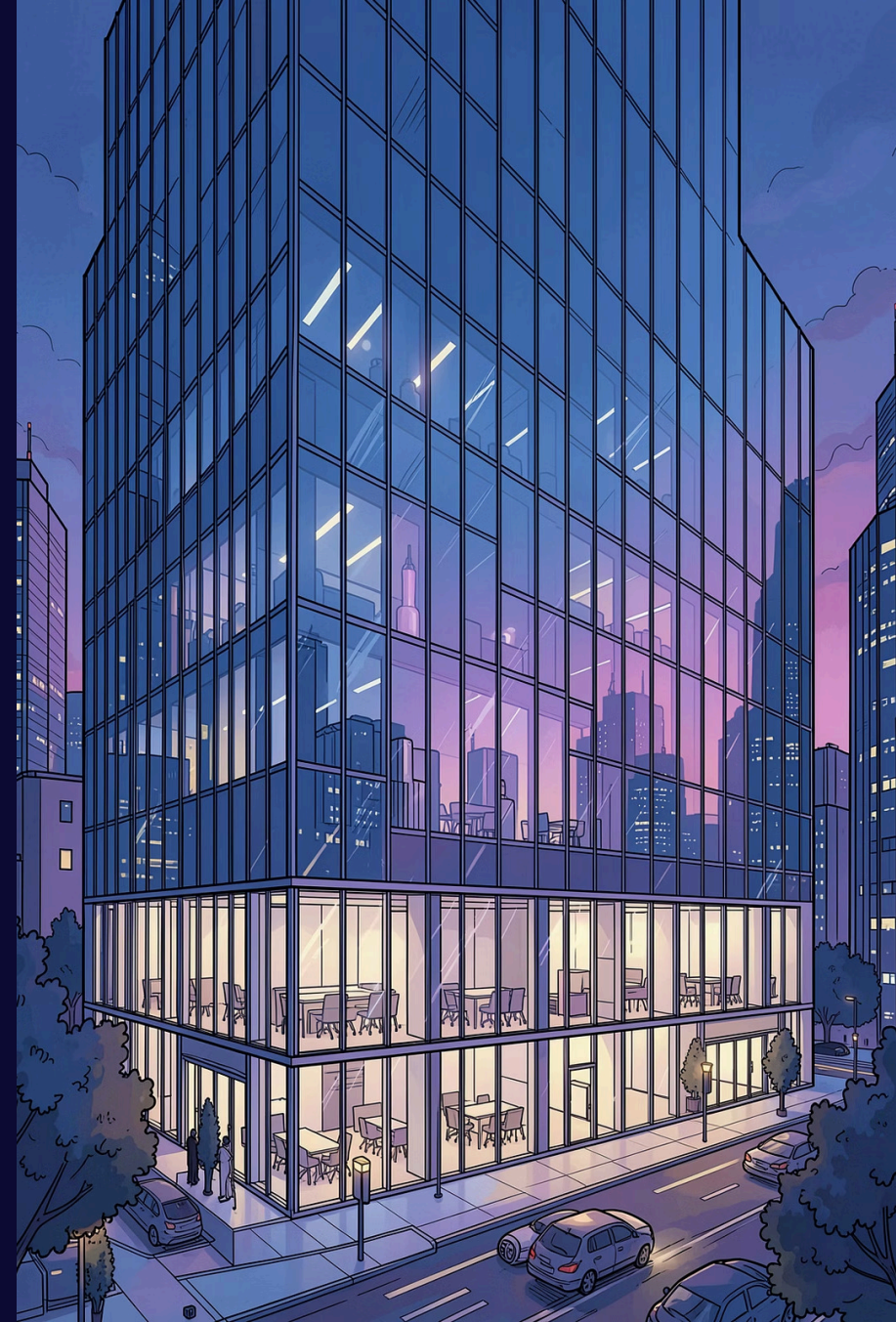


Finner.AI: Portfolio Intelligence for European Family Offices

Empowering the next generation of wealth management through AI-driven insights.

GEORG TUBALEV · FOUNDER · 2026 · V1.5

www.finner.ai



The Inefficiency Crisis

Fragmented Reporting

European family offices managing billions remain tethered to manual, siloed processes built for a different era.

Outdated Strategies

Wealth preservation frameworks defined in the 20th century are increasingly ill-suited to today's complexity.

5% Annual Return Gap

European family offices consistently underperform their U.S. counterparts due to structural inefficiency.



The Invisible Cost of Stagnation



Missed Revenue

Lack of real-time intelligence leads to blind spots and delayed decisions.



Fragmented Asset Views

No unified cross-asset visibility across the portfolio.



Legacy Platform Lock-in

Outdated tools and low internal tech expertise block progress.

A Structural Problem

Family offices are mandated for long-term capital preservation, yet the tools they rely on were never designed for modern governance.

Without real-time intelligence, opportunities are missed, risks go undetected, and advisors are left working in the dark.



Legacy platforms and low internal tech expertise remain the two biggest barriers to competitive performance.

Why Now Is The Time

A Market Ready to Move

FOs Are Moving

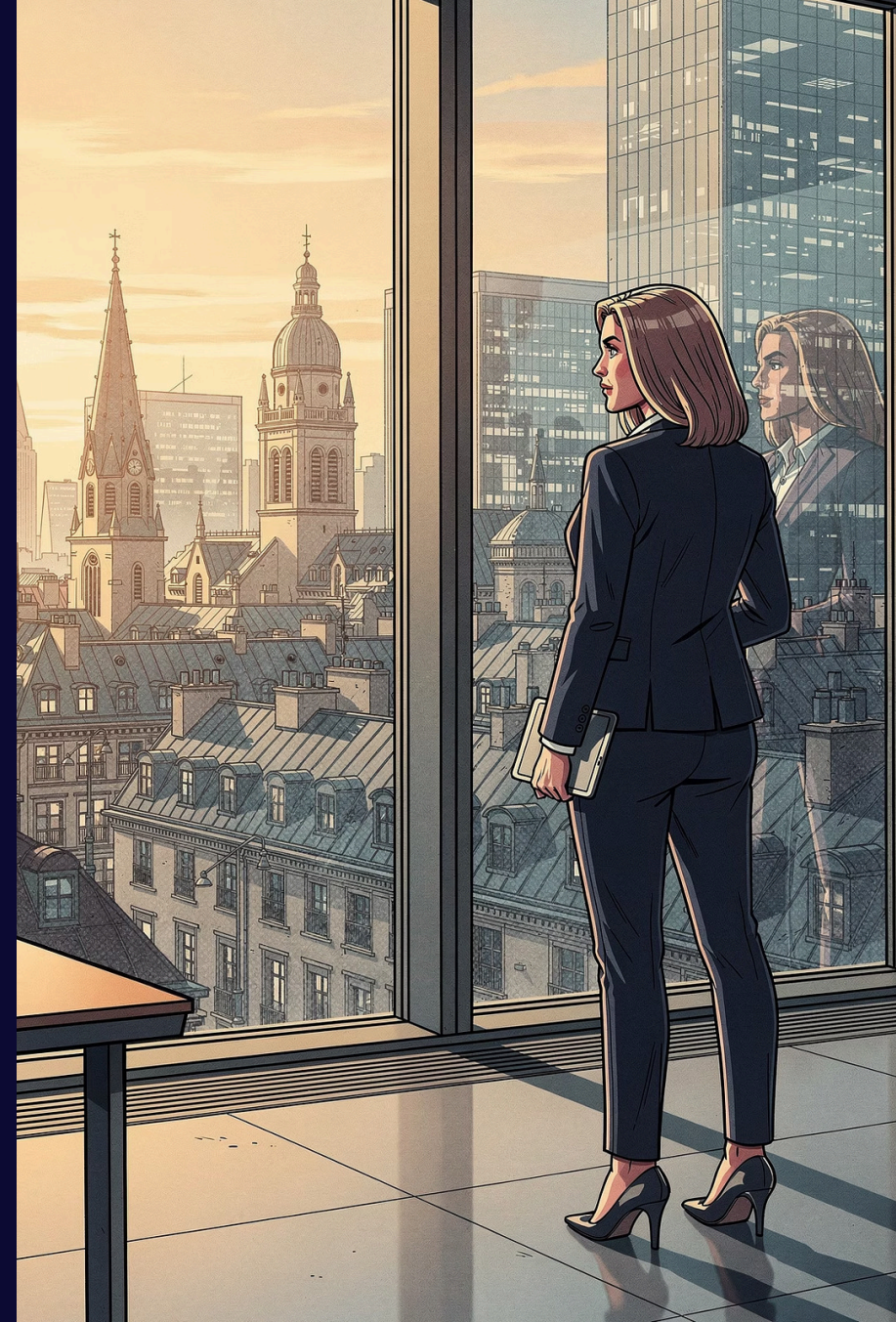
European family offices are actively seeking technology to reduce management fees and improve net returns. The window to establish category leadership is now.

AI Is Skyrocketing

The convergence of AI capability and financial complexity has created a once-in-a-decade opportunity for intelligent sovereign digital infrastructure.

European Markets Poised for Disruption

Generational wealth transfer is pushing next-gen principals toward AI-native tools and higher returns. We're ready.





Introducing Finner.AI: The Cognitive Layer



Raw Data → Actionable Intelligence

We ingest fragmented portfolio data and surface clear, automated insights — no manual reconciliation required.



Complete Cross-Asset Visibility

A single, unified view across all asset classes, custodians, and geographies in real time. Track your total returns.



Return-on-Track AI Assistant

Continuous AI-driven analysis keeps portfolios aligned with long-term target returns and governance mandates. Human is still in control.

Our Defensible Moat

Built by a European family holding. For European family offices.



A rare convergence of investment expertise, deep engineering roots, and operational finance — Finner.AI is built by people who have lived the problem firsthand.

Purpose-Built AI Engine

Designed from the ground up for complex European multi-asset structures, trained on high-quality external and internal data - not a generic LLM wrapper.

EU-Native Infrastructure

Sovereign cloud and on-prem deployment options with local inference infrastructure. Fully compliant with **EU AI Act** and **GDPR**.

Over a Decade of AI Expertise

Our team has been building and integrating AI solutions since **2012** — long before it became mainstream.

Traction & Validation

Live Prod Since 2025

We are Client Zero - Finner.AI has been deployed internally to manage the group's assets and treasury - real capital, real stakes and real results.

Around 5M€ AUI

Total Assets under Intelligence, growing with every deployment iteration. Plus several EU holdings as beta testers in 2026.

15% Returns in 2025

Across a diversified portfolio including EU blue chips, government and private bonds, T-bills, and alternative assets - outperforming a comparable balanced allocation benchmark. **11%** projected currently for 2026 - sustained, intelligent performance.

Airenden's ROI is well above typical European FOs target returns.



Total Addressable Market

2,200+

Target Family Offices

European family offices with 50M€+ AUM — an underserved, high-value segment. Plus 10,000 smaller holdings in the 10M€–50M€ range

25M€

ARR Target (EU)

Achievable at 15% EU market penetration with current pricing tiers.

100M€

ARR Ceiling Potential

Upon expansion into the North American family office market.

12,000+ Potential Customers in Europe then 4,000+ Larger Family Offices across NA

i At first stage, Finner.AI is positioned to become the **essential intelligence layer** for patient, long-horizon capital across Europe.

Competition Landscape

Altoo

Swiss, founded 2017. Broad target (UHNWIs, fund managers, advisors, FOs). Wealth aggregation and dashboards, not AI-native intelligence. CHF 20–40K/year for SFOs.

Addepar

US enterprise player, \$5B valuation, \$7T AUM tracked. AUM-based pricing (\$50K+ annually). Not European-focused, not accessible to sub-€50M offices.

Asora

Irish startup, purpose-built for SFOs, strong on data aggregation and reporting. Starting at 800€/month. No AI-driven analysis layer.

Asseta.AI

Closest in positioning (purpose-built, AI-branded, seed-funded), raised a \$4.2M seed round in November 2025. US-based, the focus is on accounting operations for large US FOs (\$1B+ AUM), not investment intelligence for lean European offices. No stated EU regulatory positioning.

- ✔ Everyone in this space is solving aggregation, reporting, or accounting - no competitor focuses on portfolio performance combining AI-native intelligence, European regulatory positioning, and accessible pricing for lean European family offices. Our advantage compounds: EU-native architecture, operator-built product intelligence, and a cost base that makes this segment profitable only for us.

The Business Model

Scalable SaaS Subscriptions

Annual pricing tiers designed to grow alongside client complexity — from emerging family offices to large institutional mandates.

| Pricing Tier | Annual Price |
|---------------------------|--------------|
| Nano Single-Family Office | 12,000€ |
| Single-Family Office | 24,000€ |
| Institutional / Custom | Bespoke |

Built for Fast Deployment

An in-house integration team removes the dependency on client IT, dramatically shortening the path to go-live.

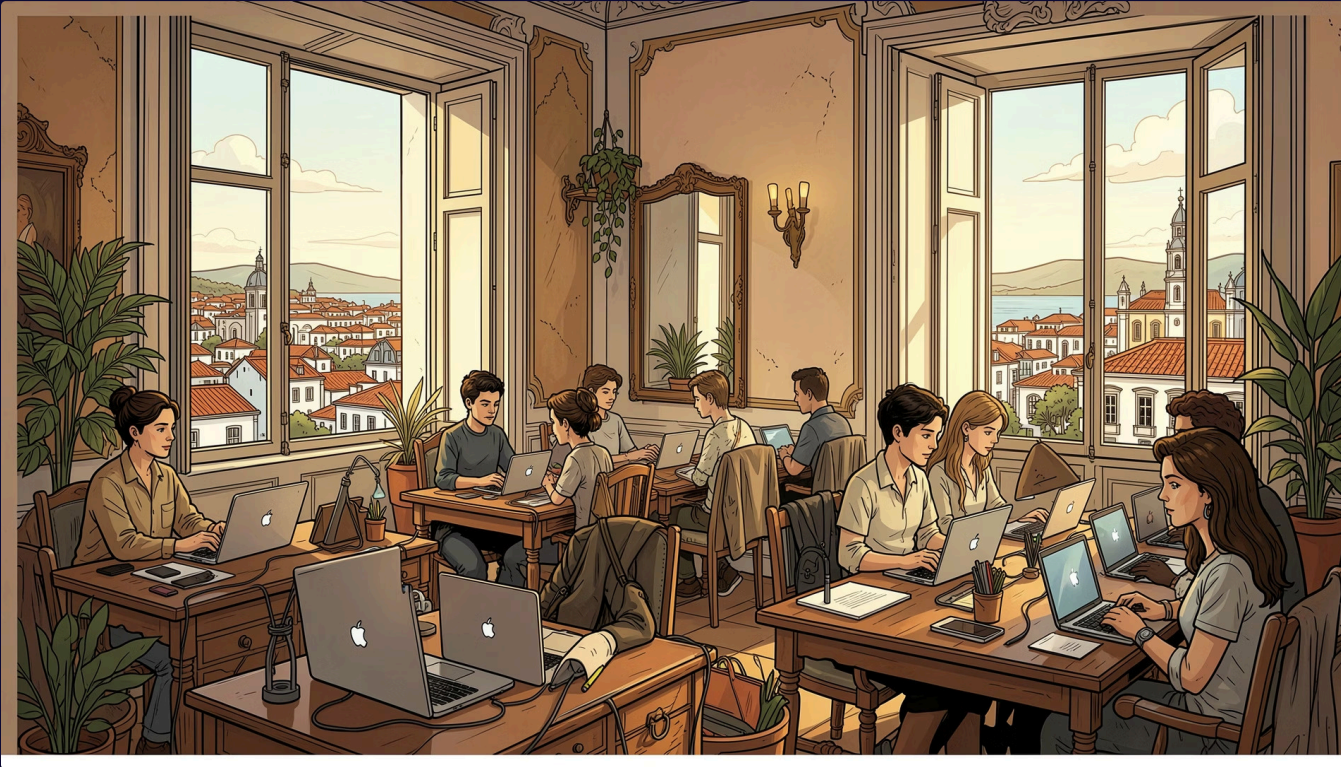
Our operational costs per client are 3–5K€ in integration labor plus 2K€ in infrastructure, thus total 5–7K€ cost against 12–24K€ revenue per client. That's healthy unit economics from day one.



Revenue Goals:

25M€+ ARR at 15% EU market penetration

Our Background



Built on Proven Foundations

Finner.AI is a spin-off of proprietary IP developed within **Airenden Group**, operating across Europe and North America since 2012. The initial 150,000€ internal PoC investment funded by Airenden.

Exaud — Our Consulting Engine

50 FTEs · 2M€ in revenue · Deep expertise in AI integration and embedded systems.

Experienced Tech Market Operators

We have successfully taken internal IP to market before — Finner.AI follows a proven playbook.

Based in Porto, Global Reach

A European home base with established client relationships spanning two continents.

Meet the Team



Georg Tubalev, CEO

A serial entrepreneur who is the driving force behind Finner.AI with deep expertise in business and finance spanning over 23 years in the industry. As Managing Director of Airenden Group, he led the internal investment research that evolved into Finner.AI.

[More About Georg](#)



Tiago Borba, CTO

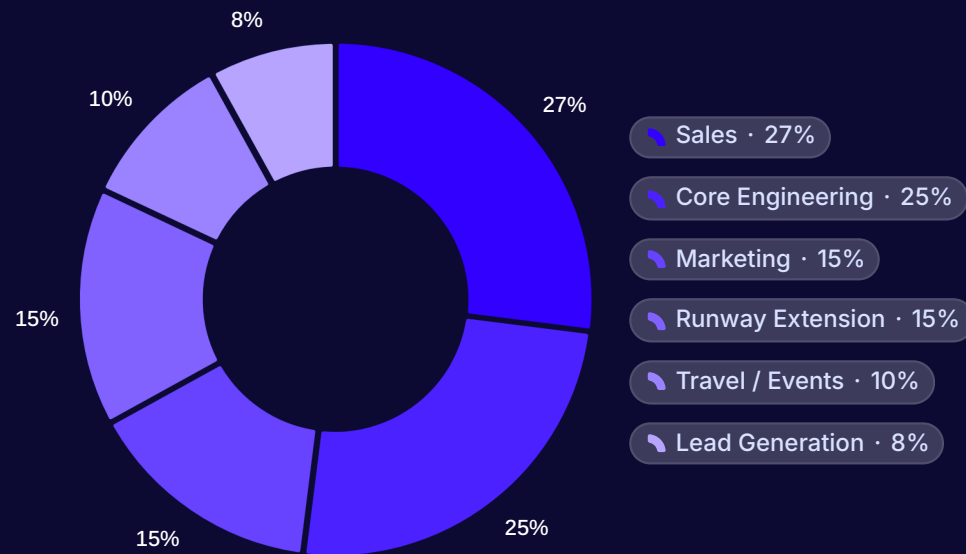
Technical architect with 15+ years in software development, technology management and infrastructure design. Tiago started his career in Deloitte and later worked as a AI researcher at Fraunhofer. He ensures Finner.AI is cutting-edge, robust and fully compliant.

[More About Tiago](#)

The Ask & Path Forward

Suggested Use of Funds

Our Oporto base means the funds buy nearly twice the runway it would in London or Zurich - where we sell into.



1

Raise 500,000€ pre-seed

Accelerate product deployment and acquire the first 20 paying clients in the EU market in the next 12 months.

2

12 Months to 0,5M€ ARR

A focused, achievable milestone grounded in real pipeline and validated unit economics.

3

Redefine the Standard

Together, we set a new benchmark for how European family offices govern and grow their legacy.

Interested? Reach out at georg@finner.ai — let's build the future of intelligent wealth management together.

Ideal Investor Profile

We look for smart money in the fintech space



Wealthtech & Fintech Focus

Investors with deep domain knowledge in wealth management technology and financial services.



Family Office Investment Officers

We'd love to hear from family offices investment officers who understand the space from the inside.



Angels & VCs with strong EU Network

It's a niche market — we'd love to hear from angels and VCs that can open doors across Europe.

📧 If this resonates, let's talk — georg@finner.ai

