

WEALTH MANAGEMENT FOR INVESTORS, ADVISORS AND FIRMS

BrainyRich

One governed workspace where a household's whole financial picture, an advisor's whole book and a firm's oversight sit on the same records.

NET WORTH

GOAL PLANNING

REBALANCING

INSIGHT QUEUE

FIRM OVERSIGHT



Pre-launch. Capability status and prices are stated as of this document, and nothing here claims adoption BrainyRich does not have.

[BRAINYRICH.COM](https://brainyrich.com)

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01 The short version

BrainyRich is one place to see everything you own, decide what to do about it, and have a named person sign off before anything moves.

Money software normally makes you pick a lane. A tracking app shows you a total but cannot act on it. A robo-advisor acts but only on the money it already holds. An enterprise platform serves the advisor and hands the client a read-only portal.

BrainyRich puts the whole chain on one set of records. Positions carry a typed ledger; portfolios carry the allocation you intended and your drift from it; goals link to the real accounts funding them, so a projection is computed rather than typed in.



THE PROMISE

Nothing about your money moves without a named person approving it, and you can always see who that was.

3

Roles, one login

Investor, advisor and firm supervisor share one identity and one set of records instead of three disconnected tools.

7

Insight types

Drift, concentration risk, cash drag, fee anomaly, tax opportunity, rebalance-due and goal-at-risk, each carrying a severity.

Flat

Subscription, not a share of assets

Price is banded by how much you track and manage, not by what your portfolio happens to be worth.

Draft

Where automation stops

AI may prepare a rebalance. Advancing it past draft is a person's action, and always has been.

Who it is for

Self-directed investors with several accounts

You have outgrown a budgeting app but do not want to hand over a percentage of everything you own.

Compliance and supervision officers

A book-wide view, a readable proposal lifecycle and an attributable trail, as a grant rather than a master key.

Cross-border households and NRIs

Accounts, currencies and goals span more than one country. Every record here carries its own currency.

Firm principals and family-office heads

Assets under management across the practice, and the ability to invite advisors and set their roles.

Solo advisors and small practices

Households, models, rebalancing and a book-wide queue, priced without assuming an operations team.

Practices building their own automation

A typed API and an agent tool surface that inherit the same permissions as the screens.

Investment strategists and committees

The model library and rebalancing desk, without inheriting access to client contact details and ledgers.



03 What breaks today

None of the following is exotic. They are the ordinary failures of running money across tools that were never designed to share a record, and they get worse as the number of accounts, clients and currencies goes up.

Your net worth lives in six places

Knowing what you are worth costs an evening of logins and a spreadsheet nobody fully trusts.

- Add each account once and balances roll into one figure broken out by asset class, account and currency.

Goals are numbers you typed, not money you hold

A target in a planning tool never tells you it is slipping, because nothing connects it to the accounts funding it.

- A goal links to its funding accounts, and its status is recomputed from live balances.

Drift gets noticed on a good week

Portfolios wander continuously, but the review that catches it happens whenever somebody has time.

- Each portfolio carries a target allocation and a drift threshold, and drift becomes a typed signal.

Rebalancing leaves no trail

The reasoning behind a trade set lives in somebody's memory, so a supervisor reconstructs intent from outcomes.

- A rebalance is a proposal with implied trades and a rationale, and every transition is attributed.

Advice arrives without a source

An advisor cannot relay a recommendation they cannot source, and compliance cannot sign off on one with no provenance.

- Insights carry a type, a severity, the subject they concern and their supporting evidence.

The bill grows with the portfolio

Percentage-of-assets pricing takes more every year the market goes up, for work that did not change.

- Flat tiers banded by how much you track and manage, so the price does not move because your holdings did.

Oversight depends on memory

Supervision that relies on somebody remembering to look is the control that fails quietly, and it fails first in the month everyone is busy.

- Roles are seeded into every workspace, every field carries a permission rule, and every change is recorded.

Cross-border wealth never adds up

Balances in different currencies get compared as if they were the same unit, or kept apart so no single picture exists.

- Every record keeps its own currency and the roll-up stays labelled. Automatic conversion is named as roadmap.

ACCOUNTS

Typed financial accounts

Bank, brokerage, retirement, cash, property, crypto, alternatives and liabilities, each with its own currency.

POSITIONS

Holdings and a typed ledger

Holdings say what you own. The append-only ledger says what happened: buys, sells, dividends, fees, transfers.

ROLL-UP

Net worth by asset class

Computed once by the platform. Every screen, report and answer quotes the same calculation.

PORTFOLIOS

Managed portfolios with a target

A target allocation and the drift threshold at which it should be looked at. Attribution reads against the target.

MODELS

A reusable model library

Asset-class target weights kept as firm investment property. Advisors apply them; the principal authors them.

GOALS

Funded goals with computed projections

Recomputed from live balances into on track, ahead, behind or at risk, so a slipping goal surfaces in time.

HOUSEHOLDS

The advisor's client unit

Owning advisor, risk profile, primary contact and current assets under management. Reporting and billing hang off it.

REBALANCING

Proposals that get reviewed

Implied trades and a written rationale advancing through validated states, each attributed. A first-class record.

INSIGHTS

A typed attention queue

Seven signal types across five severities, each pointed at one record and worked to a close. Detection is roadmap.

05 Put to work

Sixteen situations the product is built around, written from the point of view of the person in them. Where a capability is roadmap rather than shipped, it says so in the same breath.



05 The individual investor

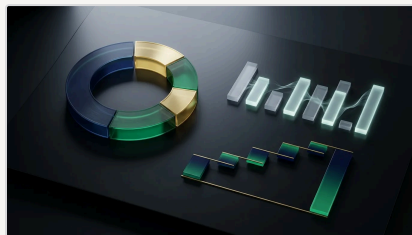
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See everything you own as one number

Add each account once with its institution, masked reference and currency. Balances roll into a single figure with the trend over time.

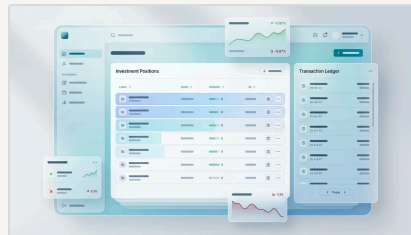
Concentration and gaps surface instead of hiding across statements.



Know whether the portfolio does what you told it to

Set a target allocation and a drift threshold. Live weights are tracked against it, with position-level contribution and attribution.

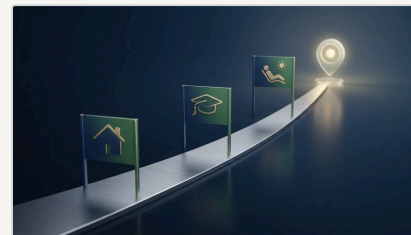
A rebalancing decision you can defend with numbers.



Performance built on what happened

A typed ledger sits alongside holdings, and both feed the roll-up, populate portfolios and become the basis a rebalance acts on.

Attribution you can reconstruct line by line.



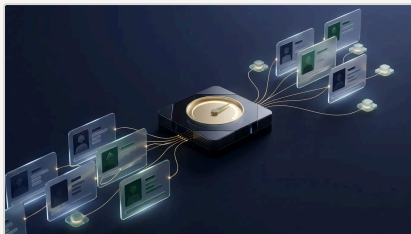
Turn a life goal into a funded plan

Create a goal, link the accounts funding it, and the projection is recomputed as contributions and markets move.

The gap becomes visible while there is still time to close it.

05 The financial advisor

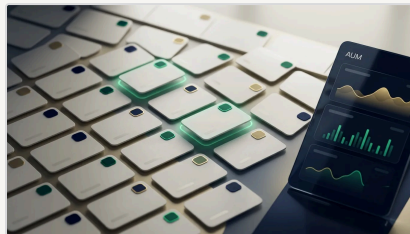
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Onboard a household without losing a week

Create the household, capture risk profile and contact, link accounts and holdings, then set and fund goals.

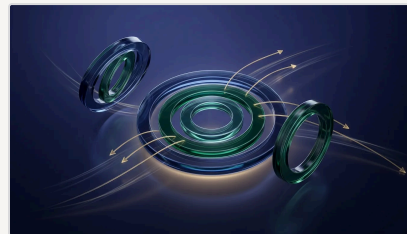
A plan-ready household in one sequence rather than five.



Run the whole book from one queue

Every household with its assets under management, alongside a severity-ranked queue of drift, slipping goals and idle cash.

Triage turns straight into work done.



Rebalance as a reviewable artefact

Implied trades and a written rationale advancing through draft, proposed, approved or rejected, executed or cancelled.

A workflow a supervisor can read months later.



Reports a client can actually follow

Performance, allocation, fees and goal progress in language a client can follow, generated on demand ahead of a review.

Branded templates, PDF export and scheduled delivery are roadmap.

05 The firm and the strategist

3 OF 4



Run the model desk without touching client data

The strategist administers models and works portfolios and proposals. Households, accounts, the ledger and goals are not granted at all.

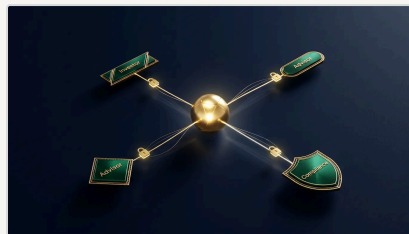
Separated by permissions rather than by trust.



Supervise the book, retire only what supervision should

The whole book at editor level plus exactly two admin rights: offboarding a household and voiding a mis-booked ledger entry.

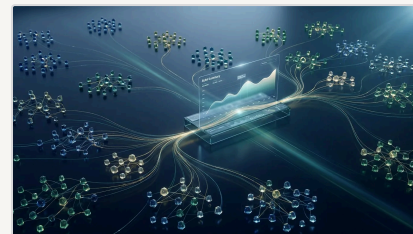
A specific, reviewable grant instead of a master key.



One identity that can wear several hats

Roles are seeded and reconciled automatically. Where a role does not list a resource, that resource is invisible to it.

The omission is the control.



See the practice, not just the accounts

Total assets under management, advisor and household counts, and assets by advisor. Administrators invite advisors from the roster.

One advisor to a firm, without a different bill.

05 Across borders, and with agents

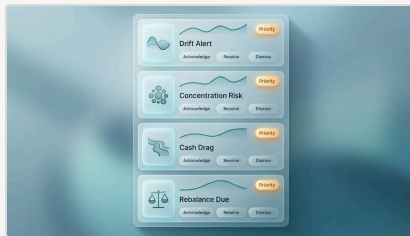
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Wealth that spans countries, read as one picture

Every account, portfolio, goal and household records its own currency, and the roll-up stays currency-labelled.

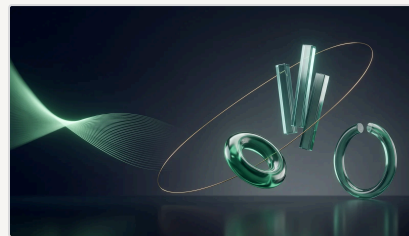
Conversion to a single base currency is stated as roadmap.



Work the signals instead of decoding charts

Each signal lands as a typed insight with a severity and the subject it points at. You acknowledge, resolve or dismiss it.

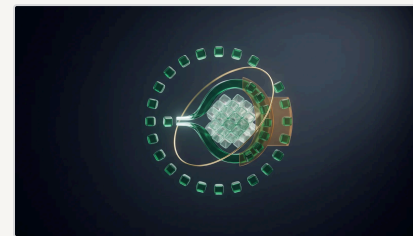
A queue with a defensible order and a trail.



Ask your money a question in plain language

A workspace-aware assistant answers from your own records, inheriting your permissions and quoting figures the platform computed.

Off until an administrator enables it.



Let an outside assistant work the book

An MCP server exposes 44 typed wealth tools plus guided onboarding and review flows, each issuing the product's own operations.

The confirmation gate on irreversible calls is still open.

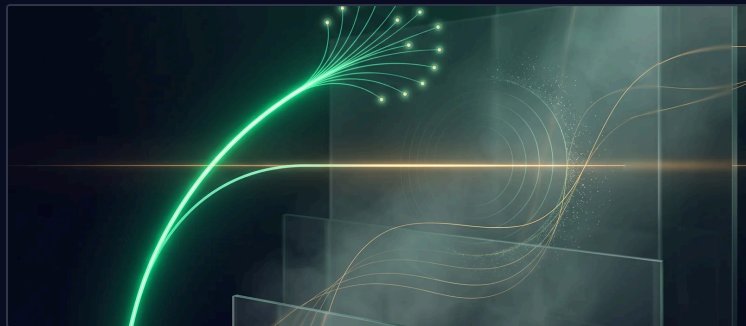
06 Built AI-native

AI drafts the rebalance. You are still the one who signs it.

Most wealth tools bolt a chat box onto a ledger. BrainyRich went the other way: the reviewable parts — a typed signal you work through a lifecycle, a proposal a person advances state by state — were built for humans first, because that is how advisory work already runs.

There is no separate AI permission model to audit. The assistant and any outside agent request data the same way the screens do and receive exactly the access the acting person has. What travels with a question is deliberately thin: the screen you are on and the record it points at, never balances or household names.

One decision is a refusal rather than a feature. There is no similarity search over holdings and transactions: an exact aggregate is both correct and cheaper, and approximate matching over money points a hallucination surface at the thing people cannot afford to get wrong.



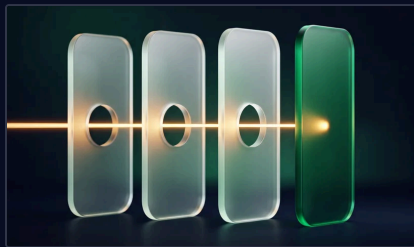
06 Four principles

BUILT AI-NATIVE



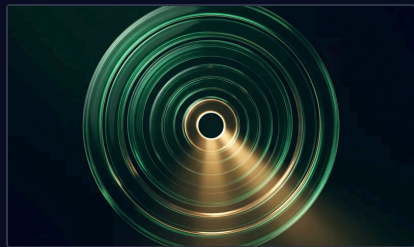
Every signal is a record you can work

Drift, concentration, cash drag, fee anomalies, tax opportunities and goals at risk land as typed, ranked items — acknowledged, resolved or dismissed, not left as an unread email.



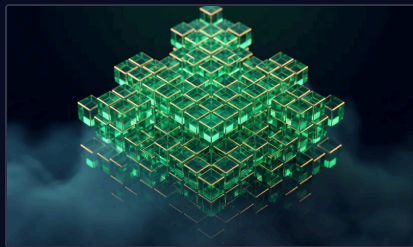
The approval step came before the AI

Proposals already move from draft to proposed to approved with a person at every step. AI joins that chain as a drafter, so the control did not have to be invented for it.



One set of permissions, no side doors

The assistant and outside agents ask for data the way the screens do, so they see exactly what the acting person sees. There is no second authorisation path to keep in sync.



Arithmetic, not guesswork, over your money

Balances, net worth and goal projections are computed by the platform and quoted. Fuzzy similarity matching over positions is deliberately refused.

06 What the AI can actually do

STATUS AS OF THIS DOCUMENT

SHIPPED

Assistant on every screen, not a chat page you go and find

Answers under your own permissions, checked the same way the UI is

Ids-only page context — route and record id, no balances or names

Computed figures quoted verbatim, never derived by the model

Credit check before an answer, so spend is bounded and visible

Typed, severity-ranked insight surface across seven signal types

44 typed wealth tools and two guided workflows for outside agents

Reviewable proposal lifecycle with a confirmation dialogue

IN PROGRESS

Enabled per workspace — off until an administrator switches it on

Screen-to-record resolution, so a follow-up need not name the record again

Today follow-ups still need you to name it, and saying otherwise would be untrue.

ROADMAP

Wealth domain guidance — how wealth work is sequenced

Rule-first detection across all seven types, making zero model calls

Model-written rationale, ranking and de-duplication

Overnight drift and goal scan, arriving as a ranked digest

Provenance rendering, with confidence and a link to the run behind it

Rules first is what makes it a real fallback: if the model layer is unavailable, the book is still watched.

06 And what keeps it in bounds

GOVERNANCE

One authorisation path

Agents receive exactly the acting person's access. No AI-specific permission model, and no prompt that widens a scope.

User text is data, not instruction

Symbols, nicknames and household names are passed as structured fields. A position renamed to look like an instruction changes nothing.

Visible disclaimers, one-action undo

Generated rationales and projections carry a disclaimer where the decision is made, and reversal is a single action.

AI never moves money

The planned overnight run is designed to be structurally incapable of advancing anything past draft. Unable to, not discouraged from.

Metered per workspace

Eight named quotas declared on the schema, so usage accounting is a property of the data model rather than an afterthought.

Run ledger

Roadmap: one record per model-assisted run — trigger, model, tokens, latency, cost, outcome — with a correlation id.

The open exception, stated

An outside agent can currently reach approve, execute, archive and delete in one unattended call. Closing that is the first governance item.

A known metering defect, named

The credit gate checks quota names the billing catalogue does not publish. It must be corrected before plans are seeded.

Evaluation gate

Roadmap: fixtures proving all seven insight types are still detected, so a model change cannot quietly degrade quality.

06 In numbers

BUILT AI-NATIVE

44

Typed wealth tools on the agent surface, grouped by entity and covering the whole domain

7/5

Insight types and severity levels, each insight pointed at one named subject

6

States in the rebalance lifecycle: draft, proposed, approved, rejected, executed, cancelled

0

Model calls in the planned rule pass, which is what makes it a genuine fallback

0

Embeddings over holdings and transactions — a deliberate refusal, not an omission

9

Permission-enforced resource types, every one workspace-scoped

STATED PLAINLY

Insights are not generated automatically today. The queue is real, but a signal exists only because a person typed it in.

The overnight loop does not run at all. Provenance rendering, the run ledger and the evaluation gate are designed and specified but not built. The in-app assistant is behind a switch that is off by default and cannot yet resolve the screen you are on to the record you mean.

Outside agents can still reach irreversible actions in one unattended call, and closing that is the first item, not the last. No provider or model is named, because model choice and per-model cost are planned at the shared platform layer. Nothing the AI produces is investment, tax or legal advice.

Practice Principal

Accountable for the
whole practice

The only role holding full control across all nine resource types, and therefore the only one able to retire any record. Destructive lifecycle actions get a single named owner.

Compliance Supervisor

Supervision across every book

The whole book at editor level plus exactly two admin rights: offboarding a client household and voiding a mis-booked ledger entry. It cannot change firm models or retire anything else.

Wealth Advisor

Running households day to day

Create households, link accounts and holdings, record the ledger, build portfolios, set and fund goals, and raise a rebalance proposal when a portfolio drifts. It can retire nothing.

Investment Strategist

Investment policy, not
relationships

Administers the model library and works the rebalancing desk, with client households, accounts, the ledger and personal goals not granted at all.

Investor

Their own money, and
nothing else

Link accounts, watch one net-worth number, turn a life goal into a funded plan, and triage the insights raised about it. The firm model library and advisory desk are withheld.

**Firm Owner,
Administrator and
Billing Manager**

The organisation and the bill

Organisation and billing-level roles: inviting advisors, managing their roles, and holding the subscription, its quotas and spend. Role assignment is capped so a preset holder cannot escalate anyone above their own level.

08 Under the hood

API-FIRST

Every query and mutation carries a permission rule, enforced at the API edge before a request reaches the product's own code. The product never validates a token and never re-implements an authorisation check, so there is exactly one place to audit.

Nine resource types are permission-enforced, all workspace-scoped. Every list and read is filtered to records the acting person owns directly or manages as the household's advisor of record, so a grant does not become a licence to read the whole tenant.

Everything that touches money is recorded. Each mutation is written to an attributable trail, with financial amounts and personal contact fields redacted from the audit payload itself.



THE SPLIT THAT MATTERS

Arithmetic in the database, language in the model. Net worth and goal projections are computed by the platform and quoted back unchanged, and there is deliberately no similarity search over holdings and transactions. Document retrieval belongs to documentation; sums belong to the ledger.

Federated GraphQL API

The same named operations the product's own screens issue. SDKs, the CLI and the agent surface all go through it.

Authorisation at the edge

A permission directive on every field, checked before the request lands. An agent cannot reach a path the UI could not.

Row-level scoping

Reads are filtered to what the actor owns or advises. Acting on someone else's behalf goes through an explicit delegation check.

Attributable audit trail

Who created, who last changed, and who acted on whose behalf — with amounts and contact fields redacted.

Server-side aggregation

The net-worth roll-up and goal projections are computed once, centrally, and reused by every screen, report and tool.

Usage accounting

Eight named quotas declared on the schema itself, from accounts and holdings to monthly rebalance proposals.

Domain events

Events published when a goal is set, an asset linked or a report generated, so notifications react without polling.

Test coverage as a gate

A coverage floor cleared before a change lands, so governance rules are proved by test rather than asserted.

08 Standards, integrations, deployment

UNDER THE HOOD

OPEN STANDARDS IT SPEAKS

Federated GraphQL API — the same operations the screens issue

Model Context Protocol for AI assistants and agent tooling

Ticker symbol and ISIN identifiers on holdings

Per-record currency on accounts, portfolios, goals and households

SAML and OIDC single sign-on, SCIM provisioning (Enterprise)

TLS 1.2 or higher in transit, AES-256 at rest

Audit event streaming to a SIEM (Enterprise)

PLUGS INTO

MCP-compatible AI assistants, through 44 typed wealth tools

Typed Node and Python SDKs, and a terminal client (planned)

Account aggregation providers for bank and brokerage linking (roadmap)

India's Account Aggregator framework for consent-based linking (roadmap)

Delayed market prices, crypto pricing and reference data (planned)

Custodian and brokerage execution partners (roadmap)

Shared platform modules for documents, calendar and notifications

HOW IT DEPLOYS

Hosted subscription

Nothing to install. The web app is the primary client at launch.

Free tier, no card

Real functionality, no expiry, so the data model can be evaluated first.

Dedicated tenant, self-hosting, data residency

Enterprise options for isolation, policy boundaries and jurisdiction.

09 Security and trust

WHAT IS ENFORCED

Eight of the nine permission-enforced resource types carry personal financial or personal-contact data, and the access model is built around that fact rather than around convenience.

A permission rule on every field

Explicit action, resource and scope.
No code path decides access for itself.

Enforced before the product sees it

One enforcement point to review rather than one per resolver.

Owner-or-advised row scoping

The aggregation verifies the requested owner before it aggregates anything.

Explicit delegation checks

A client-provided owner id cannot widen a scope.

Read withheld from viewer level

Only the model library — no client data — stays visible at viewer level.

Retirement is admin-only

Delete maps to archive or void, and only the principal holds it across the board.

Roles seeded, not hand-built

No workspace drifts into a bespoke permission set nobody remembers approving.

Attributable trail with redaction

The trail cannot become a second data exposure.

Encryption and MFA

TLS 1.2+, AES-256 at rest, authenticator apps, biometric unlock planned on mobile.

Card data never touches BrainyRich

Tokenised processing through a PCI-DSS-compliant provider.

Minimisation, no data selling

Records are exportable and deletable on request; personal data is not sold.

Coordinated disclosure

A published security contact and a bug bounty with stated payouts.

09 Stated plainly

SECURITY AND TRUST

BrainyRich is pre-launch and holds no certifications. SOC 2 criteria, GDPR by design and ISO 27001-modelled practices are design goals, not audited attestations.

No read-only auditor role

Read on client-financial resources sits above viewer level for privacy reasons, so granting read would also grant create and update.

Maker-checker is not enforceable

The whole rebalance lifecycle is one update action, so may propose and may approve cannot be separated by role — only by process.

Scoping is by owner, not per household

A junior advisor limited to their own clients and a firm-wide supervisor currently resolve to the same grant.

Regulatory questions are open

Adviser registration and the classification of model-portfolio and proposal features sit with counsel. Uptime figures are the planned launch configuration.

One product, many front doors

Web app

The primary client: net worth, accounts, the ledger, portfolios, goals, households, models, rebalancing and the insight queue.

Marketing site and docs

Product pages, a use-case library, an honest AI status page and documentation both people and models can read.

MCP server

44 typed wealth tools plus guided onboarding and review flows. Built; distribution lands at launch.

Node and Python SDKs

Typed server-side access and an asynchronous client for analytics pipelines and notebooks. Planned.

Command-line client

Terminal-native access with device-code sign-in, for scripting repeatable operations. Planned.

Desktop app

A focused workspace for macOS, Linux and Windows covering the governed record set. Planned.

iOS and Android apps

Review the picture, track goals, receive alerts and approve governed actions from a phone. Planned.

Browser and editor extensions

A net-worth glance from any tab, and API exploration without leaving the editor. Planned.

Advisory marketplace

Engage vetted independent advisors and firms, with milestone-based escrow rather than payment on trust.

Research marketplace

Buy or sell model portfolios, commentary and planning templates, with free public content reviewed before publication.

Most of these surfaces are built and waiting on launch rather than speculative, and where something is planned it says so.

11 Plans

PLANNED LAUNCH CONFIGURATION

Pricing is banded by the size of what you track and manage — tracked accounts and client households — not by how many people log in, and never by what your portfolio is worth.

FREE

\$0

Trying BrainyRich. No card required, no expiry.

5 tracked accounts

50 holdings, 1 portfolio,
2 goals

Model library at
view-only

25 AI operations a day

PLUS

\$99/mo

Engaged investors
and multi-account
households.
\$79/mo annual.

25 accounts, 500 holdings

5 portfolios, 10 goals

3 model portfolios,
5 seats

250 AI operations a day

PRO

\$399/mo

Serious investors and
sole-advisor practices.
\$319/mo annual.

100 accounts, 5,000
holdings

25 portfolios, 50 goals, 5
households

3 workspaces, 15 seats

99.5% uptime
commitment

BUSINESS

\$999/mo

Advisory firms, multi-
advisor practices
and family offices.
\$799/mo annual.

1,000 accounts, 50,000
holdings

250 portfolios, 250
households

10 workspaces, 50 seats

99.9% uptime
commitment

ENTERPRISE

**From \$12 per
seat**

Firms, RIAs and banks
with governance
requirements. \$9 annual
at 250+.

Custom limits,
multi-entity

Single sign-on and SCIM

SIEM streaming, data
residency

Dedicated tenant or
self-hosting

11 How the bill behaves

PLANS

Add-ons instead of forced upgrades

Capacity packs raise a single limit — more tracked accounts, holdings, households, goals, portfolios and ledger records — and feature packs cover analytics, audit history, research listings and branding. Two advisory packs add model portfolios and monthly rebalance proposals.

Regional pricing is the normal price

Four bands set the price by billing country: a standard global band, then reduced bands covering the Middle East and Eastern Europe, Latin America and Southeast Asia, and lowest bands including India, Bangladesh, Pakistan, Nigeria, Kenya and Egypt.

What happens at a limit

You are warned before many limits are reached. At the limit, new usage may be blocked until you upgrade or reduce usage. Existing data stays accessible, records you must legally keep are always retained, and a downgrade makes data above the new limit read-only rather than deleting it.

AI model usage is not in the plan price

The plan covers the wealth-assistant workflow and its limits, not the model tokens behind it. A bring-your-own-key path, model choice and per-model cost are planned at the shared platform AI layer — which is also the honest reason no provider is named today.

Three roles, one workspace

Investor, advisor and supervisor on one data model, one trail and one bill. Consumer apps have no advisor tier; advisor platforms hand the client a read-only portal.

Attention has a type and a lifecycle

Competing products send flat alerts. Here the queue has an order and every item has an outcome.

Currency-aware from the first record

Every account, portfolio, goal and household carries its own currency — retrofitted badly almost everywhere else.

Goals funded by real accounts

A goal links to the money actually funding it and its status is recomputed from live balances, not from a number typed in once.

Flat pricing that ignores your balance

Bands follow how much you track and manage, so a good decade does not quietly reprice the software.

The approval step predates the AI

The lifecycle, the confirmation dialogue and the triage flow were built for people, so automation joins as a drafter without rewriting the safety model.

Rebalancing is an artefact, not an event

Drift becomes a proposal with implied trades, a rationale and attributed transitions. It can be read before execution and reviewed long after.

Enterprise governance at individual scale

Field-level rules, seeded roles, row scoping and a redacted trail are how every workspace works, including the free one.

Status labelled honestly in the marketing

Shipped, in progress and roadmap are marked on the public site, and the counts are derived from the same data, so the page cannot overstate the product.

You are pre-launch. Why would I plan around you?

Fair, and there is no adoption story to offer instead. What there is: nine enforced resource types, a working rebalance lifecycle and insight queue, an agent surface running against the live API, and a site that marks shipped versus roadmap. Evaluate on the free tier.

Automatic account linking is missing. That is table stakes.

It is, and it is not there. Accounts are entered manually or imported today; consent-based linking is roadmap. What that buys meanwhile is that everything downstream is real and working on whatever you enter, rather than blocked behind an integration.

Insights are not generated automatically, so what am I buying?

The typed surface, the severity model, the subject pointer and the lifecycle — the parts hardest to retrofit — exist and are governed. The detection that fills them does not, and calling it anything but roadmap would be dishonest.

An outside agent can advance a proposal unattended.

It can, and it is named openly rather than buried. Constraining the transition tool so no external agent reaches approved or executed, and requiring explicit confirmation for the irreversible set, is prioritised work — not a maybe.

Can you stop the person who proposes a rebalance from approving it?

Not at the permission layer. The lifecycle is enforced as a single update action, so separation of duties has to be a process control in your firm today. Transitions are validated and attributed, so a violation is visible after the fact.

We are a regulated adviser. Where do you sit with the regulator?

Open, and handled by counsel rather than by engineering. The product does not custody assets or place trades, and nothing it produces is investment advice, but that does not settle your registration position and should not be treated as if it does.

12 Where it sits against the alternatives

WITH THE CONCESSIONS

VS CONSUMER NET-WORTH TRACKERS

They give you a total and stop. BrainyRich carries the same picture through to a decision that gets approved. The concession: they link accounts automatically today and BrainyRich does not.

VS ROBO-ADVISORS

They rebalance without showing their working, and only see assets they hold. BrainyRich covers everything you own and makes the trade set reviewable. Concede plainly: they execute and BrainyRich does not.

VS ENTERPRISE WEALTH PLATFORMS

They serve the firm superbly and hand the client a read-only portal, at prices that assume an operations team. Concede the depth: years of custodian integrations are not matched here.

VS BUDGETING APPS

Excellent at categorising spending, thin on investment analytics, with no household, model or proposal concept. Concede it: cashflow and savings-rate planning are roadmap here.

VS FINANCIAL-PLANNING SUITES

They own deep planning maths. BrainyRich links plans to the accounts funding them and the portfolio that has to deliver them. Concede it: scenario modelling and stress testing are roadmap.

VS SPREADSHEETS AND PORTALS

Free, already there and completely under your control, which is why they are the real incumbent. Concede the switching cost: the first population of your data is work.

START TODAY

See what you own. Decide what to do. Have someone sign it.

BrainyRich is pre-launch and open for waitlist access. The fastest way to judge it is against your own gaps rather than against a demo.

- Read the use-case library and find the two or three that match how your money or your book actually runs.
- Read the AI page, which marks every capability as live, in progress or planned, and note what is missing.
- Bring the hard questions — the auditor role, maker-checker, the open agent confirmation gate — to the conversation.
- Join the waitlist for early access and founding-customer pricing.

PRODUCT

brainyrich.com

USE CASES

brainyrich.com/use-cases

HOW THE AI WORKS

brainyrich.com/ai

SECURITY

brainyrich.com/security

WAITLIST

brainyrich.com/waitlist



BrainyRich

A Burdenoff product. Pre-launch: nothing here is investment, tax, legal or insurance advice, and projections are decision aids rather than guarantees.