



# CAPITAL-RAISE INVESTOR DECK

If You Cannot Explain It Simply, You Do Not Understand It.

*The World's First Full-Disclosure Fiduciary Intelligence System*

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# THE PROBLEM: INFORMATION ASYMMETRY AT SCALE

Bloomberg, FactSet, Morningstar answer: **What happened?**

They will not answer:

- What is likely to happen?
- How bad could it get?
- Is this stock suitable?

**Fiduciaries fly blind.** Courts demand proof they did not.

# FAAS™: FIDUCIARY AS A SERVICE

**ERS operationalizes the duty of care.** The platform performs fiduciary process autonomously.

## Traditional SaaS

- Helps advisors work faster
- Burden of proof stays on human
- Documentation manual & inconsistent

## FaaS™ (ERS)

- Performs fiduciary process autonomously
- Generates timestamped evidence artifacts
- Turns monitoring into continuous workflow
- Automates statistical accuracy for probability and magnitude of gains/losses

# THE BREAKTHROUGH: THE FIDUCIARY SCAN™

One button. Nine ratings. Court-ready documentation.

## **Probability of Decline**

What are the odds this goes down?

## **Loss Range**

How bad could it really be?

## **NPV vs Price**

Is it worth what the market says?

## **Complete Risk Clarity**

Identifies risks and opportunities that matter most to your fiduciary responsibility.

# FIDUCIARY SUITABILITY STANDARD™

ERS defines suitability as a repeatable test — not a vibe.

- **Explicitly disclose:** What must happen, and how probable it is
- **Quantify:** Downside probability and potential loss magnitude
- **Assess:** Survival dependence on capital markets and dilution risk
- **Compare:** Probability-weighted value to market price
- **Document:** The process and monitor for suitability changes

# NINE PROPRIETARY SUITABILITY RATINGS™

Comprehensive IP moat. Every dimension of risk, measured consistently.

- **Price Risk Indicator™** (PRI)
- **Loss Indicator™** (LI)
- **Fiduciary Stock Navigator™** (FSN)
- **4 Dimensions of Risk™** (4D)
- **Valuation Metric 1™** (V1)
- **eLiquidity™** (eLiq.)
- **eStrength™** (eStr.)
- **eDurability™** (eDur.)
- **eValuation™** (eVal.)

# EVIDENCE ARTIFACTS: FIDUCIARY-GRADE DOCUMENTATION

Court-ready proof of reasonable investigation and ongoing duty to monitor.

- **Suitability Test Outputs:** For + against with clear reasoning
- **Loss Probability Disclosures:** Downside severity quantified
- **Valuation Compression Warnings:** Capital dependency statements
- **Advisor Accountability Trail:** What was known, when, and what was done
- ***Designed to answer: What did you know, when did you know it, and what did you do?***

# PROOF TRAIL™: THE DEFENSIBILITY ENGINE

Timestamped evidence artifacts. The audit trail every fiduciary needs.

## **Every decision leaves a defensible record:**

- When the analysis was performed
- What risks were identified
- What suitability conclusion was reached
- When monitoring flagged changes
- What actions were taken in response
- What were the sources of information

**Fiduciaries buy to avoid lawsuits. Proof Trail™ is the core product.**

# WHY ERS BECOMES THE DEFAULT STANDARD

## The Law Will Demand It.

- Courts increasingly ask: What were you told about downside risk?
- Regulators demand: Prove you monitored this continuously.
- Litigation questions: When did you know the risk had increased?

**ERS answers every question. In writing. Contemporaneously.**

# WHY BLOOMBERG & FACTSET CANNOT COMPETE

## **Bloomberg & FactSet**

- Provide data
- Avoid conclusions
- Sell information
- Do not quantify downside

## **ERS**

- Delivers statistical probabilities
- Forces disclosure
- Delivers defensibility
- Quantifies loss probability

# MASSIVE TAM. ZERO COMPETITION.

- **15,000+ RIAs** managing \$30T+ facing daily litigation risk
- **300,000+ advisors** needing fiduciary documentation
- **5,000+ law firms** specializing in fiduciary breach
- **1,000+ institutions** requiring transparent risk reporting

**ERS becomes the standard of care.**

# THE BUSINESS MODEL: HIGH-MARGIN SAAS

- **Per-Advisor Subscription:** Per FTE
- **Enterprise Licensing:** Custodian, bank, insurance integration
- **Compliance Bundles:** Court-ready documentation packages
- **Litigation Support:** Expert data packages (premium)

**Recurring. Defensible. Inelastic demand.**

# WHY NOW: THE PERFECT STORM

- Rising litigation (\$1B+ annual FINRA awards)
- SEC cracking down on suitability failures
- Market volatility exposing fragile businesses
- AI enabling probability-based modeling at scale
- Institutional demand for transparency
- **ERS is the answer to every question regulators are asking.**

# THE ASK

Capital to accelerate:

- UI/UX perfection of the Fiduciary Scan™
- Full ecosystem build-out and integration
- Enterprise integrations (custodians, platforms)
- Regulatory positioning and legal defense
- Sales, partnerships, and compliance relationships



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*Not Louder. Not Flashier.*  
***Inevitable.***

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