

# **ZECHER - Confidential Investor Brief**

## **October 2025**

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### **The Vision**

Most financial companies build products.

**Zecher is building a financial institution for the next generation.**

We operate between extraordinary technological possibilities and deep institutional inertia.

For decades, the financial system has remained fragmented, manual, and misaligned with how people actually live – defined by disconnected accounts, outdated incentives, and a widening trust gap between individuals and money.

At the same time, breakthroughs in AI, embedded finance, and real-time data have created the foundation for something entirely new.

The next five years will transform how the world manages money – permanently.

Zecher exists to build what comes next. We're creating a unified financial operating system – a Personal CFO for life – where banking, insurance, investing, credit, and taxes work together seamlessly to build long-term wealth and trust.

**We're building the future of money.**

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### **The Financial Readiness Gap**

Money is the most universal stress in modern life, yet the system designed to help people manage it is broken.

The data is clear:

- 64% of Americans live paycheck to paycheck (Bankrate)
- 57% can't cover a \$1 000 emergency (Fed Reserve)
- 72% feel overwhelmed by financial decisions (CFPB)
- 80% of Gen Z and Millennials have no advisor relationship (TIAA)
- Only 14% feel “very confident” managing money (NerdWallet)

The lack isn't a lack of access — it's a lack of integration, education, and alignment.

Banks profit from confusion. Fintechs fight for fragments. Advisors sell products, not clarity.

Zecher closes this gap by fusing human trust, institutional infrastructure, and AI-driven precision—creating a truly modern financial institution.

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## How We Mind the Gap

Zecher's leadership was born inside the old system — financial advising, insurance, and investments — before breaking away to build something entirely new.

Our thesis is simple:

“Financial freedom in the 21st century requires a complete reinvention of the system — not another app.”

**Zecher is a vertically integrated financial institution** — not a marketplace or aggregator.

We own the full experience, from infrastructure to interface, ensuring every user interaction reflects the same quality, trust, and intelligence.

We combine deep financial expertise with proprietary AI to automate the work that slows people down and humanize the moments that matter most.

This isn't just about wealth — it's about life.

From your **first paycheck to your last day on earth**, Zecher will be there — guiding, protecting, and growing alongside you.

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## Company Overview

**Zecher builds the Financial OS — the all-in-one operating system for your money.**

Our model rests on three pillars:

### 1. Infrastructure & Integration

We rebuild the financial stack from the ground up.

- Banking-as-a-Service infrastructure (Treasury Prime, Unit, Mercury) Zecher Smart Bank & Credit Card

- Integrated tax, insurance, and investment layers

## 2. Education & Enablement

Financial literacy is built into the experience — through Zecher Academy and an AI financial coach that learns with each user.

Zecher will also expand through employers, becoming a core employee benefit — the modern equivalent of a 401(k), only smarter, holistic, and life-long.

## 3. Automation & Intelligence

Zecher's AI automates cash flow, savings, tax projections, and investment recommendations in real time — a true Personal CFO as a Service.

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## Revenue Schedule (36 Months)

Revenue Stream	Users / Clients	Avg Fee / Yield	Total Revenue (36 Months)
<b>Zecher OS Subscriptions (Direct)</b>	50,000 users	<b>\$300/yr</b>	\$15 000 000
<b>Employer-Sponsored Subscriptions</b>	25,000 employees	<b>\$300 / yr (paid by employer)</b>	\$7 500 000
<b>Zecher Smart Bank (Deposit Yield / Float)</b>	Avg \$2500 / user @ 1% net spread	—	\$3 000 000
<b>Credit Card Interchange Fees</b>	50,000 active cards @1% avg spend	—	\$4 000 000
<b>Insurance Distribution Margins</b>	10,000 policies avg \$ 500 rev	—	\$5 000 000
<b>Zecher Capital / RIA Asset Fees</b>	\$150M AUM @ 0.5% avg fee	—	\$7 500 000
<b>AI Automation &amp; Tax Optimization Tools</b>	2000 licenses @ \$2,000 / yr	—	\$4 000 000

**18-Month Baseline:** ≈ \$22M

**36-Month Baseline:** ≈ \$46M

*Revenue drivers include subscription, asset-based, yield-based, and transaction-based income, ensuring durable, diversified growth.*

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## Market & Exit Thesis

Finance is the world's largest outdated system — a **\$22 trillion** industry still running on 20th-century rails.

AI, open banking, and digital-native consumers are rewriting the rules faster than incumbents can adapt.

The demand for trust, transparency, and automation is colliding with the largest wealth transfer in history — over \$86 trillion changing hands.

Zecher sits at the center of this shift.

As a vertically integrated financial institution with its own infrastructure, Zecher has a clear path to scale — and to acquisition.

Within 36–48 months, banks, carriers, and asset managers seeking to modernize distribution and engagement will look for proven full-stack financial OS systems to acquire.

**Zecher is positioned to be that system.**

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## Founder

**JORDAN ZECHER, Founder & CEO**

Entrepreneur, leader, and visionary founder building the future of money.

Jordan began his career as a financial advisor at Guardian just two weeks before the COVID-19 pandemic hit. After nine months of earning zero income, he quickly rose to become one of the top young producers in the company, earning **five consecutive production awards within two years**.

He went on to become the **youngest Managing Director in the firm's 90-year history**, where he raised **\$264,000 internally** and **scaled the fastest-growing team in company history**, generating over **\$100,000 per month in revenue within ten months**. Jordan was also on an early partner track to help lead a \$100M-per-year Guardian agency before launching his own ventures.

Following this, he built a coaching and automation business helping financial advisors and insurance agents modernize prospecting, marketing, and mindset — bootstrapping it to **\$60,000 per month in revenue within nine months**.

Known for operational speed, brand clarity, and relentless execution, Jordan has assembled the foundation of **Zecher** — a next-generation financial institution designed to unify everything money touches and redefine financial trust for the modern age.

“Every person deserves a Personal CFO — one trusted system to guide them from their first paycheck to their last day on earth.”

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## **Ecosystem & Partnerships**

### **Strategic Partners & Infrastructure**

- Treasury Prime / Unit — Banking-as-a-Service
- Mercury / Chase — Institutional banking
- Plaid / Stripe — Data & payments
- Zecher Financial — Licensed insurance & advisory
- Zecher Capital — Investment arm & fund creation

### **Community & Expansion**

- Zecher Academy — Financial literacy & education hub
- Zecher for Work — Employer benefit program
- Zecher Media — Financial storytelling & content platform

Together, this ecosystem allows Zecher to operate across the entire financial stack — from infrastructure to experience — while remaining unified under one trusted brand.

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## **Why Now**

The old financial system is collapsing under its own weight.

Advisors are aging out. Banks are losing trust. Fintechs are fragmented and transactional. Consumers don't need another account or app — they need a system.

Zecher was built for this exact moment:

- A trusted institution born digital and designed for humans.
- AI that learns and acts in real time.
- A unified experience that integrates everything money touches.

The world doesn't need another bank.

It needs a new kind of financial institution — one that finally works for people.

**That's Zecher.**

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## Seed Round

We're seeking **\$5 million** in seed capital from strategic investors to accelerate Zecher's evolution into the first modern financial institution — unifying banking, insurance, investing, credit, and tax within one intelligent Financial OS.

Investors will participate through a **SAFE with a post-money valuation of \$25 million**.

We aim to close the round by **January 15th, 2025**.

This capital will establish Zecher as a full-scale financial institution — completing our core infrastructure, expanding our AI-driven OS, and rapidly positioning Zecher as a market force.

Given the urgency of financial transformation, our proven execution record, and deep industry relationships, **Zecher is positioned to deliver extraordinary long-term returns to early investors.**

For additional information or questions, contact:

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