
- **Net Income (Loss)** - Net income (loss) for the fiscal year ended [●] was \$[●], compared to \$[●] in the prior year.
- **Non-GAAP Metrics** - We also track adoption metrics (ClearID registrations, ClearAI subscriptions, D-asset issuance volumes, and ClearExchange trading activity), which we believe provide additional insight into ecosystem growth.

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## Liquidity and Capital Resources

As of [●], we had cash and cash equivalents of \$[●]. We believe our existing cash, together with the net proceeds from this offering, will be sufficient to meet our operating and capital requirements for at least the next 12 months.

Our primary uses of cash historically have been:

- Funding equity acquisitions in Clear Companies.
- Development of ClearExchange and identity infrastructure.
- General and administrative expenses, including personnel.

We anticipate that our future cash requirements will increase substantially as we:

- Expand equity holdings.
- Scale decentralized asset issuance.
- Invest in ClearID and ClearAI platforms.
- Pursue regulatory expansion and advocacy.



If cash flows from portfolio dividends, distributions, and asset issuance are insufficient, we may seek additional debt or equity financing.

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## Key Factors Affecting Our Performance

- **Adoption of Decentralized Identity and Assets** - The pace of ClearID and D-asset adoption will directly affect transaction volumes and subscription revenues.
  - **Performance of Portfolio Companies** - Our returns depend on the growth and profitability of Clear Companies across telecom, finance, housing, AI, healthcare, and energy.
  - **Market Conditions for Digital Assets and Commodities** - Volatility in Bitcoin, Ethereum, gold, and silver prices may affect both portfolio value and investor sentiment.
  - **Regulatory Environment** - Legislative and regulatory changes in Utah, other U.S. states, or internationally could enhance or hinder our growth strategy.
  - **Capital Markets Access** - Our ability to raise future capital on favorable terms will impact our capacity to expand holdings and infrastructure.
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## Critical Accounting Policies and Estimates

Our consolidated financial statements have been prepared in accordance with U.S. GAAP. The preparation of these financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues, and expenses. Critical accounting policies that require significant judgment include:

- Valuation of minority equity investments.
- Fair value measurement of digital assets and commodities.
- Recognition of revenue from D-asset issuance and exchange activities.
- Assessment of impairment for intangible and long-lived assets.

We continuously evaluate our accounting policies and update assumptions as new information becomes available.

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# Item 9. Business

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## Overview

ClearHoldings, Inc. (“ClearHoldings” or the “Company”) is a **pure holding company** formed to provide investors with diversified exposure to businesses and assets operating at the intersection of **identity, data, artificial intelligence, and decentralized systems**.

We do not operate subsidiaries directly. Instead, we acquire and maintain **10% to 19% equity stakes** in privately operated Clear Companies and hold a basket of currencies, commodities, cryptocurrencies, and reward credits. ClearHoldings also issues decentralized “D-wrapped” equivalents of base assets, validated cryptographically, and tradable on **ClearExchange**, our decentralized exchange platform.

Our mission is to **restore ownership of identity, data, and assets to the individual** while enabling long-term intergenerational value transfer.

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## The Bridge Model

ClearHoldings is positioned as the bridge between **centralized economies** of today and **decentralized ecosystems** of tomorrow:

- **Today:** USD, equities, loyalty points, and centralized platforms remain dominant.
- **Tomorrow:** Asset-backed, decentralized systems enable individuals to own and control identity, value, and transactions.
- **Our Role:** ClearHoldings secures base assets (e.g., USD, Bitcoin, gold, silver, credits) and issues **D-wrapped digital equivalents** (DBTC, DGOLD, DSILVER, DUSD, DALA, UTC) validated by **Key Event Receipt Infrastructure (KERI)** and **Authentic Chained Data Containers (ACDC)**. These assets are tradable in real time and without fees on **ClearExchange**.

This model makes ClearHoldings the first public company to unify currencies, equities, commodities, cryptos, and credits under a decentralized, identity-first infrastructure.

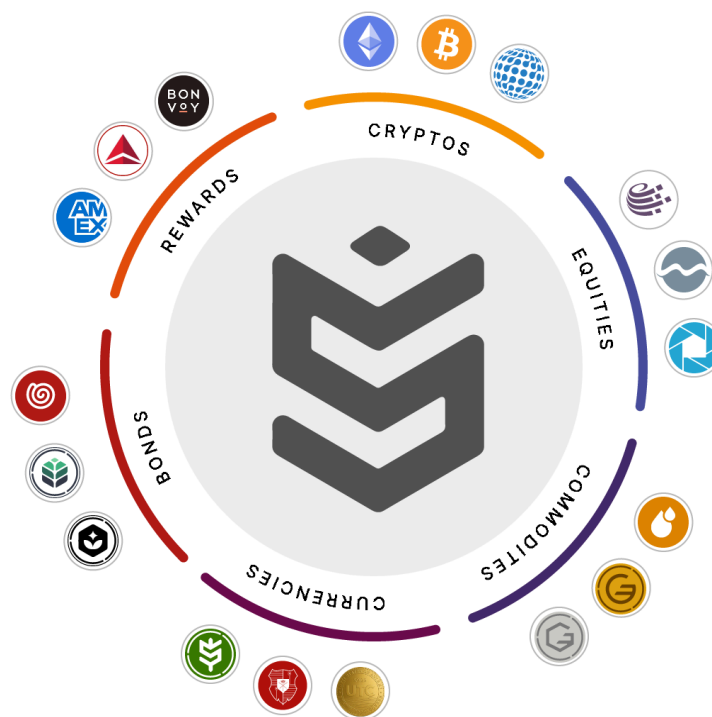
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## Market Opportunity

ClearHoldings operates across multiple large and growing markets:

- **Digital Identity & Data Ownership** - \$70+ billion projected by 2030.
  - **Artificial Intelligence** - \$1 trillion+ market by 2030; ClearAI delivers private, personal AI tied to sovereign identity.
  - **Digital Assets & Exchanges** - \$2 trillion+ market; expanding into tokenized commodities and equities.
  - **Financial Services & Credit** - Multi-trillion lending market; ClearCredit enables asset-backed secured lending.
  - **Healthcare & Insurance** - \$4 trillion U.S. market; ClearHealth, ClearInsure, and LIFE Bonds provide intergenerational coverage.
  - **Energy & Housing** - Trillions globally; ClearFuels and ClearHomes support sustainable transition.
- 



## Portfolio Holdings

### Equity Holdings (10-19% minority stakes):

- **Telecom & Technology:** ClearCellular, ClearOS, ClearCenter.
- **Finance & Exchange:** ClearFinance, ClearCredit, ClearExchange.
- **Healthcare & Insurance:** ClearHealth, ClearInsure, LIFE Bonds.
- **Energy & Housing:** ClearFuels, ClearEnergy, ClearHomes.
- **Software & Intelligence:** ClearSoftware, ClearAI, ClearIntelligence.

### Direct Asset Holdings:

- **Currencies:** USD, DUSD, DALA, UTC.
  - **Commodities:** DGOLD, DSILVER, AL Coin, energy-backed tokens.
  - **Cryptocurrencies:** BTC, ETH, DBTC, and others.
  - **Credits & Rewards:** carbon credits, loyalty tokens, gig-economy overlays.
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## Revenue Model

ClearHoldings generates value through multiple revenue streams:

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** - Spreads, liquidity services, institutional adoption.
  5. **Identity & AI Subscriptions** - Recurring SaaS revenues tied to ClearID and ClearAI.
  6. **Healthcare & Insurance** - LIFE Bonds and decentralized insurance pools.
  7. **Credits & Rewards** - Conversion and redemption fees for loyalty and reward systems.
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## Regulatory Foundation

ClearHoldings benefits from a unique **regulatory moat** in Utah, where pioneering legislation supports decentralized identity and asset frameworks:

- **Privacy Act** - Guarantees user-first data control.
- **Digital Choice Act** - Enables opt-out from centralized platforms.
- **PMA Recognition Act** - Recognizes private membership associations (PMAs).
- **Currency Innovation Act** - Permits gold and silver as lawful money.
- **HB 470 (Government Digital Identity Act)** - Authorizes decentralized civic records.
- **SB 260 (Identity Amendments)** - Protects personal choice and privacy in digital identity systems.

Together, these laws create a legal environment unmatched by any other U.S. jurisdiction.

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## Competitive Positioning

ClearHoldings combines elements of leading global models:

- **Berkshire Hathaway** - Diversified equity portfolio.
- **SoftBank** - Bold, multi-sector investments.
- **Alphabet** - Infrastructure-first, multi-vertical ecosystem.
- **Coinbase & Binance** - Digital asset exchange operators.
- **Chainlink** - Trusted validation infrastructure.

**Differentiator:** ClearHoldings is the only public company to integrate these elements into a **sovereign identity-first, legally recognized, asset-backed ecosystem**.

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## Growth Strategy



Our strategy is to expand both portfolio value and adoption of decentralized infrastructure:

1. Expand minority stakes in Clear Companies and add new ventures.
2. Broaden issuance of D-assets (DBTC, DGOLD, DSILVER, DUSD, DALA, UTC).
3. Scale **ClearExchange** globally as a competitor to Coinbase and Binance.
4. Deploy **ClearID** across U.S. states, sovereign nations, and Indigenous jurisdictions.
5. Monetize **ClearAI** through subscriptions and inheritance-linked services.
6. Expand healthcare and insurance through LIFE Bonds and decentralized pools.
7. Extend Utah's legal framework to additional jurisdictions.

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## Intellectual Property

We rely on intellectual property owned by the Clear Companies, including trademarks, patents, software codebases, and proprietary cryptographic frameworks. ClearHoldings does not directly own or operate intellectual property but benefits from portfolio-wide protections and licensing arrangements.

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## Legal Proceedings

From time to time, we may be subject to legal proceedings and claims in the ordinary course of business. As of the date of this prospectus, we are not a party to any material legal proceedings that we believe would have a material adverse effect on our business, financial condition, or results of operations.



# Item 10. Management and Executive Compensation

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## Directors and Executive Officers

The following table sets forth the names, ages, and positions of our executive officers and directors as of the date of this prospectus:

*(Placeholder — to be completed with full roster)*

Name	Age	Position
Michael P.	50	Chairman of the Board
Kraig H.	65 (?)	Chief Executive Officer
Michael H.	48 (?)	Chief Financial Officer
Wally R.	60	Chief Operating Officer
Bryson H.	40 (?)	Chief Information Officer
Conrad R. (PHD)	40 (?)	Chief Technology Officer
Richard D. (PHD)	70 (?)	Chief Data Scientist
Roy C. (PHD)	75 (?)	Chief Health Strategist
Sam S. (PHD)	65 (?)	Chief Identity Officer
Pascal B.	65 (?)	Chief Compliance Officer

We may also appoint independent directors and additional advisory board members as required under Nasdaq listing standards and SEC regulations.

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## Business Experience

- **Michael P., Chairman of the Board** — [Insert biography describing leadership background, prior companies, strategic role with Clear ecosystem].



- **Kraig H., Chief Executive Officer** — [Insert biography highlighting experience in telecom, finance, and decentralized technologies].
  - **Michael H., Chief Financial Officer** — [Insert biography emphasizing financial management, capital markets, and IPO experience].
  - **Other Officers and Directors** — [Insert bios covering relevant technical, legal, healthcare, and AI expertise].
- 

## Board Composition and Governance

Our Board of Directors will consist of **[•] members**, including a majority of independent directors as required by Nasdaq listing rules. The Board will establish and maintain the following committees:

- **Audit Committee** - Oversees financial reporting, audits, and internal controls.
  - **Compensation Committee** - Establishes executive compensation policies and equity incentive plans.
  - **Nominating and Governance Committee** - Manages board structure, director nominations, and governance policies.
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## Executive Compensation

The following table summarizes all compensation awarded to, earned by, or paid to our named executive officers for the fiscal years ended [●] and [●]:

*(Placeholder — audited compensation tables to be inserted post-review)*

Name	Year	Salary (\$)	Bonus (\$)	Stock Awards (\$)	Option Awards (\$)	Non-Equity Incentive Plan Comp. (\$)	All Other Comp. (\$)	Total (\$)
CEO	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]
CFO	[●]	[●]	[●]	[●]	[●]	[●]	[●]	[●]

We expect to adopt an **Equity Incentive Plan** in connection with this offering, under which directors, officers, employees, and consultants may be granted stock options, restricted stock, or other equity awards.

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## Director Compensation

Non-employee directors will receive an annual cash retainer and equity awards, subject to approval by the Compensation Committee. Compensation will be designed to attract and retain qualified directors while aligning their interests with those of stockholders.

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## Related-Party Transactions

We may from time to time enter into transactions with Clear Companies or their affiliates. Any related-party transactions will be reviewed and approved in accordance with our **Related-Party Transactions Policy** and the rules of the SEC and Nasdaq.



# Item 11. Principal and Selling Stockholders

The following table sets forth information regarding the beneficial ownership of our common stock as of [date] by:

1. Each person or entity known by us to beneficially own more than 5% of our outstanding common stock;
2. Each of our directors and named executive officers; and
3. All of our directors and executive officers as a group.

The percentage ownership information shown in the table is based on [•] shares of common stock outstanding as of [date]. Beneficial ownership is determined in accordance with the rules of the SEC and generally includes voting power or investment power with respect to securities.

## Beneficial Ownership Table

(Placeholder — to be completed with cap table data)

Name of Beneficial Owner	Shares Beneficially Owned Prior to Offering	% Before Offering	Shares Being Offered	Shares Beneficially Owned After Offering	% After Offering
Michael P. (Chairman)	[•]	[•]%	—	[•]	[•]%
Kraig H. (CEO)	[•]	[•]%	—	[•]	[•]%
Michael H. (CFO)	[•]	[•]%	—	[•]	[•]%
Other Named Executives	[•]	[•]%	—	[•]	[•]%
All directors and officers as a group ([•] persons)	[•]	[•]%	—	[•]	[•]%



Major stockholders (>5%)	[•]	[•]%	[•]	[•]	[•]%
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## Selling Stockholders

Some of our existing stockholders may elect to sell shares of common stock in this offering. The following table, if applicable, will set forth information concerning the selling stockholders, including:

- The number of shares being offered by each selling stockholder;
- The number of shares beneficially owned before and after the offering; and
- The percentage of our common stock that will be owned after completion of this offering.

*(Placeholder — to be completed once underwriting allocations are finalized)*

---

## Additional Notes

- Unless otherwise indicated, the address of each beneficial owner is c/o ClearHoldings, Inc., 1794 Olympic Pkwy, Suite 130, Park City, Utah 84098.
  - Percentages are calculated based on [•] shares outstanding prior to this offering and [•] shares outstanding after giving effect to the sale of [•] shares in this offering.
  - The tables above do not include options, restricted stock units, or other equity awards that may be granted in connection with our 20[•] Equity Incentive Plan.
-

# Item 13. Underwriting

We and the underwriters named below intend to enter into an underwriting agreement concerning the shares of our common stock being offered. Subject to the terms and conditions of the underwriting agreement, each underwriter will severally agree to purchase, and we will agree to sell to them, the number of shares of common stock indicated opposite its name below.

## Underwriters and Syndicate

*(Placeholder — to be completed upon selection of final banks)*

Underwriter	Number of Shares
Goldman Sachs & Co. LLC	[●]
Morgan Stanley & Co. LLC	[●]
J.P. Morgan Securities LLC	[●]
[Additional underwriters]	[●]
Total	[●]

## Nature of the Underwriting Commitment

The underwriters are committed to purchase all of the shares of common stock offered by this prospectus if any shares are purchased. The obligations of the underwriters may be terminated upon the occurrence of certain events specified in the underwriting agreement.

The underwriters propose to offer the shares of common stock directly to the public at the initial public offering price set forth on the cover page of this prospectus and to selected dealers at that price less a selling concession not in excess of \$[●] per share.

## Option to Purchase Additional Shares

We expect to grant to the underwriters a **30-day option** to purchase up to an additional **[15%]** of the shares of common stock offered in this offering, solely to cover over-allotments, if any.





## Determination of Offering Price

The initial public offering price of our common stock will be determined through negotiations between us and the lead underwriters, taking into account our financial condition, prospects, recent market prices of similar companies, prevailing market conditions, and investor demand.

---

## Underwriting Discounts and Commissions

The underwriters will receive an underwriting discount equal to [●]% of the gross proceeds of the shares sold. We estimate the total underwriting discounts and commissions payable will be approximately \$[●] million.

---

## Lock-Up Agreements

We, our executive officers, directors, and certain existing stockholders will agree not to offer, sell, pledge, or otherwise dispose of any shares of common stock or securities convertible into common stock for a period of **180 days** after the date of this prospectus, subject to certain exceptions, without the prior written consent of the lead underwriters.

---

## Stabilization

In connection with this offering, the underwriters may engage in transactions to stabilize, maintain, or otherwise affect the market price of our common stock. These activities may include:

- **Overallotment transactions** - selling more shares than are being offered, creating a short position.
- **Stabilizing transactions** - purchasing shares at or below the offering price to support the market.
- **Covering transactions** - purchasing shares to close out a short position created in overallotments.

These activities may cause the price of our stock to be higher than it would otherwise be and may be discontinued at any time.

---

## Expenses

We estimate that the total expenses of this offering, excluding underwriting discounts and commissions, will be approximately \$[●] million, payable by us.

---

## Listing

We intend to apply to list our common stock on the **Nasdaq Global Select Market** under the symbol **CLEAR**.

---

# Item 14. Financial Statements

The following financial statements are included in this prospectus, together with the related notes and the report of our independent registered public accounting firm:

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## Audited Financial Statements

- Report of an Independent Registered Public Accounting Firm
  - Consolidated Balance Sheets as of **[Year End Date 1]** and **[Year End Date 2]**
  - Consolidated Statements of Operations for the years ended **[Year End Date 1]** and **[Year End Date 2]**
  - Consolidated Statements of Changes in Stockholders' Equity (Deficit) for the years ended **[Year End Date 1]** and **[Year End Date 2]**
  - Consolidated Statements of Cash Flows for the years ended **[Year End Date 1]** and **[Year End Date 2]**
  - Notes to Consolidated Financial Statements
- 

## Interim Financial Statements (if applicable)

- Unaudited Consolidated Balance Sheets as of **[Interim Date]** and **[Prior Fiscal Year End Date]**
- Unaudited Consolidated Statements of Operations for the three- and six-month periods ended **[Interim Date]** and **[Comparable Prior Period Date]**
- Unaudited Consolidated Statements of Changes in Stockholders' Equity (Deficit) for the six-month periods ended **[Interim Date]** and **[Comparable Prior Period Date]**
- Unaudited Consolidated Statements of Cash Flows for the six-month periods ended **[Interim Date]** and **[Comparable Prior Period Date]**
- Notes to Unaudited Consolidated Financial Statements



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## Emerging Growth Company Disclosure

Because we qualify as an “emerging growth company” under the JOBS Act, we are permitted to provide reduced financial disclosure in this registration statement. Accordingly, we have elected to provide only **two years of audited financial statements** in this prospectus, rather than the three years typically required for other registrants.

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## Additional Exhibits

The audited and interim financial statements will be accompanied by exhibits and schedules, including:

- Consent of Independent Registered Public Accounting Firm
  - Certification of Chief Executive Officer and Chief Financial Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002
  - Certification of Chief Executive Officer and Chief Financial Officer pursuant to Section 906 of the Sarbanes-Oxley Act of 2002
- 



# Part II - Information Not Required in Prospectus

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## Item 15. Recent Sales of Unregistered Securities

Since our inception, we have issued the following securities that were not registered under the Securities Act of 1933, as amended (the “Securities Act”):

- **Founder Shares** - On [●], 20[●], we issued an aggregate of [●] shares of common stock to our founders at a purchase price of \$[●] per share.
- **Private Placements** - Between [●] and [●], 20[●], we issued [●] shares of common stock to accredited investors at purchase prices ranging from \$[●] to \$[●] per share, for aggregate consideration of \$[●].
- **Equity Incentive Grants** - We have from time to time granted stock options and restricted stock units to directors, officers, employees, and consultants under our 20[●] Equity Incentive Plan.

These transactions were exempt from registration under Section 4(a)(2) of the Securities Act and Rule 506 of Regulation D, as transactions by an issuer not involving a public offering, or under Rule 701 with respect to equity incentive grants.

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## Item 16. Exhibits and Financial Statement Schedules

### (a) Exhibits

The following exhibits are filed as part of this registration statement:

1. **Exhibit 3.1** - Certificate of Incorporation of ClearHoldings, Inc.
2. **Exhibit 3.2** - Bylaws of ClearHoldings, Inc.
3. **Exhibit 4.1** - Form of Specimen Common Stock Certificate.
4. **Exhibit 5.1** - Opinion of Counsel regarding legality of securities.
5. **Exhibit 10.1** - ClearHoldings 20[●] Equity Incentive Plan.
6. **Exhibit 10.2** - Related-Party Transactions Policy.
7. **Exhibit 21.1** - List of Subsidiaries (if any).
8. **Exhibit 23.1** - Consent of Independent Registered Public Accounting Firm.
9. **Exhibit 23.2** - Consent of Counsel (included in Exhibit 5.1).
10. **Exhibit 24.1** - Power of Attorney (included on signature page).
11. **Exhibit 99.1** - Consent of Directors to serve.
12. **Exhibit 101** - Inline XBRL documents for financial statement data.

### (b) Financial Statement Schedules

All schedules have been omitted because the required information is included in the financial statements or notes thereto, or is not applicable.

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## Item 17. Undertakings

The undersigned registrant hereby undertakes:

1. **Rule 415 Offerings**

To file, during any period in which offers or sales are being made, a post-effective amendment to this registration statement to:

- Include any prospectus required by Section 10(a)(3) of the Securities Act;
- Reflect in the prospectus any facts or events which, individually or together, represent a fundamental change in the information in the registration statement; and
- Include any material information about the plan of distribution not previously disclosed.

## **2. Rule 430A Declarations**

That, for the purpose of determining any liability under the Securities Act, each post-effective amendment that contains a form of prospectus shall be deemed a new registration statement relating to the securities offered therein, and the offering of such securities shall be deemed the initial bona fide offering thereof.

## **3. Incorporation by Reference**

To remove from registration, by means of a post-effective amendment, any securities that remain unsold at the termination of the offering.

## **4. Indemnification**

Insofar as indemnification for liabilities arising under the Securities Act may be permitted to directors, officers, and controlling persons of the registrant, the registrant has been informed that in the opinion of the SEC such indemnification is against public policy as expressed in the Securities Act and is therefore unenforceable. In the event that a claim for indemnification is asserted, the registrant will submit to the jurisdiction of a court of competent jurisdiction.

## Signatures

According to the requirements of the Securities Act of 1933, the registrant has duly caused this registration statement to be signed on its behalf by the undersigned, thereunto duly authorized, in Park City, Utah, on this [●] day of [Month], 2025.

**CLEARHOLDINGS, INC.**

By: \_\_\_\_\_

**Kraig H.**

Chief Executive Officer





## Power of Attorney

Each person whose signature appears below hereby constitutes and appoints **Kraig H.** and **Michael H.**, and each of them, as their true and lawful attorneys-in-fact and agents, with full power of substitution, to sign on their behalf individually and in each capacity stated below, any amendments (including post-effective amendments) to this registration statement, and to file the same, with exhibits thereto and other documents in connection therewith, with the SEC.

## Additional Signatures

Per the requirements of the Securities Act of 1933, this registration statement has been signed below by the following persons in the capacities and on the dates indicated.

Signature	Title	Date
_____	Michael P., Chairman of the Board	[•], 2025
_____	Kraig H., Chief Executive Officer	[•], 2025
_____	Michael H., Chief Financial Officer	[•], 2025
_____	Wally R., Chief Operating Officer	[•], 2025
_____	Bryson H., Chief Information Officer	[•], 2025
_____	Conrad R., Chief Technology Officer	[•], 2025
_____	Richard D., Chief Data Scientist	[•], 2025
_____	Roy C., Chief Health Strategist	[•], 2025
_____	Sam S., Chief Identity Officer	[•], 2025
_____	Pascal B., Chief Compliance Officer	[•], 2025



## Projected Draft 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)

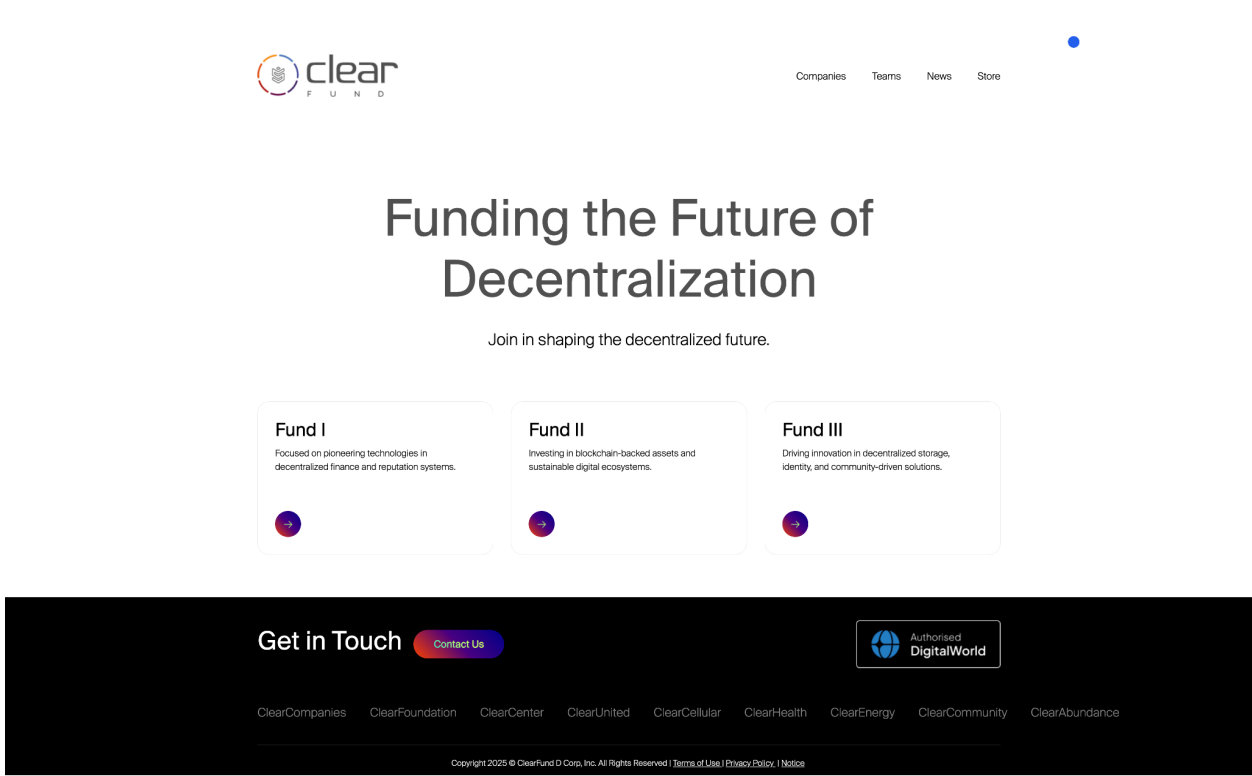
Company	Focus Area	Asset	Valuation	Ownership
ClearInsure	Decentralized Insurance	INSURE	\$500M	10%
ClearCommunity	Decentralized Communities	CLEAR (Token)	\$500M	10%
ClearAbundance	Decentralized Agriculture	FOOD	\$300M	10%
ClearEnergy	Renewable Energy	ENERGY	\$4.5B	10%
ClearFuels	Renewable Fuels	FUELS	\$2.5B	10%

**Total Combined Valuation: \$23.85B**

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



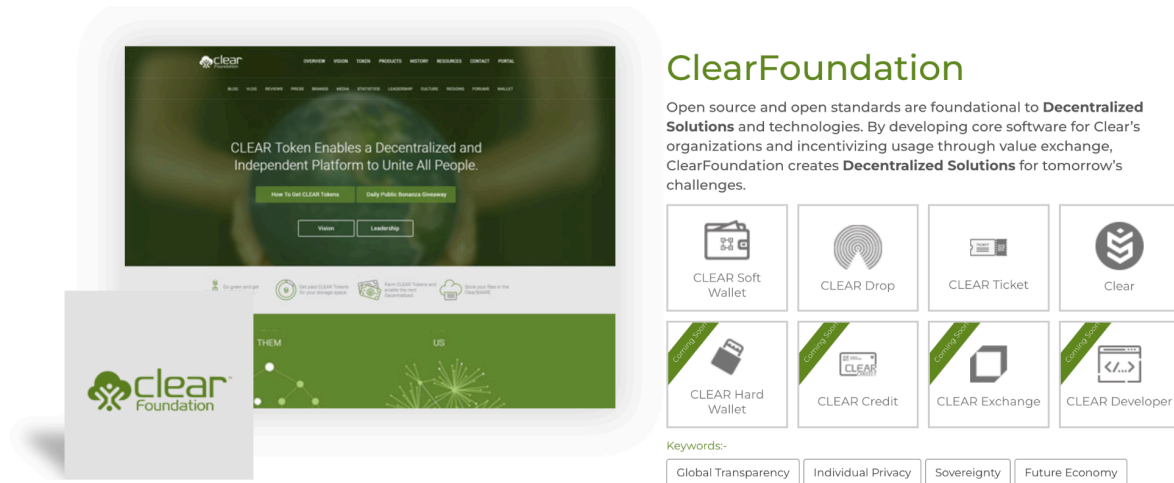
Portfolio Details (Exhibit B)



Name:  
Title:  
Products:  
**URL:**  
Team:  
Ownership:  
Video:  
Deck:  
Paper:

<https://clear.fund>





**ClearFoundation**





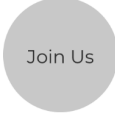
Open source and open standards are foundational to **Decentralized Solutions** and technologies. By developing core software for Clear's organizations and incentivizing usage through value exchange, ClearFoundation creates **Decentralized Solutions** for tomorrow's challenges.

 CLEAR Soft Wallet	 CLEAR Drop	 CLEAR Ticket	 Clear
 CLEAR Hard Wallet	 CLEAR Credit	 CLEAR Exchange	 CLEAR Developer

Keywords:-

Global Transparency	Individual Privacy	Sovereignty	Future Economy
---------------------	--------------------	-------------	----------------

### ClearFoundation Key Leadership

				
Ray <b>Governing Board</b> (Indigenous Relations)	Richard (Identity)	David (Technology)	Justin (Intellectual Property)	

Name:  
Title:  
Products:  
**URL:**  
Team:  
Ownership:  
Video:  
Deck:  
Paper:

<https://www.clear.foundation>



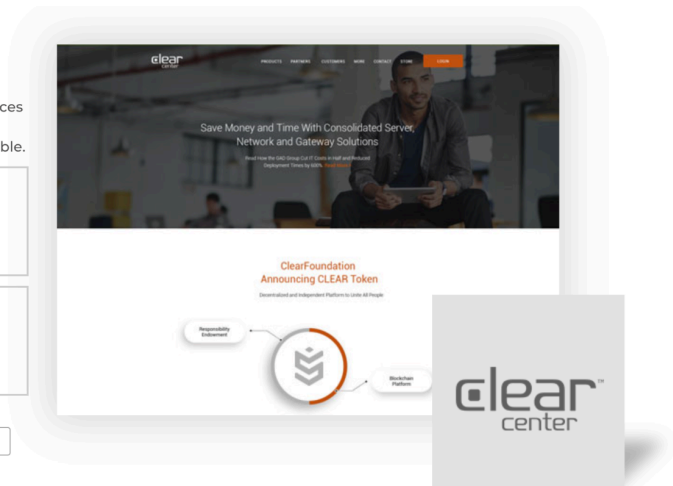
## ClearCenter

ClearCenter productizes and integrates hardware, software, and services by combining server, network, and gateway functions to make IT management and **Decentralized Storage** simple, secure, and affordable.



Keywords:-

Secure Communication Digital Security Simplified Deployment Freemium



## ClearCenter Key Leadership



Tyler  
(Operations)



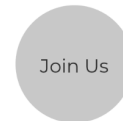
Colin  
(Awareness)



Michael  
(Vision)



Nick  
(Support)



Name:

Title:

Products:

URL:

Team:

Ownership:

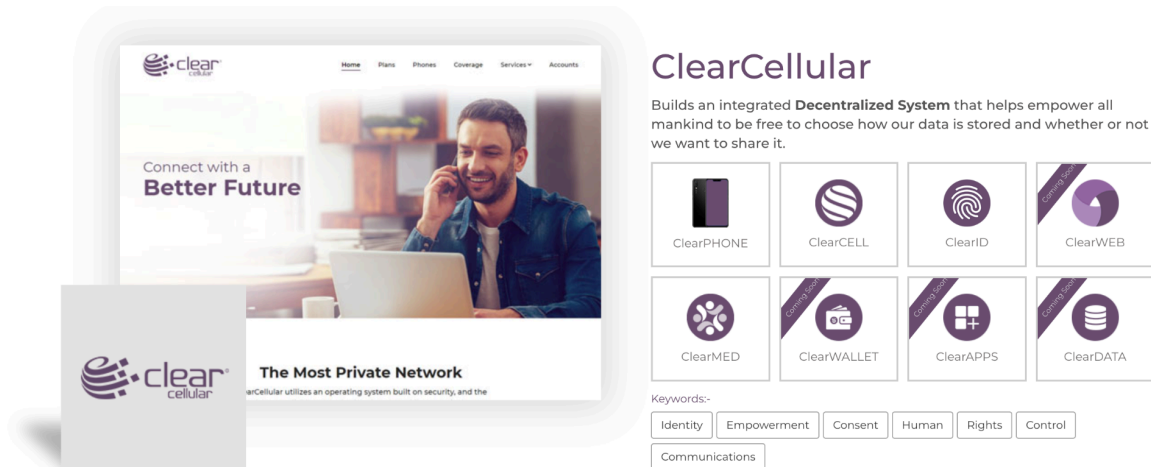
Video:

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Paper:

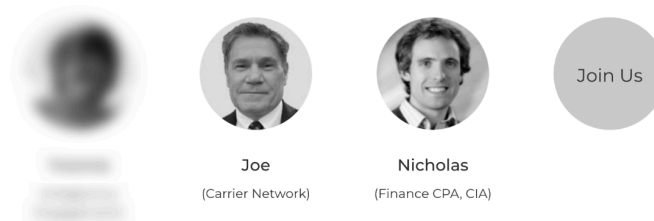
<https://www.clearcenter.com/>





## ClearCellular Key Leadership

Become an Influencer



Name:

Title:

Products:

**URL:**

Team:

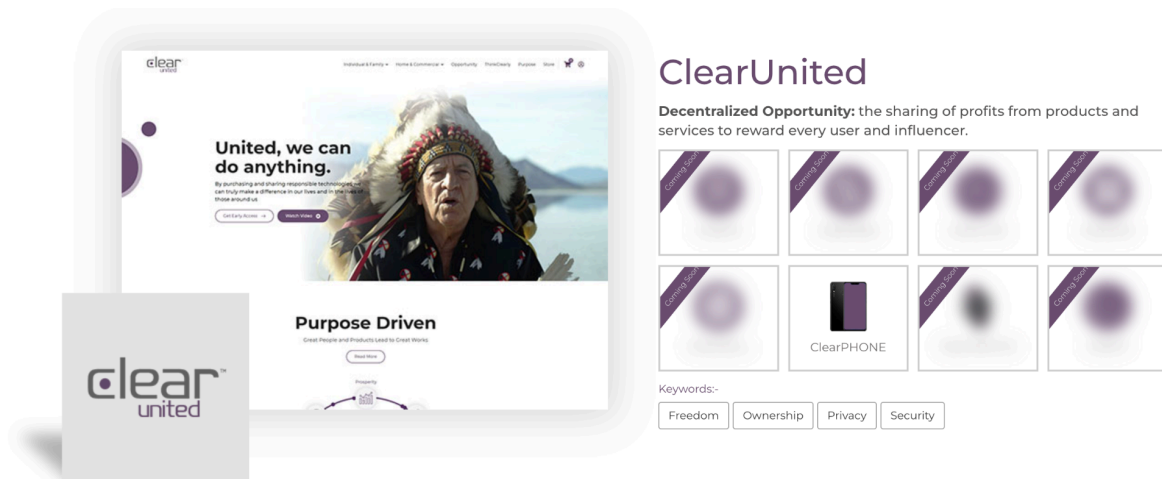
Ownership:

Video:

Deck:

Paper:

<https://www.clearcellular.org/>



### ClearUnited Key Leadership

Become an Influencer



Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

Deck:

Paper:

<https://www.clearunited.com/>

Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

Deck:

Paper:

Add ClearSoftware

<https://www.clear.software>





Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

Deck:

Paper:

Add ClearAutos

[Http://www.clear.autos](http://www.clear.autos)

Add screenshots here

<https://www.clear.autos>

Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

Deck:

Paper:

Add screenshots here

<https://www.clear.community>



## Add ClearAssets

Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

Deck:

Paper:

[www.clearAssets.org](http://www.clearAssets.org)



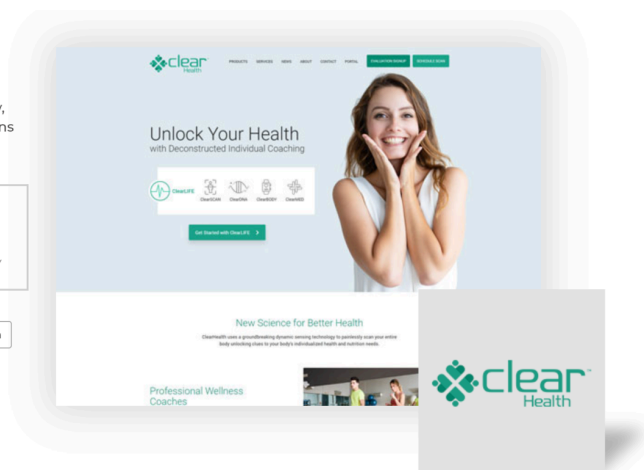
## ClearHealth

ClearHealth combines breakthrough science in physics, biochemistry, artificial intelligence, structure, analysis, and nutrition to offer solutions for individualized health needs. All personal data is secured on **Decentralized Health** storage and shared via the user's choices.



Keywords:-

Quality of Life   Individualized Wellness   Food & Nutrition   Disease Prevention



### ClearHealth Key Leadership



Roy  
(Physics)



Lea  
(Training)



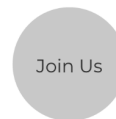
Conrad  
(Physics)



Carol  
(Clinical Studies)



Linda  
(Biology)



<https://www.clearhealth.coach/>

Clear.health / Happy Health

Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

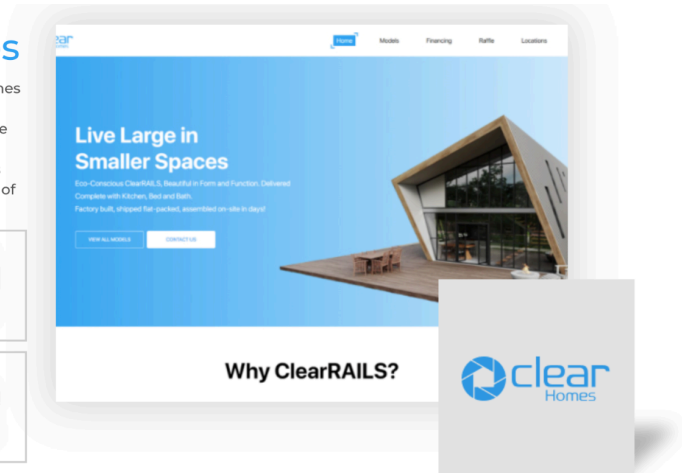
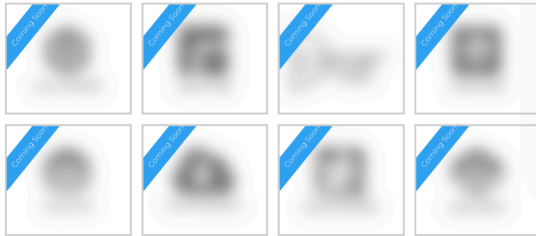
Deck:

Paper:



## Live Large In Smaller Spaces

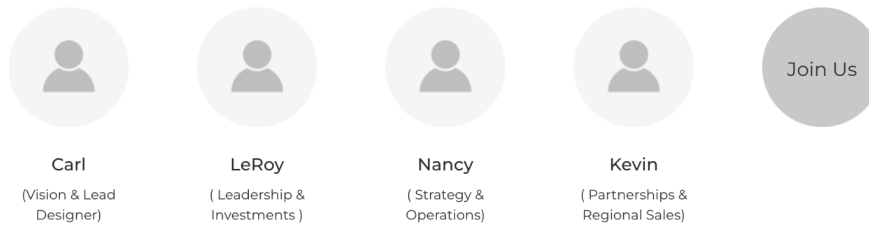
ClearHomes offers a blend of elegance and practicality. Each unit comes equipped with a kitchen, bedroom, and bathroom. These homes are prefabricated in a factory, shipped in flat packs, and assembled on-site within days. They are ready to move in, supported by a membership program that facilitates the advancement of decentralized living. This program integrates digital identity, payment systems, and ownership of digital assets in a transparent and forward-thinking manner.



Keywords:-



### ClearHomes Key Leadership



Name:

Title:

Products:

URL:

Team:

Ownership:

Video:

Deck:

Paper:

<https://clear.homes/>



Add Clear Abundance

Name:

Title:

Products:

**URL:**

Team:

Ownership:

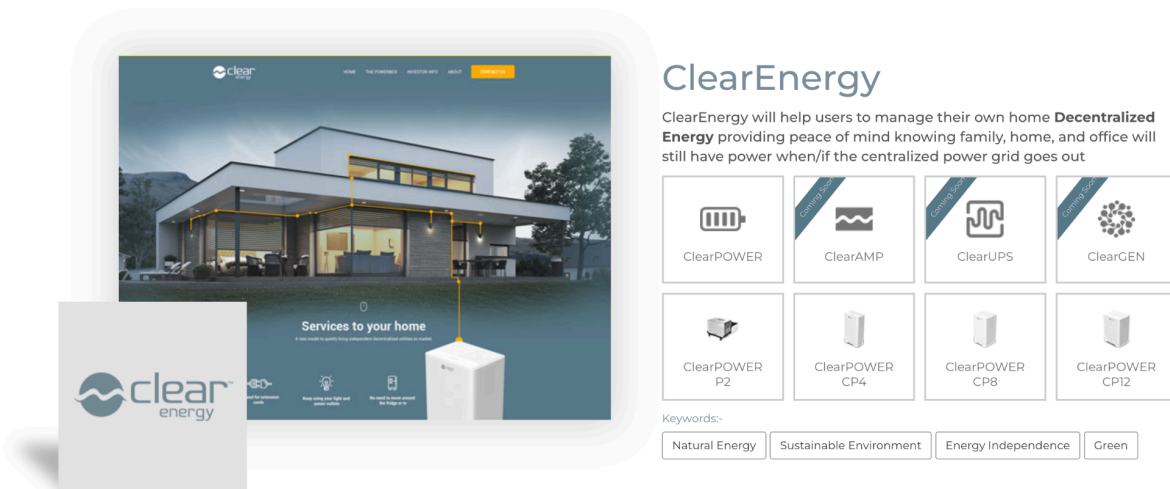
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Https://...





#### ClearEnergy Key Leadership



Shaanta  
(Partners)



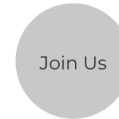
Kami  
(Finance)



Conrad  
(Physics)



Philp  
(Legal)



Name:  
Title:  
Products:  
**URL:**  
Team:  
Ownership:  
Video:  
Deck:  
Paper:

<https://www.clear.energy/>



## Add ClearFuels

Name:

Title:

Products:

**URL:**

Team:

Ownership:

Video:

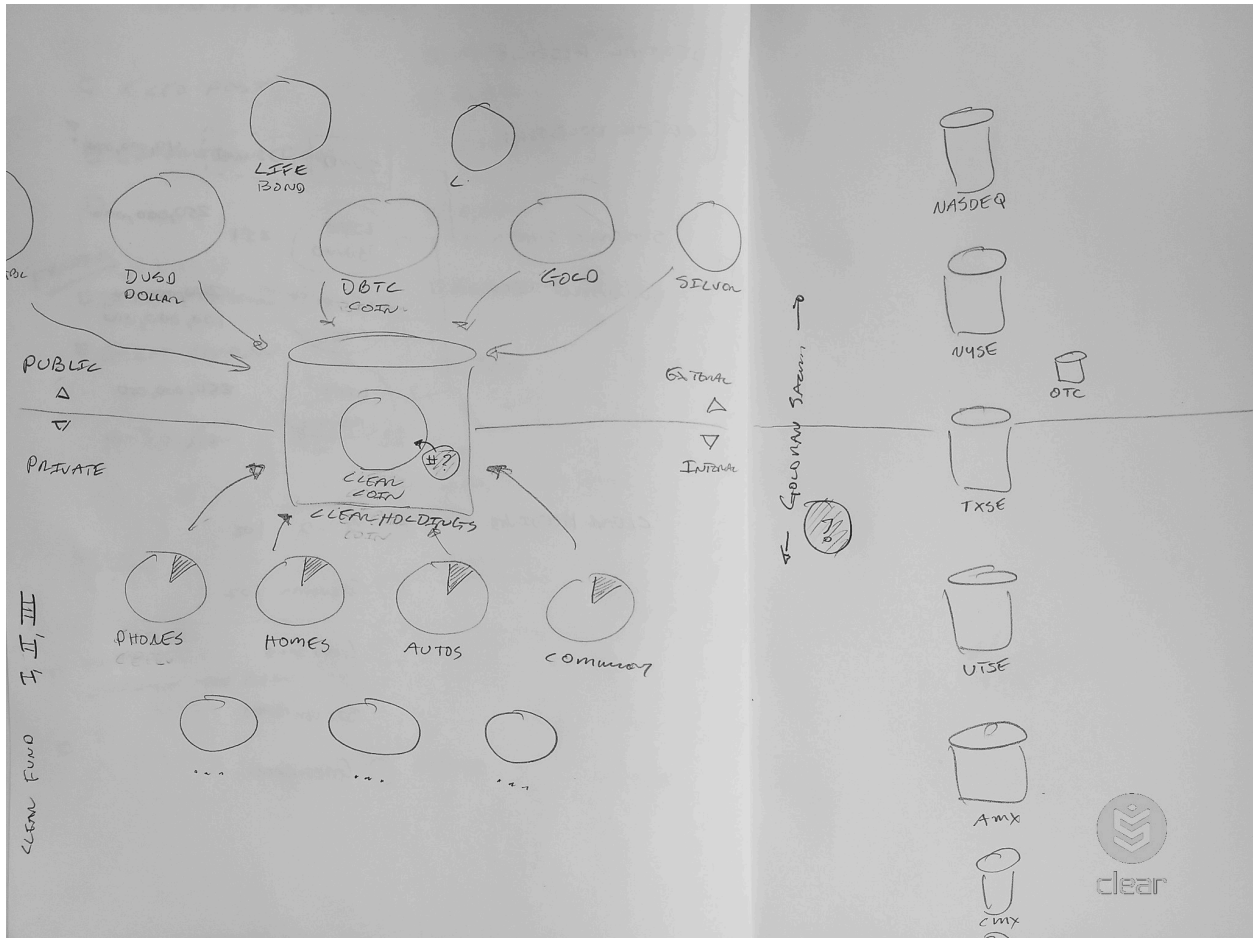
Deck:

Paper:

[www.clearfuels.com](http://www.clearfuels.com). ---







### DigitalWorld Exchange

Trade, Swap, Exchange on the Digital World Market

digitalworld.market

### ClearExchange

Trade, Swap, Exchange on the Digital World Market

clear.exchange

### Mexican Exchange

Trade, Swap, Exchange on the Digital World Market

mexican.exchange

### American Exchange

Trade, Swap, Exchange on the Digital World Market

american.exchange

### Canadian Exchange

Trade, Swap, Exchange on the Digital World Market

canadian.exchange


### Hawaiian Exchange

Trade, Swap, Exchange on the Digital World Market

hawaiian.exchange



ClearHoldings...



My Digital Life

Search Category

Agreements

Assets

Certifications

Councils

Disputes

Licenses

Organizations

Votings

Cards

Moderator

Service Provider

SwapExchangeMarketsPurchase








DHCU

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⌵

Markets

CURRENCIES	EQUITIES	COMMODITIES	CRYPTOS	BONDS	REWARDS	OTHERS
USD 96.30 -0.20%	NATIVE 1 0.00%	GOLD 3352.40 +0.08%	BTC 65.52 +0.11%	COCOA 8341.00 -7.32%	SOYBEANS 1029.75 0.00%	DJIA 44799.00 -0.02%
EUR 1.1859 +0.16%	DBTC 108877.08 2.75%	SILVER 36.23 -0.46%	ETH 67.28 +0.81%	COTTON 67.96 -0.25%	SOYBEAN MEAL 273.50 -0.83%	S&P 500 6248.75 0.00%
JPY 0.7029 +0.18%	DOBX 6.70 0.07%	PLATINUM 1370.70 +0.88%	BNB 2.0983 -0.12%	ORANGE JUICE 219.85 -2.11%	SOYBEAN OIL 53.65 +1.90%	NASDAQ 100 22697.25 +0.02%
GBP 1.3750 +0.08%	DALA 1.00 0.00%	COPPER 5.0985 -0.02%	SOL 2.3336 +0.43%	COFFEE 289.30 -3.60%	CORN 405.75 -0.86%	RUSSELL 2000 2214.40 +0.05%
CAD 0.7356 +0.03%	CLEAR 11.56 0.00%	PALLADIUM 1115.00 +0.10%	XRP 3.4170 +0.06%	LUMBER 666.00 -0.22%	WHEAT 549.75 +2.14%	NIKKEI 225 39670.00 -0.20%
CHF 1.2753 +0.14%	DIGITAL 165.73 0.00%	LIVE CATTLE 210.75 -1.48%	DOT 1.7000 -1.04%	SUGAR 15.70 -3.09%	ROUGH RICE 12.96 -2.81%	EURO STOXX 50 5307.00 -0.38%
AUD 0.6590 +0.08%	DUSD 1.00 0.00%	LEAN HOGS 106.98 -0.49%	ADA 18.70 +0.58%	FEEDER CATTLE 305.85 -1.55%	OATS 374.75 +0.60%	DAX 23826.00 -0.93%
 Add Assets	 Add Assets	 Add Assets	 Add Assets	 Add Assets	 Add Assets	 Add Assets

▲

▼





▼

▼


▼

▼

▼

Assets	Price (NATIVE)	Price (DUSD)	Market Cap	Volume (24h)	Change (24h)	Circulating Supply
 <b>AGXUS</b> Alpine Gold Exchange	0.679518	1.00	0.00	0.00	0.00%	10,000.00
 <b>DALA</b> Kingdom of Hawaii	0.680997	1.00	0.00	0.00	0.00%	0
 <b>DMXN</b> Mexican Country	NA	NA	NA	NA	0.00%	1,00,000.00
 <b>DUSD</b> Decentralized USD	0.680890	1.00	0.00	0.00	0.00%	100.00M

CONFIDENTIAL



55

## Digital World Exchange



 Swap
  Exchange
  Markets
  Purchase



My Digital Life

Q Search Category

Dashboard

Assets

 Agreements

 **Certifications**

 Councils

 Disputes

 License

 Life

## Organizations

 Voting

Wallets











Cards



### Your Clear Address

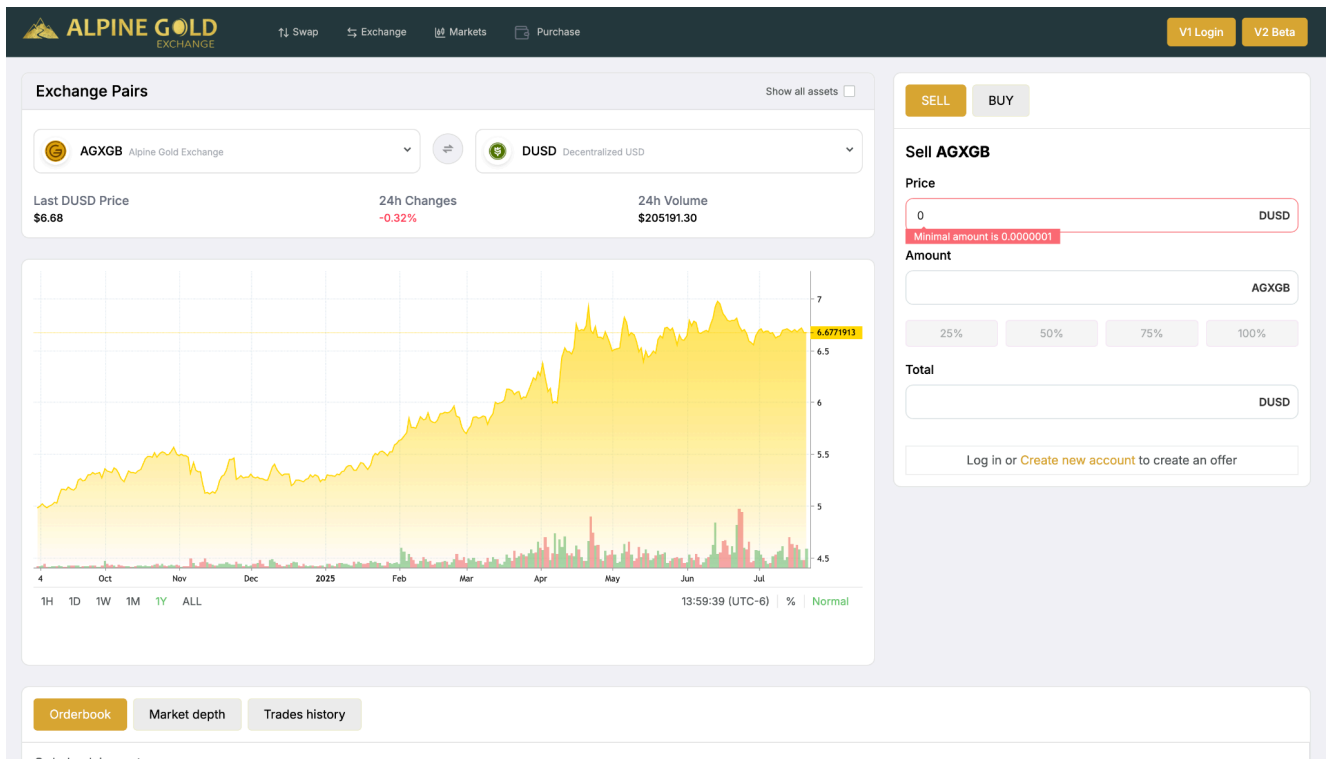
GA3G7UDPQDXAW4ZPWFADI7B7YI7F2KFEDET3A24YI6LY6BCTAVV2EGKG3

To receive payments, share your wallet address with them or scan QR code.

Asset	Balance	Value (DUSD)	Price (DUSD)	Change (24h)	
 <b>NATIVE</b> Digital World	396,130.4609647	\$259,167.17	\$0.65	▼ -6.31%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>DALA</b> Kingdom of Hawaii	1,912,636	\$1,912,636	\$1	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>DBTC</b> Decentralized Bitcoin	9.9000089	\$1,096,635.63	\$110,771.18	↗ 1.64%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>DGBX</b> Digital Reserve	1,000	\$7,074.99	\$7.07	↗ 1.42%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>DUSD</b> Decentralized USD	3,838	\$3,838	\$1	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>DBME</b> SuperWallet DAO	2,147,483,647	\$0	\$0	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>TZS</b> Tanzania	2,147,483,647	\$0	\$0	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>UTE</b> Ute Tribe	2,147,483,647	\$0	\$0	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>CFL</b> ClearFoundation, LTD.	2,147,212,447	\$0	\$0	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>
 <b>VIKINGS</b> NFL	2,000,000,000	\$0	\$0	0.00%	<a href="#">↑</a> <a href="#">↺</a> <a href="#">🔒</a>




Alpine Exchange



<https://www.hawaiian.exchange/>



Hawaiian Exchange



Swap

Exchange

Markets

Purchase

V1 Login

V2 Beta

Indexes	DJIA	44799.00	-0.02%
	CRUDE OIL WTI	65.52	+0.11%
	COCOA	8341.00	-7.32%
	GOLD	3352.40	+0.08%
	SOYBEANS	1029.75	0.00%
	USD	96.30	-0.20%
	NATIVE	0.66	-4.90%
Energy	CRUDE OIL BRENT	67.28	+0.81%
	CRUDE OIL WTI	65.52	+0.11%
Softs	COTTON	67.96	-0.25%
	COCOA	8341.00	-7.32%
Metals	SILVER	36.23	-0.46%
	GOLD	3352.40	+0.08%
Grains	SOYBEAN MEAL	273.50	-0.83%
	SOYBEANS	1029.75	0.00%
Currencies	EUR	1.1859	+0.16%
	USD	96.30	-0.20%
Digital	DBTC	111104.67	2.22%
	NATIVE	0.66	-4.90%

Digital Assets

Currencies

Equities

Commodities


Cryptos

Bonds

Rewards

Other

Asset	Price (NATIVE)	Price (DUSD)	Market Cap	Volume (24h)	Change (24h)	Circulating Supply
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Swap

Exchange

Markets

Purchase

V1 Login

V2 Beta

Exchange Pairs

Show all assets

DBTC

DUSD

Last DUSD Price


24h Changes

24h Volume

\$11110.65

+2.27%

\$74.44B



1H

1D

1W

1M

1Y

ALL

17:26:57 (UTC-6)

%

Normal

Orderbook

Market depth

Trades history

SELL

BUY

Sell DBTC

Price

110972.4183191

DUSD

Amount

DBTC

25%

50%

75%

100%

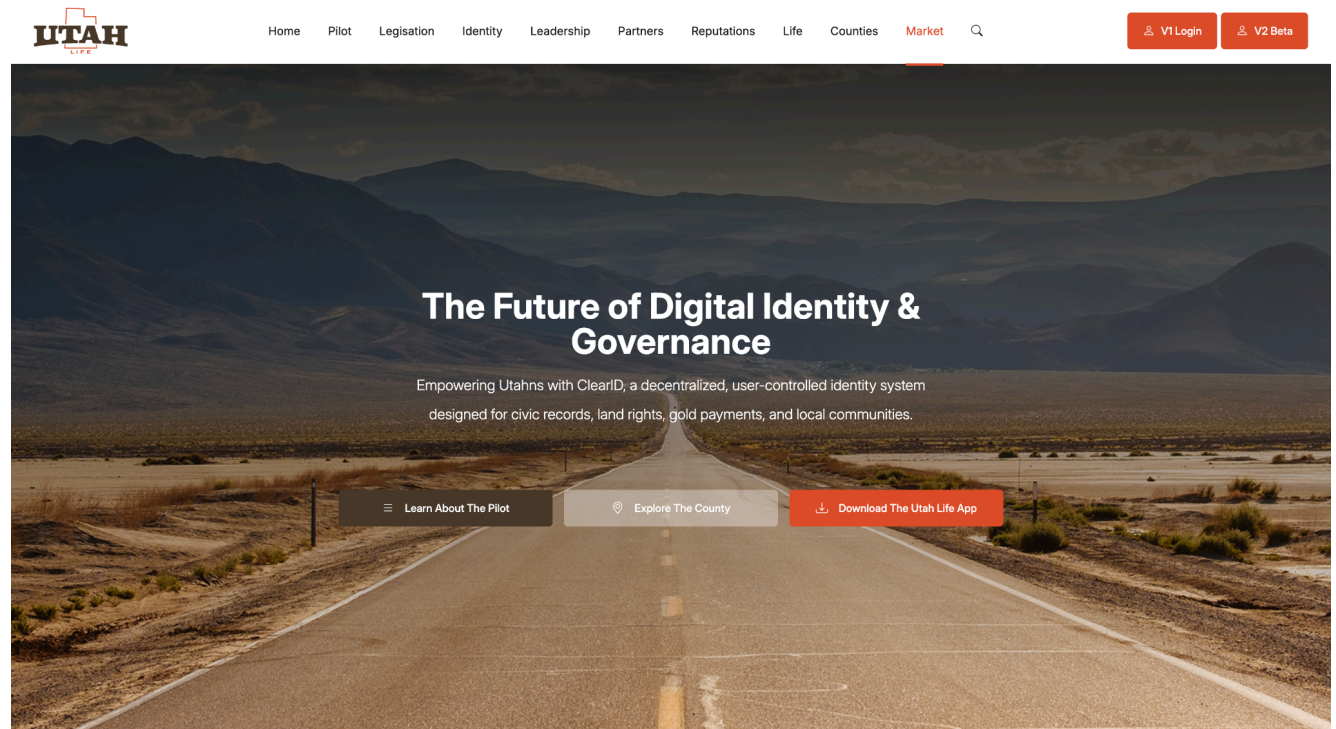
Total

DUSD

Log in or Create new account to create an offer

https://www.hawaiian.exchange/






www.utah.country



Utah Market



Utah Life Pilot

Swap

Exchange

Markets

Purchase

V1 Login

V2 Beta

Trade, Swap, Exchange on the Utah Market






Decentralized Trading. Zero Barriers.


Start your journey with the UtahLIFE app

Access on the App Store

Install via Play Store

Download on Clear Store

Asset	Price (NATIVE)	Price (DUSD)	Market Cap	Volume (24h)	Change (24h)	Circulating Supply
 <b>NATIVE</b> Digital World	1.000000	0.65	64.92M	349532.92	<div>-7.17%</div>	100.00M
 <b>DBTC</b> Decentralized Bitcoin	0.000006	110606.81	2.20T	74.58B	<div>1.50%</div>	19.92M
 <b>GOLD</b> Digital Treasury	NA	NA	NA	NA	0.00%	0
 <b>SILVER</b> Digital Treasury	NA	NA	NA	NA	0.00%	0
 <b>DIGITAL</b> Digital Reserve	0.003917	165.73	0.00	0.00	0.00%	0



Utah Life Pilot

Swap

Exchange

Markets


Purchase


V1 Login

V2 Beta

Exchange Pairs

Show all assets

 **NATIVE** Digital World

 **DUSD** Decentralized USD

Last DUSD Price


24h Changes

24h Volume

\$0.66

-4.43%

\$345767.38



09:47:49 (UTC-6) | % | Normal

Orderbook

Market depth

Trades history

SELL

BUY

Sell **NATIVE**

Price

0.6611434

DUSD

Amount

NATIVE

25%

50%

75%

100%

Total

DUSD

Log in or Create new account to create an offer

www.utah.market





Texas Life



Idaho Life

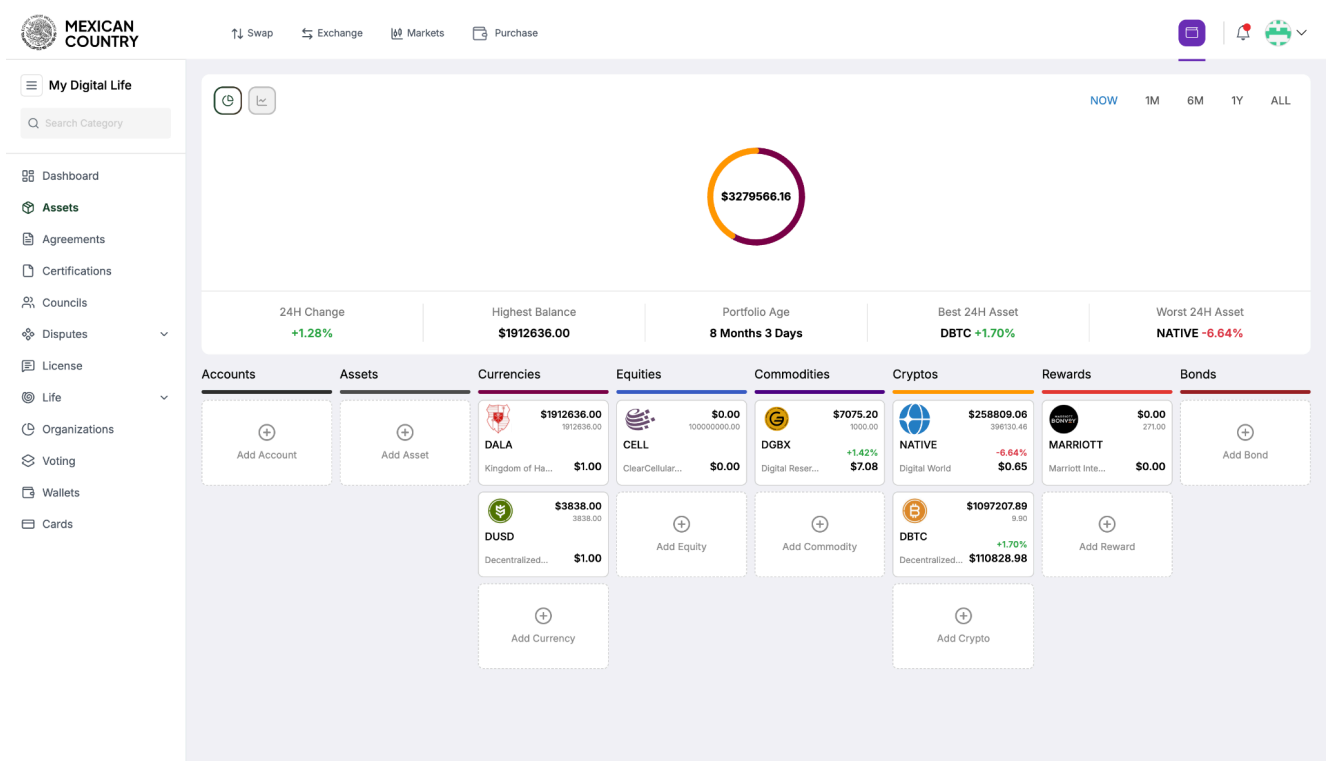


Arizona Life



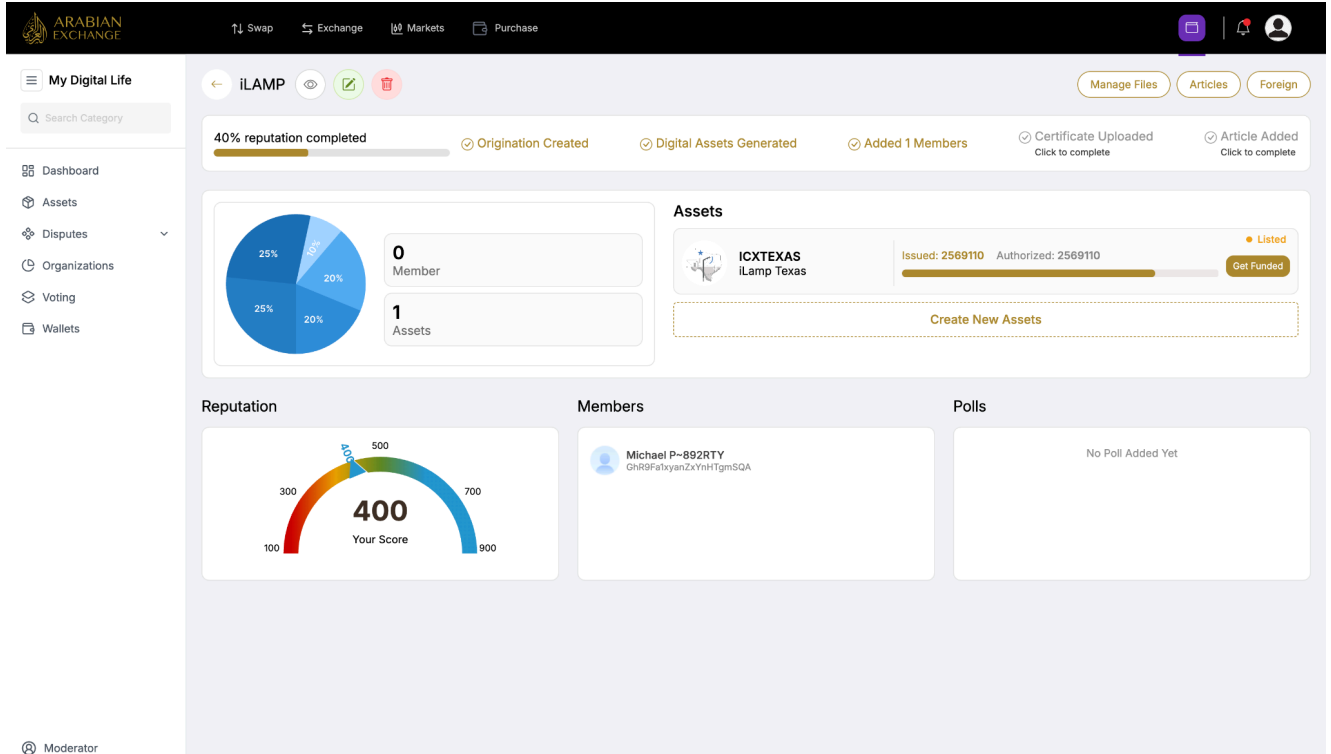
Montana Life





Saudi Life





American Life





