INVESTOR PRESENTATION · 2026 · CONFIDENTIAL

Alora27

Nobody should have to spend their grief on hold. Alora27 notifies every institution the moment someone passes — free for families, paid for by institutions. Powered by AI.

Death Intelligence Platform

Free for Families. Paid by Institutions.

$5.5B Market

Pre-Revenue · Launching June 1, 2026

01 — THE PROBLEM

$5.5 Billion in Annual Institutional Pain

2.7M AMERICANS DIE EACH YEAR	**50+** PHONE CALLS PER FAMILY	**$5.5B** ANNUAL INDUSTRY COST

When someone dies, their family makes an average of 50 phone calls to banks, insurers, utilities, telecoms, and subscription services. Hours on hold. Repeating the same painful story over and over. Simultaneously, every institution that customer used waits 47 to 90 days to find out — absorbing fraud losses, manual processing costs, and compliance exposure the entire time.

> **What Social Security and Credit Bureaus Miss:** The SSA notifies federal agencies only. Industry estimates show **40 to 50% of deceased account activity goes undetected for 30 or more days** — roughly 1.1 to 1.35 million accounts per year. This includes 135 million credit union members, 40 million fintech accounts (Chime, Cash App, Venmo), 25 million safe deposit boxes, sole proprietor business accounts, secondary accounts, and reverse mortgage servicers with 60 to 90 day notification lag even with SSA data.

02 — THE SOLUTION

One Platform. Two Revenue Streams.

FOR FAMILIES — FREE FOREVER

Family Notification Platform

Families upload a death certificate and bank statements. Alora27 discovers every account automatically using AI, then notifies every institution simultaneously. No phone calls. No hold music. Free forever. Family volume drives institutional network growth.

FOR INSTITUTIONS — PER NOTIFICATION FEE

Death Intelligence Network

AI powered death signals delivered via API before families act. Verified, confidence scored, HMAC signed. Institutions pay only per signal received — saving 30% or more versus manual processing. This is the sole revenue stream.

41	16	3 wks	Live
Screens built	Database tables	Build time	alora27.com

03 — REVENUE MODEL

One Revenue Stream. Per-Notification Pricing.

Institutions that join the Alora27 network receive verified death signals via API or webhook and pay a per-notification fee — consistently 30% or more below their current manual processing costs. No monthly fee, no contract, no upfront commitment. New network partners receive a 30-day money-back guarantee on their initial signup period.

> **How delivery works:** When an institution joins the network they connect via API or webhook. Every time Alora27 detects and verifies a death signal matching one of their customers, it is delivered automatically to their system within seconds. They pay only per signal received — no volume commitments, no minimums. Institutions not yet in the network receive family-initiated notifications and are actively onboarded into the network through our sales process.

Sector	Institution's Current Cost	Alora27 Fee	Est. Annual Notifications	Annual Revenue per Client
Banks (Large)	$45 to $65	$32 to $46	800,000	$25M to $37M
Banks (Regional)	$45 to $65	$32 to $46	50,000	$1.6M to $2.3M
Insurance	$85 to $150	$60 to $105	200,000	$12M to $21M
Telecom	$35 to $45	$24 to $31	500,000	$12M to $15.5M
Utilities	$35 to $55	$24 to $38	8M to 10M industry	Significant
Reverse Mortgage	$95 to $150	$67 to $105	75,000	$5M to $7.9M
Streaming/Subscriptions	$8 to $15	$6 to $10	5M to 8M industry	Significant

Sector	Institution's Current Cost	Alora27 Fee	Est. Annual Notifications	Annual Revenue per Client
Government	Partnership	No charge	N/A	N/A

> **Chase Bank alone processes an estimated 800,000 deceased account notifications per year, generating $44M in labor costs and $128M in fraud losses annually. At 30% savings per notification, Alora27 delivers over $50M in annual value to one client alone.**

04 — INTEGRATION

Signal Delivery Options

No integration required. Every method uses the same verified, confidence scored signal payload. Institutions choose what fits their existing infrastructure.

Delivery Method	How It Works	Best For	Status
Webhook Push	Signed signal to institution endpoint within seconds	Banks and fintechs with existing API infrastructure	Live
API Pull	Institution queries on any schedule	Teams that prefer to control the data pull	Live
Batch API	Up to 100 signals per request with date filtering	High volume institutions processing large portfolios	Live
CSV File Export	One click download from institution dashboard	Operations teams working in spreadsheets	Live
Dashboard Review	Staff logs in and processes notifications directly	Smaller institutions with no technical infrastructure	Live
SFTP File Delivery	Scheduled encrypted file drops to secure server	Enterprise banks requiring file based integration	On Request

Every method uses HMAC SHA256 authentication, 1,000 req/day rate limiting, and full audit logging. Institutions can switch delivery methods at any time.

05 — COMPETITION

Nobody Owns the Early Signal

Competitor	Model	Critical Weakness	Alora27 Advantage
Empathy $162M raised	Human phone concierge, employer access code	No institutional API. No B2B product. Gated access.	Free to every family. No access code. Automated network.
Elayne	Family guided checklist	Cannot notify institutions directly. Consumer only.	Detects deaths before families act. Full B2B signal API.
Settld (UK)	Consumer notification service	No institutional API. UK only. No intelligence layer.	US market. Full B2B signal plus per notification network.
LexisNexis DMF	Death Master File access	Government data only. No real time signal. No family layer.	Faster, broader, more actionable. Family corroboration built in.

No competitor owns the early death signal. No competitor offers both a free family platform and a B2B institutional API. Alora27 is the only platform that detects deaths before families act and delivers verified signals to institutions automatically.

Regulator Ready by Design

Banks, insurers, and telecoms operate under OCC, FDIC, and state regulations requiring documented proof of when they were notified and what action they took. Alora27 provides a complete, immutable audit trail automatically.

WHAT EVERY INSTITUTION RECEIVES

- **Timestamped signals** — cryptographic proof of exactly when notification was delivered
- **HMAC SHA256 signed payloads** — tamper proof record of signal contents at delivery
- **Full API access log** — every request, response, and timestamp
- **Webhook delivery log** — complete record including retry attempts
- **Downloadable compliance report** — one click PDF for regulatory review

WHY THIS UNLOCKS ENTERPRISE SALES

> Compliance officers are the **final approval** in most bank technology purchases. Alora27 solves a documentation problem that regulators are increasingly scrutinizing.

- No competitor offers a regulator ready audit trail
- Most banks currently document death notifications in spreadsheets
- Advisory signal positioning protects Alora27 from FCRA CRA classification

07 — THE MOAT

The Platform Gets Better With Every Institution

Most platforms improve with more users. Alora27 improves with more institutions. When a telecom cancels an account, it corroborates identity. When an insurer processes a claim, it strengthens signal accuracy. Every confirmation feeds back into the scoring engine.

More institutions join → More confirmations feed scoring → Signal accuracy improves → Institutions trust more → More institutions join

Year 1

50 institutions confirming signals

Year 2

200 institutions. Signal accuracy reaches near certainty for common identity profiles.

Year 3

500 institutions. Most accurate death intelligence network in the United States.

08 — TRACTION

Built Solo in Under 3 Weeks

A Louisiana healthcare professional with no technical background built a production ready platform using AI development tools. Everything below is live.

Milestone	Status
41 screen platform — family and institution flows	Complete
Live at alora27.com — public June 1, 2026	Live
Supabase backend — auth, database, file storage	Connected
AI Death Intelligence engine — scoring and deduplication	Working
B2B Signal API — HMAC signed, rate limited, logged	Live
Webhook delivery with exponential backoff retries	Live
CSV export, batch API, compliance report PDF	Live
Signal confirmation feedback endpoint	Live
50 institution directory with closure procedures	Built
All 5 security vulnerabilities resolved	Resolved

Email infrastructure: alora27.com domain verified in Resend. Transactional email live from notifications@alora27.com. Google Workspace configured.

AI integrations: Anthropic Claude API connected for statement analysis and obituary NLP. Google Gemini API configured for scraper pipeline.

Pre-revenue at time of this presentation. Platform is fully operational. Obituary scraper deployment and first institutional pilot are the immediate next milestones.

3-Year Financial Projections

$220K
FY2026 REVENUE

$1.6M
FY2027 REVENUE

$6.2M
FY2028 REVENUE

Metric	FY2026	FY2027	FY2028
GROWTH METRICS			
Network Institutions	50	200	500
Families Served	500	5,000	20,000
Funeral Home Partners	50	300	1,000
REVENUE			
Institution Notification Fees	$180,000	$1,200,000	$4,800,000
Affiliate and Referral Revenue	$26,250	$235,500	$900,000
Employer Benefits	$13,000	$130,000	$365,000
Total Revenue	**$219,750**	**$1,590,500**	**$6,200,000**
EXPENSES			
Total Expenses	$185,000	$565,000	$1,320,000
Net Income	**$34,750**	**$1,025,500**	**$4,880,000**

Conservative estimates. No founder salary in FY2026. A single large bank relationship generates $25M to $37M annually at scale.

Seeking $250,000 to $500,000

Seed funding or non-dilutive grant capital. Pre-revenue. June 1, 2026 public launch.

USE OF FUNDS

40%	Engineering and Death Intelligence expansion
25%	Sales and institutional partnerships
20%	Legal and compliance
15%	Operations and infrastructure

WHY NOW

2.7M US deaths per year. Zero dominant notification platform.

Every competitor requires family initiation. Nobody owns the early signal.

Per notification model means no revenue ceiling and no renegotiation as volume grows.

Platform is fully built and live. Funding closes the gap to first paying client.

PRODUCT ROADMAP

Year 1: Signal delivery, audit trail, batch API, compliance reporting, institutional network buildout.
Year 2: Workflow automation, credit bureau integration, employer benefits portal.
Year 3: SFTP enterprise delivery, SSA data partnership, full workflow orchestration.

Dasha Arnold

Louisiana based licensed healthcare professional

Built entire 41-screen platform solo in under 3 weeks with zero technical background using AI development tools

LLC formed, EIN obtained, domain live, email infrastructure verified

Black woman founder — eligible for targeted grant programs

Personal experience with estate administration and the institutional notification problem

TOTAL ADDRESSABLE MARKET

$5.5B

Annual industry processing cost. Growing with aging population.

SEEKING

$250K to $500K

Seed or non-dilutive grant capital. Pre-revenue, pre-seed stage.

> **Grant applications submitted:** Amber Grant, IFundWomen ($50K), Verizon Digital Ready ($10K), Women Founders Grant ($55K), Google for Startups (up to $200K credits), HerRise. Additional applications pending.