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P O R T F O L I Q

# *An AI-Native Asset Manager for Private Real Estate Owners.*

Owners finally get a portfolio plan that updates itself.

portfoliq.ai

*The problem.*

10 million Americans own \$4 trillion in U.S. Real Estate, and no one tells them what to do next with it.

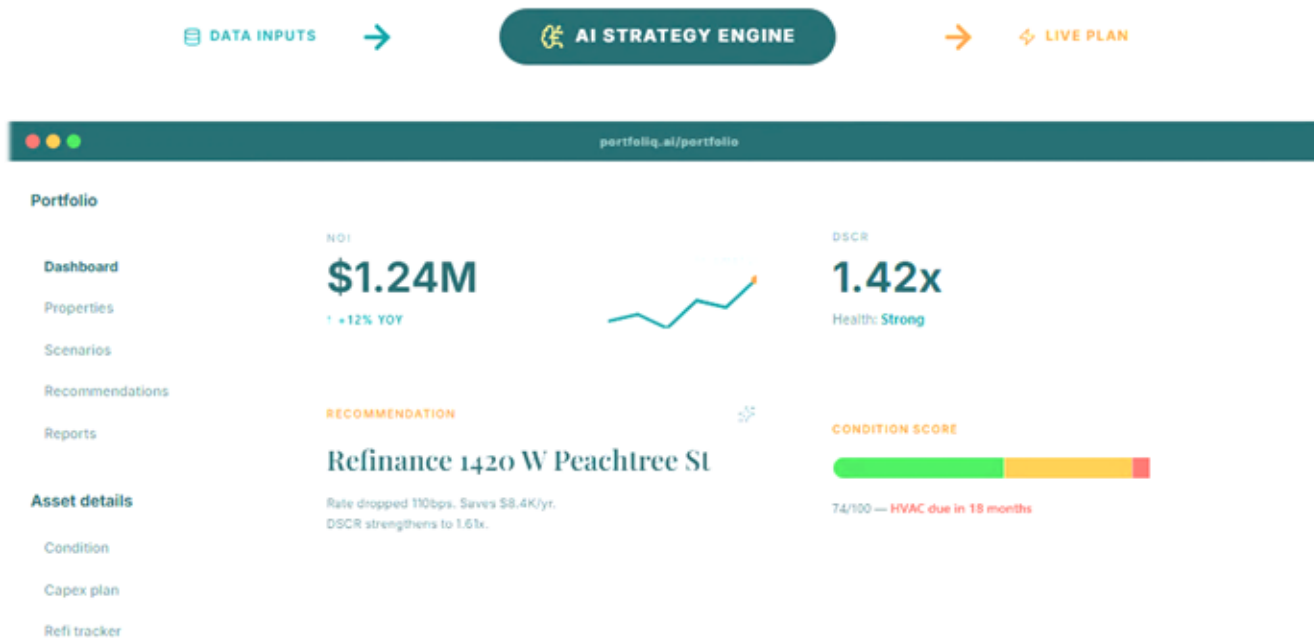
Own 200,000 units, you have a team of asset managers. Own 200, you hire one. Own 3, like most landlords in America, you get a Stessa spreadsheet and live day to day waiting for things to break. So, you never plan, and you never scale.

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*The few who can afford a consultant get a static plan that expires the moment markets shift.*

*The product.*

Live at *portfoliq.ai*.



## *Evaluate*

*Connects Financial, conditions and debt into a unified model*

## *Strategize*

*AI Generates a 5–15-year plan. Hold, refi, sell, reposition*

## *Execute*

*Source Vendors. Run Projects. Plan Updates natively with the market*

*Traction.*

We incorporated on April 1.  
*By May we had paying customers.*

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**\$8,723**

*collected, month one*

**\$48,650**

*signed pipeline*

**13**

*prepaid users*

**3**

*proposals out*

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*SIGNED & PAYING*

|                       |                                  |          |                |
|-----------------------|----------------------------------|----------|----------------|
| <b>GP Realty</b>      | 29 properties, 5 LLCs, 133 units | \$18,400 | <i>closing</i> |
| <b>Top Performing</b> | ~35 multifamily units, Athens GA | \$13,000 | <i>signed</i>  |
| <b>Master Realty</b>  | 20 SFR, Atlanta                  | \$10,250 | <i>paid</i>    |
| <b>Kevin Kang</b>     | 3 SFR, Atlanta                   | \$7,000  | <i>paid</i>    |

*Why now.*

Three things had to be true.  
*They all became true this year.*

- i.* \$1.5 trillion in mortgages are maturing into rates 2x higher by 2027.
- ii.* Private real estate owners' market share moved from 6% to 10% from 2023 to 2026.
- iii.* Asset management planning is now 1/20th of the cost with AI economics at play.

*The market.*

Stessa already converted 3.5% of this market  
*by selling them a worse product.*

350,000 users pay Stessa for a spreadsheet that tracks what they already own. We do that and tell them the next move, at \$80–200/mo while providing advisory services.

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$$\begin{array}{ccccc} \mathbf{350,000} & \times & \mathbf{\$3,700} & = & \mathbf{\$1.3B+} \\ \text{users} & & \text{blended ARPU} & & \text{if we just match Stessa} \end{array}$$

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Stessa won't pivot up. JLL won't pivot down. *The quadrant is ours to win.*

*The business.*

## Two doors in. *One recurring platform.*

*Customers self-select. Both routes feed the same flywheel.*

**i. Consulting.** \$10–20K.

"Help me build the plan." Founder-led onboarding. White-glove first plan.

**ii. Software.** \$80–200/mo.

"Let me run it myself." Self-serve. AI-narrated. Always on.

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*Both doors lead to a live dashboard, quarterly recommendations, and an advisory fee that scales with the portfolio. Every customer's plan sharpens the engine for the next one.*

*The team.*

## *Built by operators who lived the problem.*

### **Bilin Joseph, *CEO*.**

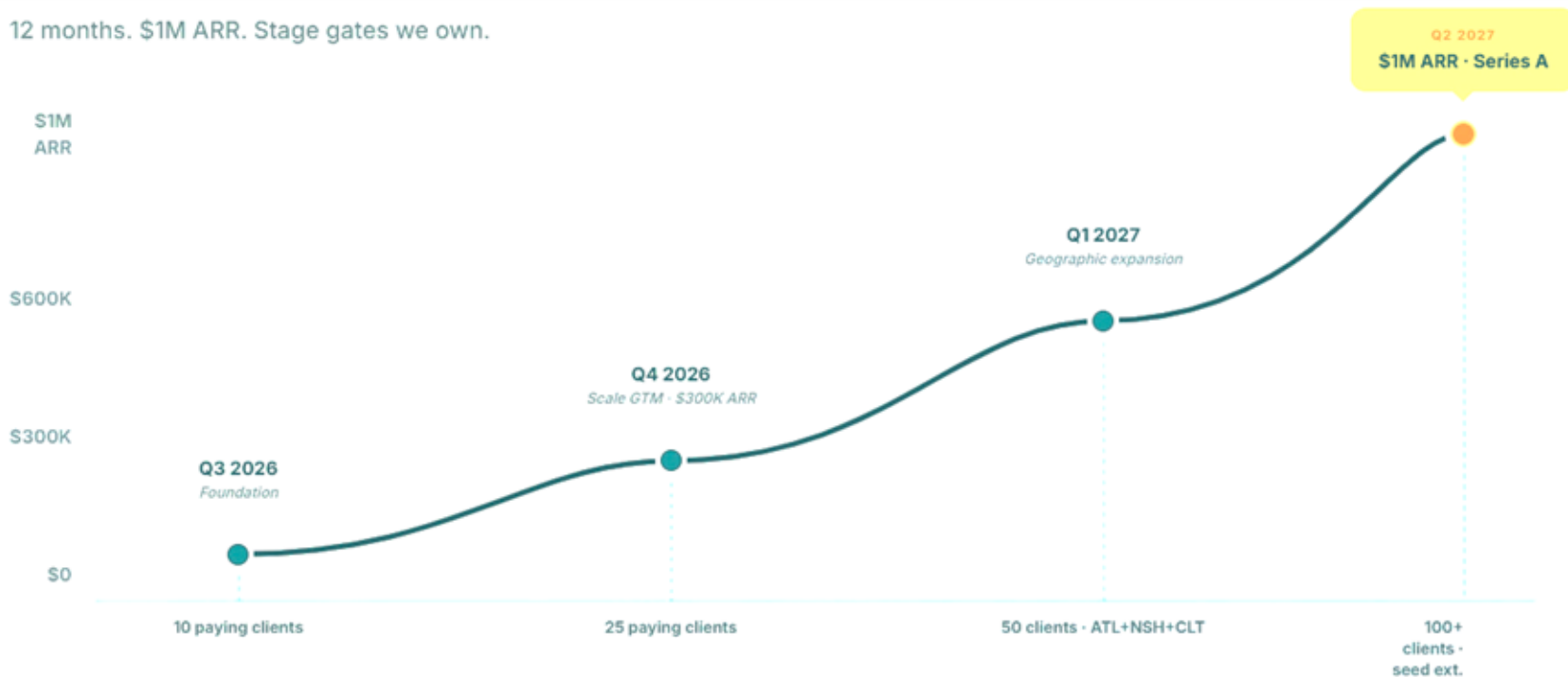
Led 9-figure real estate strategy engagements across hundreds of clients at Brailsford & Dunlavey, EY-Parthenon, and Wells Fargo including USC, Georgia Tech, Bacardi, and Greystar. Operated HNW commercial and residential portfolios across the Southeast: *\$9M multifamily → converted to unmanned self-storage → \$14M exit → Partial 1031 into RV parks (2020) → ~\$8M exit.*

### **Luke Chen, *CTO*.**

AWS and Visa. Distributed systems and payments infrastructure. Owns every line of production code at Portfoliq. Operates his own Atlanta rental portfolio — building the tool he wished existed. *B.S./M.S. Computer Science (Machine Learning), Georgia Tech.*

## The ask.

12 months. \$1M ARR. Stage gates we own.



**Use of funds.** 40% first hires (consultant + growth), 25% founders full-time, 20% GTM + ops, 15% AI infrastructure.

## Raising on a SAFE. *Let's talk.*

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