PDFAM INC.

"Please Don't Forget About Me." — Secured Sanctuary • Generational Safety

Pennsylvania Public Benefit Corporation • Headquarters: Philadelphia, PA • Web: https://pdfam.app

SEED INVESTOR TEAR SHEET

32-Screen MVP Built & Live

OFFICIAL MISSION & CATEGORY CREATION

PDFAM Inc. is a first-of-its-kind digital sanctuary and community-powered financial safety net built to ensure no loved one is ever forgotten and no family is left behind in their darkest hour. Uniting encrypted legacy vaults, daily grief wellness ("Reset" Soundscape Mixer), instant beneficiary payouts via private **@handles**, micro-to-full life insurance, and high-yield legacy accounts inside one respectful, non-predatory platform, PDFAM delivers measurable social impact alongside high-margin recurring revenue.

THE URGENT MARKET PROBLEM

- **Missing Family Contact:** When a coworker, neighbor, barber, or friend passes away suddenly, people want to send financial support immediately—but lack family contact info or trust.
- **Uninsured Crisis:** Millions in underserved communities die without life insurance, forcing families into predatory loans, bar fundraisers, or unwanted low-cost cremations.
- **Unmet Grief & Hardship:** Sudden grief, single-parent emergencies, and youth crisis moments lack a private, respectful place to reset and receive vetted community relief.

THE PDFAM SOLUTION & FOUNDER'S WHY

- **Instant @Handle Love Tokens:** Members designate beneficiaries while alive; friends send direct relief in seconds without needing phone numbers or bank details.
- **Dignity-First Sanctuary:** Private photo/voice vaults and a custom Soundscape Mixer (Mozart to Tupac) help grieving users reset—with zero invasive pop-up ads.
- **Built From Lived Resilience:** Founded by CEO **Christian Bernard Thomas** after losing his mother and overcoming homelessness, eviction, and hardship to build hope at scale.

FOUR HIGH-MARGIN REVENUE ENGINES & 5-YEAR INSURANCE CARRIER VISION

- **1. Instant Payout Transaction Volume:** Scalable processing fees on rapid peer-to-peer beneficiary transfers and vetted mutual-aid relief.
- **2. Micro & Full Life Insurance Commissions:** Direct in-app policy sales inside an opt-in Financial Vault, culminating in **PDFAM becoming its own licensed insurance carrier within 5 years** for maximum underwriting margin.
- **3. High-Yield Legacy & Fractional Wealth:** Beneficiary funds convert into interest-bearing legacy vaults alongside fractional T-bills, index funds, and youth custodial accounts.
- **4. Respectful Opt-In Partner Marketplace:** Zero harassment on grief pages; members voluntarily explore vetted financial, wellness, and memorial partners.

SEED INVESTMENT OPTIONS & MILESTONES (EQUITY-PROTECTED STRUCTURE)

Investment Tier	Capital Raise	Equity Offered	Use of Funds & Strategic Milestones
Option A: Lead Seed	**$500,000**	**7.0% Equity**	**Complete beta launch, finalize patent filings, onboard initial Philly churches/funeral homes, and scale user acquisition.**
Option B: Strategic Growth	$1,000,000	15.0% Equity	Accelerate multi-state expansion, national healthcare/ employer partnerships, and regulatory groundwork for proprietary carrier license.

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Traction: 32-Screen MVP Built • Full IP & Code Ownership