



SALES & PARTNER PLAYBOOK

BrainyRich

BrainyRich gives investors, advisors and firms one honest view of every account — and one governed way to act on it.

Net worth

Goal planning

Rebalancing

Advisor book

Typed insights

Net-worth growth

Portfolio allocation

Account tiles

PREPARED BY

Burdenoff Consultancy Services Pvt. Ltd.

PRODUCT

brainyrich.com

BOOK A CALL

calendly.com/vignesh-burdenoff/1-1



00 How to use this playbook

Read the cheat sheet before a meeting and this playbook before a first serious conversation. The sections you will use most are the personas, the objections and the qualification signals — they tell you which conversation you are actually in. Everything marked as roadmap or in progress is marked deliberately: say it out loud, because BrainyRich is pre-launch and a partner who oversells it will be found out on the first demo.

IN A HURRY

Read sections 01–03 and 18. That is enough to recognise an opportunity and open a conversation.

BEFORE A MEETING

Add 06–08, 10 and 16 — who buys, what they buy, what it costs, and what they will push back on.

HANDING OVER A LEAD

Sections 19–22 tell you exactly what to send, to whom, and what you earn for it.

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01 Product Overview

BRAINYRICH.COM

BrainyRich is a wealth management platform that holds the whole wealth lifecycle in one workspace. Accounts and holdings roll up into a single net-worth summary; that net worth funds goals; goals drive target allocations; drift becomes a reviewable rebalance proposal; and every step is attributable to the person who took it. The same workspace serves three roles — the investor who owns the money, the advisor who manages client households, and the firm that supervises the advisors — under one identity with permissions on every field. Because it is built on the Burdenoff platform, identity, billing, audit, files, tagging, notifications, translation and accessibility are inherited rather than rebuilt.

CATEGORY

Unified wealth management platform — for self-directed investors and households, solo and small advisory practices, and the RIAs, family offices and wealth desks that supervise them.

WHERE IT STANDS TODAY

Pre-launch, launching in 2026, currently in waitlist mode. The core wealth domain is built and wired end to end: typed accounts, holdings, a transaction ledger, the net-worth roll-up, funded goals with recomputed projections, households, model portfolios, the rebalance-proposal lifecycle and the typed insight framework. The automation layer on top of it — automatic account linking, automatic drift and insight detection, currency consolidation, tax-lot optimisation and AI-written narrative — is in progress or on the roadmap and should never be described as finished.

HOW CUSTOMERS GET IT

Cloud-hosted multi-tenant service reached through the browser and installable as a Progressive Web App on any device, with no app store required. Data is hosted in India. Enterprise customers can buy dedicated tenancy or self-hosting, production single sign-on and provisioning, audit streaming and data residency. Onboarding is self-serve for individuals and small practices; firms get an implementation path and optional professional services.

Web app and app shell — the complete product

Progressive Web App, installable on desktop and mobile

Marketing site at brainyrich.com

Documentation site (in progress)

Command-line client for scripting and automation (in progress)

Model Context Protocol server exposing the wealth domain as governed tools for AI assistants (in progress)

Node.js and Python SDKs (in progress)

Browser extension and desktop app (roadmap)

02 One-Line Pitch

SAY EXACTLY THIS

"BrainyRich gives investors, advisors and firms one honest view of every account — and one governed way to act on it."

SHORTER, FOR A CHAT MESSAGE

One wealth workspace for investors, advisors and the firms supervising them.

THE CATEGORY SENTENCE

BrainyRich is a unified wealth management platform for individual investors, financial advisors, and the firms and family offices that supervise them.

03 30-Second Elevator Pitch

SPOKEN, ROUGHLY 30 SECONDS

"Most people manage money the hard way. Net worth sits in a brokerage app, a retirement portal, a bank login and a spreadsheet, and nothing ever lines up. BrainyRich puts the whole picture in one place — every account rolled into a single net-worth number, goals funded by real accounts with an honest on-track verdict, and rebalancing that arrives as a proposal you read before anyone acts. Investors, advisors and firms work from the same record. Flat subscription, never a percentage of your assets."

IF THEY ARE TECHNICAL

BrainyRich is API-first: one wealth domain — accounts, holdings, a typed transaction ledger, portfolios, goals and fundings, households, model portfolios, rebalance proposals and insights — served over a federated GraphQL surface. Every query and mutation carries a permission directive that is enforced at the API gateway, not re-implemented per service, and all data is partitioned by workspace. Goals, rebalance proposals and insights move only through validated state transitions, so nothing changes without a legal, attributable step.

IF THEY ARE A BUSINESS BUYER

A household or a practice usually pays twice for its wealth picture: once in subscriptions to four or five disconnected tools, and again in the hours spent reconciling them. BrainyRich collapses tracking, planning, model portfolios, rebalancing and oversight into one subscription and one data model. Because the fee is flat rather than a share of assets, the cost of the platform stops rising every time the market does.

04 Problem We Solve

These are the binds that make someone receptive to a wealth platform. If a prospect describes one of them unprompted, you are in a real conversation rather than a courtesy one.

Net worth lives in five places and never agrees

Who feels it: Individual investors and multi-account households

What it costs them: Answering "what am I worth today" means logging into a brokerage, a retirement portal, a bank, a crypto exchange and a property estimate, then reconciling a spreadsheet that is stale before it is saved. Decisions get made on a number nobody trusts.

How BrainyRich answers it: Every account is modelled with an explicit type — bank, brokerage, retirement, cash, property, crypto, alternatives, liabilities — and its holdings roll into one net-worth summary broken out by asset class. The number is computed from the underlying records, so there is nothing to reconcile.

Goals are written down but never actually funded

Who feels it: Households planning retirement, a home or education

What it costs them: A target on a slide has no relationship to the accounts that are supposed to reach it, so the gap only becomes visible at the finish line, when nothing can be done about it.

How BrainyRich answers it: A BrainyRich goal is linked to the real accounts funding it, and the projection — on track, ahead, behind or at risk — is recomputed from funded value against target rather than typed in by hand. A shortfall shows up while there is still time to change contributions or timing.

Rebalancing is done by hand and therefore skipped

Who feels it: Solo advisors and small advisory practices

What it costs them: Auditing dozens of portfolios in a spreadsheet is hours of work each week for a handful of actionable findings. The tedium wins, drift accumulates, and the tax consequences of the eventual catch-up are worse.

How BrainyRich answers it: A rebalance is a first-class proposal built from a household or portfolio against a model portfolio, carrying the implied trades, the rationale and the tax considerations. It advances only through validated transitions — draft, proposed, approved or rejected, executed or cancelled — so the work is repeatable and reviewable instead of improvised.

Drift and concentration are noticed far too late

Who feels it: Investors and the advisors responsible for them

What it costs them: A portfolio quietly becomes sixty per cent one asset class, cash sits idle for months, or a fee anomaly runs for a year. By the time a chart is interpreted, the cost has already been paid.

How BrainyRich answers it: Insights are typed and severity-ranked rather than buried in a dashboard: drift, concentration risk, cash drag, fee anomaly, tax opportunity, rebalance-due and goal-at-risk, each pointing at the exact portfolio, account, goal or household it concerns, worked through an acknowledge, resolve or dismiss queue.

The fee rises every time the market does

Who feels it: Anyone paying a percentage of assets for advice or a dashboard

What it costs them: A published rate of 0.25 to 0.89 per cent of assets means a portfolio that doubles pays double for the same software, and the buyer has no way to separate what they pay for advice from what they pay for the tooling.

How BrainyRich answers it: BrainyRich is a flat subscription banded by what you track — accounts, holdings and client households — not by portfolio size. Adding people to the console does not raise the price within a tier, and market appreciation does not either.

Firm supervision happens after the fact

Who feels it: Compliance officers and firm principals

What it costs them: Advisor activity is reviewed from reports produced weeks later, so an unsuitable recommendation is caught after the client has already acted on it, and assembling evidence for an auditor takes months.

How BrainyRich answers it: Households, proposals and the whole ledger sit in one workspace with role-scoped access. A proposal's lifecycle records who proposed, who approved and what executed; the activity timeline records actor, target and result on every mutation, and is searchable and exportable.

The advisory tech stack is five tools and five logins

Who feels it: Partners responsible for technology at a mid-size RIA

What it costs them: Planning, portfolio accounting, reporting, documents and the client portal are separate purchases that never agree on the data, and integrating them costs more than the tools. Onboarding a new advisor takes weeks.

How BrainyRich answers it: Net worth, planning, portfolios, model portfolios, rebalancing, insights and firm reporting sit on one data model with one bill. Documents, tagging, conversations, notifications and audit come from the same platform rather than four more contracts.

Cross-border money never lines up

Who feels it: NRIs and households with assets in more than one country

What it costs them: A brokerage account in one country, a bank balance and provident fund in another, and property somewhere else again — each in its own currency, none comparable at a glance, and no product built for the combination.

How BrainyRich answers it: Every account, portfolio, goal and household carries its own currency, and net worth is reported with an explicit currency, so a cross-border household is modelled properly rather than forced into a single-country product. Automatic conversion into one base currency is on the roadmap and should be described that way.

05 Value Proposition

Five things make the difference in a BrainyRich conversation. Each is grounded in how the product is actually built, which is why they hold up under questioning.

One record from an account to a rebalance

Most wealth stacks are assembled bottom-up from a tracker, a planner and a rebalancer that never agree. BrainyRich is built top-down on one data model, so an account becomes a holding, becomes net worth, becomes a funded goal, becomes a target allocation, becomes a rebalance proposal — with no re-keying and no nightly sync between systems. That is also why the numbers on the advisor's screen and the client's screen are the same numbers.

Evidence: The wealth domain is one service with four modules — portfolio, planning, advisory and intelligence — sharing the same records, not four products stitched together with integrations.

Goals that are funded, not aspirational

A goal carries a type, a target amount, a target date and a set of funding links to real accounts. The platform recomputes the projection from funded value against target and stores the verdict — on track, ahead, behind or at risk. The number is derived, so nobody can quietly type in a reassuring figure, and a household sees a shortfall while there is still time to act on it.

Evidence: Goal funding links and the projection recompute are part of the current build, with the full lifecycle — active, on hold, achieved, abandoned — behind them.

Rebalancing you read before it runs

A rebalance affecting real money should be reviewed, not fired blind. BrainyRich models it as an artefact with a documented lifecycle, advanced only through legal transitions, and attributed at every step: who drafted it, who proposed it, who approved it, what executed and when. That is what makes advisor work supervisable and firm compliance possible rather than aspirational.

Evidence: The proposal lifecycle and its validated transitions are shipped; invalid transitions are rejected rather than warned about.

A flat price that ignores your portfolio size

Pricing is banded by what you track — tracked accounts, holdings and client households — and by advisor seat only at the enterprise tier. It is not a share of assets under management. On a large portfolio the difference is not marginal: a published 0.89 per cent advisory rate on a million-pound portfolio is an order of magnitude more per year than a flat professional tier, and it grows with the market.

Evidence: Public tiers with published prices and regional bands, including an India band, rather than an opaque enterprise quote.

Governance inherited, not bolted on afterwards

Every query and mutation carries a permission directive that the API gateway enforces from the composed schema, so the service never re-implements authorisation and an integration or AI agent inherits exactly the permissions of the actor it acts for. All records are partitioned by workspace and stamped with who created, updated or acted on behalf of whom. Five wealth-specific roles — principal, compliance supervisor, advisor, investment strategist, investor — are seeded into every workspace automatically.

Evidence: Nine permission-enforced resource types, all workspace-scoped, with deletion rights deliberately narrowed to the principal and compliance roles.

One identity across investor, advisor and firm

Real financial life is not role-siloed: the same person can be an investor on their own money, an advisor to client households and a member of a supervising firm. Competitors force that person into separate products with separate data. BrainyRich lets one identity hold several roles, with every view and action scoped and every change attributable.

Evidence: The same underlying wealth records serve the investor, advisor and firm surfaces; no competitor in the analysis unifies all three.

06 Ideal Customer Profile

A solo or small advisory practice running fifteen to two hundred and fifty client households on spreadsheets plus one expensive legacy tool — or a multi-account household with real investment decisions who has outgrown a budgeting app but refuses to pay a percentage of assets for a dashboard.

SEGMENT	TYPICAL SIZE	WHY THEY BUY
Self-directed investors and multi-account households	Individuals and couples with money across five or more institutions	They have outgrown budgeting apps, hold accounts a robo-advisor cannot see, and want the whole picture plus funded goals without an advisory fee attached to it.
Solo advisors and small RIA practices	One to five advisors, roughly five to two hundred and fifty client households	They need households, model portfolios and a rebalancing workflow, but enterprise advisor platforms are priced and implemented for firms ten times their size.
Mid-size RIAs and family offices	Five to fifty advisors, consolidated books	They are paying for four or five overlapping tools and two people to integrate them. Consolidating portfolio, planning, reporting and oversight onto one data model is a budget conversation as much as a product one.
Cross-border households and NRIs	Families with assets, income or goals in two or more countries	Currency-aware modelling on every entity and regional pricing including India make BrainyRich fit a combination that US-centric products and enterprise platforms do not serve at this price.
Compliance-minded advisory firms	Regulated practices with a named supervision function	Field-level permissions, seeded compliance roles, an attributable activity trail and a documented approval lifecycle come as part of the platform rather than as a premium add-on.

GEOGRAPHIES

India first, with native rupee pricing and local invoicing, plus the higher-income markets in Band A — the United States, Europe, the United Kingdom, Japan, Korea, Australia, Canada and Singapore. Regional bands B, C and D cover the Gulf, Eastern Europe, Latin America, South East Asia, Turkey, South Africa and South Asia. Cross-border and NRI households are an explicit target rather than an edge case.

NOT A FIT – DO NOT CHASE

- Someone who mainly wants budgeting, spending categories and recurring-charge detection — cashflow and budgeting are on the roadmap, and Monarch Money does that job better today.
- A buyer who needs accounts to link automatically to banks, brokers and custodians from day one. Accounts are entered manually in the current build; consent-based aggregation is roadmap.
- A firm that needs trades executed at the custodian from inside the platform. BrainyRich produces the proposal; execution happens at the custodian.
- A procurement process that requires a completed SOC 2 or ISO 27001 certificate on the contract today. Controls are designed against those frameworks; neither certification has been achieved yet.
- A large firm whose requirement is deep multi-custodial data feeds and enterprise analytics — that is genuinely Addepar's ground and BrainyRich does not match it.
- Anyone looking for a robo-advisor to manage their money hands-off. BrainyRich keeps the investor or advisor in control of the decision and never moves money.

07 Buyer Personas

You will meet five people. The opening line matters more than the feature list — each of these roles is bored of being pitched something that does not fit their side of the market.

Self-directed investor, mass affluent

WHAT THEY WANT

One honest net-worth number across every institution; a clear on-track or behind signal for retirement and education; and no salesperson attached to it.

WHAT FRUSTRATES THEM

Money in seven places, crypto invisible in the picture, a free dashboard that keeps calling to sell advisory services, and no idea what the fund fees actually cost.

Open with: *If someone asked you what you are worth right now, how many logins would it take to answer?*

They will ask: Do I have to hand over my accounts to get advice I did not ask for?

Solo RIA advisor

WHAT THEY WANT

Rebalance a whole book in minutes rather than hours, run three or four model portfolios across every household, and look like a much larger firm to a prospect.

WHAT FRUSTRATES THEM

Friday afternoons in a spreadsheet, a client portal that looks a decade old, and paying for a portfolio accounting platform where ten per cent of the features get used.

Open with: *How much of your week goes on rebalancing that a model portfolio should be doing for you?*

They will ask: Can I apply one model to ten households and see the trades before anything happens?

Partner responsible for technology at a mid-size RIA

WHAT THEY WANT

Cut the tech bill materially while improving what advisors actually use; offer a client experience that stands next to a robo-advisor; onboard a new advisor in days.

WHAT FRUSTRATES THEM

Five logins, five contracts, two full-time people keeping the stack integrated, and an eighty-thousand-a-year analytics platform whose advanced features nobody opens.

Open with: *How much of your technology budget goes on integrating tools rather than on the tools themselves?*

They will ask: What does this actually replace, and what will I still have to keep?

Compliance and supervision officer

WHAT THEY WANT

Supervise every advisor's book from one place, review proposals through their approval lifecycle, work an exception queue, and produce evidence for an auditor without a project.

WHAT FRUSTRATES THEM

Oversight assembled from after-the-fact reports and memory, no attributable trail across households, and no clean way to prove who approved what.

Open with: *If an auditor asked who approved a trade set last quarter, how long would that take you?*

They will ask: Can supervision see everything without being able to change the firm's models?

Cross-border or NRI household

WHAT THEY WANT

See wealth held in several countries and currencies as one coherent picture, and plan education and retirement across jurisdictions.

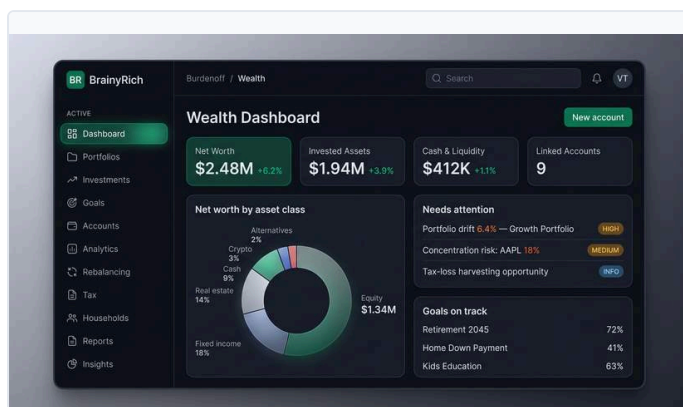
WHAT FRUSTRATES THEM

US tools that do not support local banks, local tools that do not support foreign accounts, and a spreadsheet that has to be rebuilt every quarter.

Open with: *Whose product actually handles the fact that your money is in three countries?*

They will ask: Does it convert everything into one currency for me?

Twelve scenarios, drawn from what the product does today. Each one is a story a partner can tell in under a minute; the screens beside them are the real product surfaces.



INDIVIDUAL INVESTOR OR HOUSEHOLD

One honest net-worth number, not a reconciliation

THE SITUATION

Money is spread across a brokerage account, two retirement plans, a savings account, a crypto wallet and a property. Working out the total means five logins and manual arithmetic that is out of date immediately.

WHAT HAPPENS WITH BRAINYRICH

Each account is added once with its type and its holdings. BrainyRich rolls accounts and positions into a single net-worth summary broken out by asset class, folding cash balances into the cash class, scoped to the workspace and the owner.

One number, with the breakdown that explains it, computed rather than assembled.

Account	Type	Institution	Cash balance	Status	Actions
Vanguard Brokerage	BROKERAGE	Vanguard	\$184,200	ACTIVE	...
Fidelity 401(k)	RETIREMENT	Fidelity	\$96,400	ACTIVE	...
Chase Checking	BANK	Chase	\$28,900	ACTIVE	...
Coinbase	CRYPTO	Coinbase	\$54,100	ACTIVE	...
Zerodha Demat	BROKERAGE	Zerodha	\$41,700	ACTIVE	...
HDFC Savings	BANK	HDFC	\$19,300	ACTIVE	...

INVESTOR WITH ASSETS BEYOND A BROKERAGE ACCOUNT

Every kind of asset, properly classified

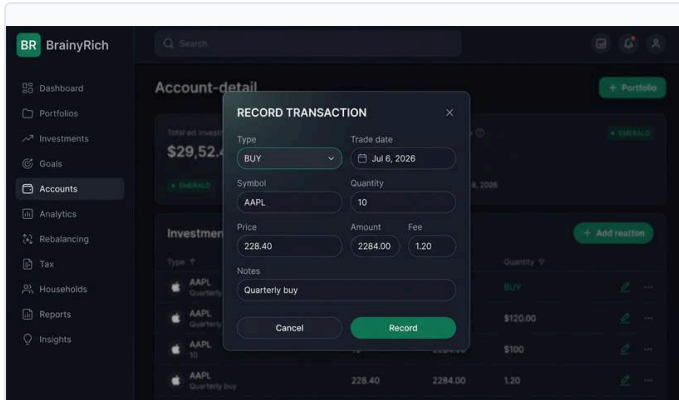
THE SITUATION

Property, crypto, alternatives and liabilities live outside whatever product manages the equities, so half the balance sheet is invisible to the tool that is supposed to show it.

WHAT HAPPENS WITH BRAINYRICH

Accounts are typed explicitly — bank, brokerage, retirement, cash, real estate, crypto, alternatives, liability — each with an institution, a mask, a cash balance and a lifecycle status of active, archived or closed.

The whole balance sheet is modelled, including the parts a robo-advisor cannot see.



INVESTOR OR ADVISOR WHO DISTRUSTS ESTIMATED RETURNS

Performance grounded in what actually happened

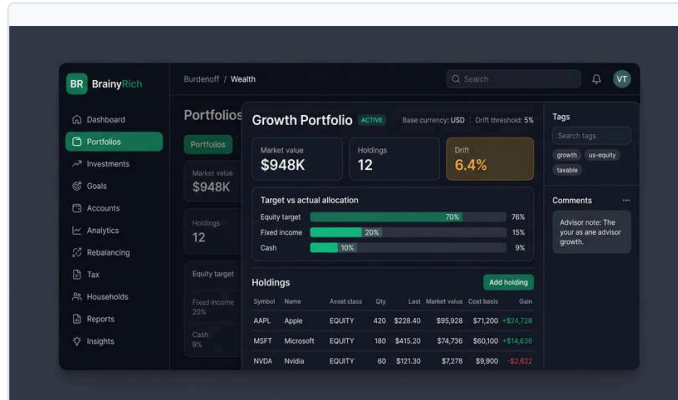
THE SITUATION

Return figures come from a tool that guessed at contributions, so nobody can reconstruct how the portfolio reached its current position or defend the number to a client.

WHAT HAPPENS WITH BRAINYRICH

Holdings record the positions owned, each with quantity, cost basis and last price. A typed transaction ledger records every event — buy, sell, deposit, withdrawal, dividend, interest, fee, transfer — and market value is derived on the server rather than typed in.

The story of how a portfolio got here can always be reconstructed from records, not estimates.



SELF-DIRECTED INVESTOR OR ADVISOR

A portfolio measured against what it was meant to be

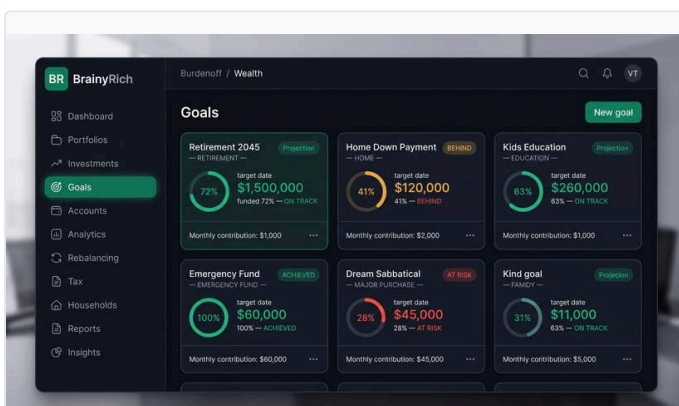
THE SITUATION

A portfolio drifts from its intended shape month by month, and without a stated target there is nothing to measure drift against — so rebalancing becomes a hunch.

WHAT HAPPENS WITH BRAINYRICH

A portfolio carries a target allocation and a drift threshold, with a draft, active or archived lifecycle. Holdings are shown against the target, and the gap between them is the thing you act on.

The rebalancing decision is grounded in a number rather than a feeling.



INVESTOR OR HOUSEHOLD PLANNING A LIFE EVENT

Turning "retire at fifty-five" into a plan

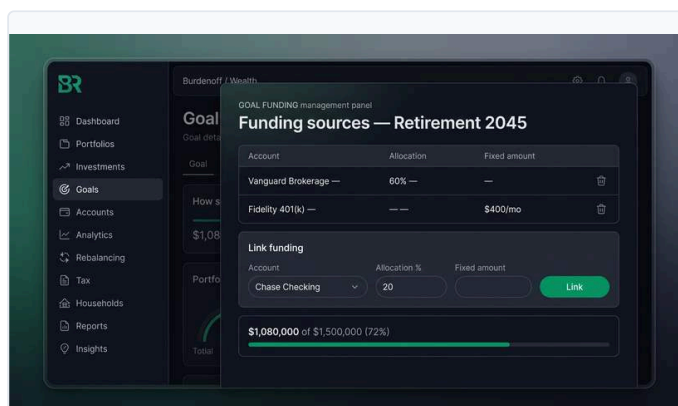
THE SITUATION

The goal exists as a number on a whiteboard. Nothing connects it to the accounts that are supposed to reach it, so nobody can say whether it is on track until it is far too late.

WHAT HAPPENS WITH BRAINYRICH

A goal is created with a type — retirement, home, education, emergency fund, major purchase, wealth growth or custom — a target amount, a target date and a priority, then moved through its lifecycle as circumstances change.

A life event becomes a tracked object instead of an intention.



HOUSEHOLD COORDINATING SEVERAL ACCOUNTS AGAINST ONE OBJECTIVE

Funding a goal from real accounts and getting a verdict

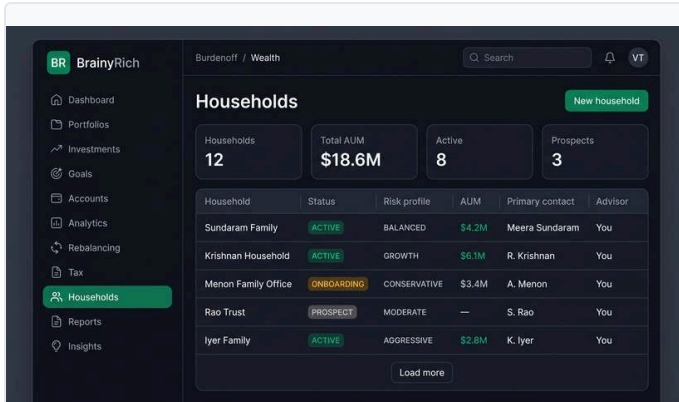
THE SITUATION

Progress towards a goal is estimated by hand each quarter, which means the answer is always late and always slightly wrong.

WHAT HAPPENS WITH BRAINYRICH

Funding links tie the goal to actual accounts, with an allocation percentage or a fixed amount. The projection is then recomputed from funded value against target and stored as on track, ahead, behind or at risk.

A shortfall surfaces while contributions or timing can still be changed.



FINANCIAL ADVISOR TAKING ON A NEW RELATIONSHIP

Onboarding a client household end to end

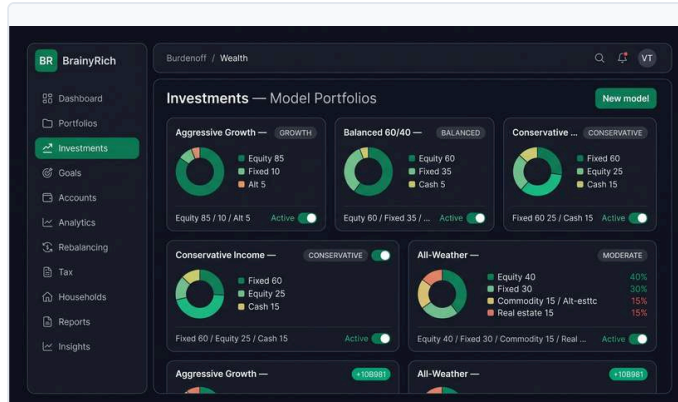
THE SITUATION

A new client arrives as a folder of statements. Setting them up properly across a planning tool, a tracker and a document store takes a week and is never quite consistent.

WHAT HAPPENS WITH BRAINYRICH

A household is created as a first-class object with a relationship status — prospect, onboarding, active, inactive — a risk profile from conservative to aggressive, a primary contact and an assets-under-management figure. Accounts, portfolios, goals and proposals all attach to it.

The whole book is one queryable list rather than a drawer of statements.



ADVISOR OR INVESTMENT STRATEGIST

Running the practice on model portfolios

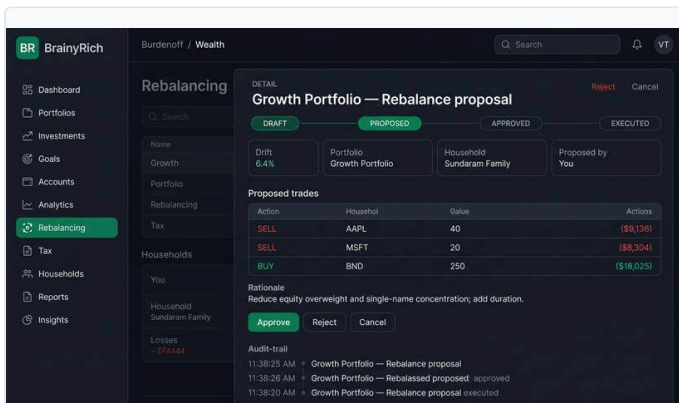
THE SITUATION

Every client gets a bespoke allocation because there is no library, so the practice cannot scale and two similar households end up with different portfolios for no defensible reason.

WHAT HAPPENS WITH BRAINYRICH

A reusable model portfolio holds assets-class target weights and is applied to a household to set its target allocation. Model authorship sits with the principal and the investment strategist roles, so the firm's models cannot be edited by everyone who can see them.

The practice runs on a small number of defensible models instead of dozens of one-off decisions.



ADVISOR AND THE PERSON WHO APPROVES THEIR WORK

A rebalance somebody actually reads first

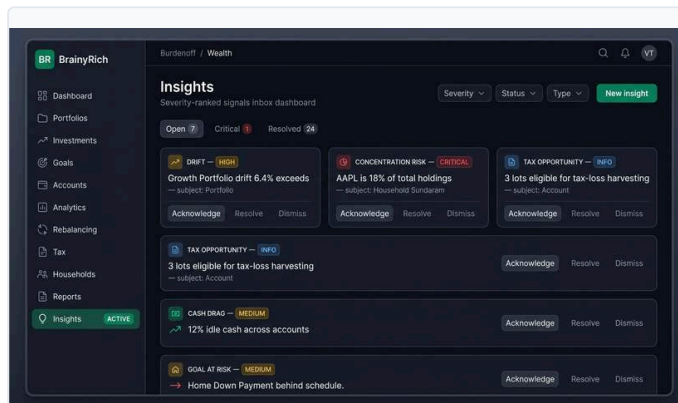
THE SITUATION

Rebalancing is either skipped because it is tedious, or run automatically by a product that will not show its reasoning — and in both cases nobody can defend the trades afterwards.

WHAT HAPPENS WITH BRAINYRICH

The rebalance is a proposal built against the model portfolio, carrying the drift figure, the implied trades, the rationale and tax considerations. It advances only through validated transitions — draft, proposed, approved or rejected, executed or cancelled — and each step records who took it.

A high-risk manual chore becomes a repeatable, reviewable, attributable workflow.



INVESTOR OR ADVISOR DECIDING WHAT TO DO NEXT

An attention queue instead of a wall of charts

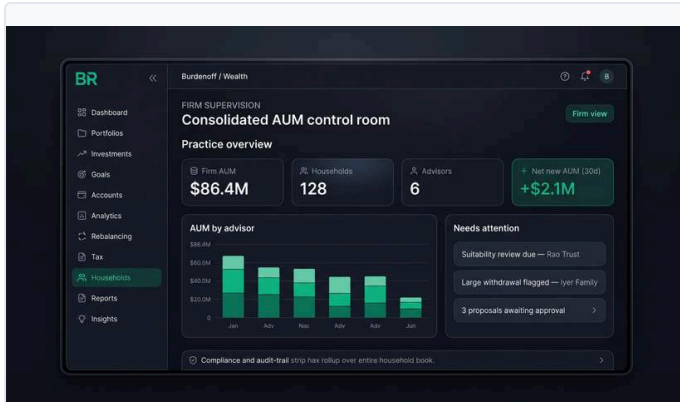
THE SITUATION

The things that matter — drift, a dangerous concentration, cash sitting idle, a fee anomaly, a goal quietly slipping — are buried in dashboards that have to be interpreted by a human who has other work.

WHAT HAPPENS WITH BRAINYRICH

Insights are typed and ranked by severity from info to critical, each pointing at the specific portfolio, account, goal or household it concerns, and each worked through a real lifecycle: acknowledge, resolve or dismiss.

Attention goes where it matters, and every signal ends in a recorded decision.



FIRM PRINCIPAL OR FAMILY-OFFICE HEAD

Seeing the whole firm's book in one figure

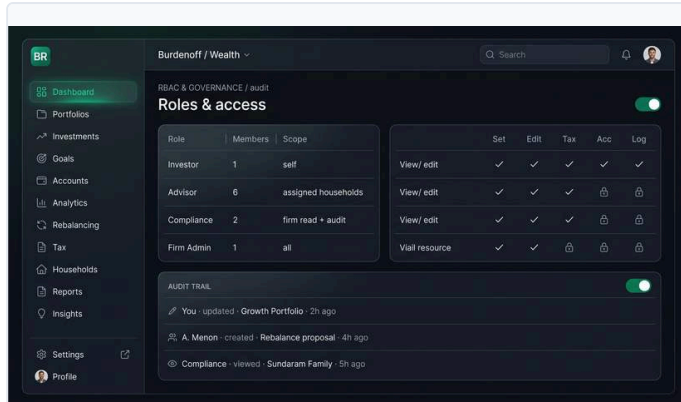
THE SITUATION

Assets under management are assembled from advisor spreadsheets once a quarter, so comparing teams or spotting what is working is guesswork.

WHAT HAPPENS WITH BRAINYRICH

The firm view consolidates assets under management across advisors, with advisor and household counts and a breakdown by advisor. Firm administrators invite advisors and manage their roles from the same roster.

The principal compares teams from live records instead of a quarterly reconciliation.



COMPLIANCE SUPERVISOR OR AUDITOR

Proving who did what, without a project

THE SITUATION

Producing evidence of who changed what and who approved which recommendation means trawling exports from several systems and hoping the timestamps agree.

WHAT HAPPENS WITH BRAINYRICH

Five wealth roles are seeded into every workspace with deliberately different grants — only the principal can retire any record, supervision can offboard a household and void a ledger entry but cannot change the firm's models. Every mutation is recorded with actor, target and result, and every record carries created-by, updated-by and on-behalf-of stamps.

Evidence is a filter and an export rather than an investigation.

09 Product Capabilities

What is built, what is being built and what is committed but not started. The status labels are accurate and you should read them out; a prospect who discovers a roadmap item on a demo will discount everything else you said.

Net worth and accounts

The foundation everything else hangs off: typed accounts, positions, a transaction ledger and one aggregated number.

Net-worth roll-up by asset class

Accounts and holdings aggregate into a single net-worth summary for the caller or a named owner, with cash balances folded into the cash class.

Typed accounts with a lifecycle

Bank, brokerage, retirement, cash, real estate, crypto, alternatives and liabilities, each active, archived or closed, with institution, mask and cash balance.

Holdings with derived market value

Positions carry symbol, quantity, cost basis and last price; market value is computed on the server rather than supplied by the client.

Typed transaction ledger

Buy, sell, deposit, withdrawal, dividend, interest, fee and transfer events, giving performance and attribution a real basis.

Currency on every entity

Accounts, portfolios, goals and households each carry a currency, and net worth is reported with an explicit currency.

Automatic account linking planned

Consent-based connection to banks, brokers and custodians, including India's Account Aggregator framework. Accounts are entered manually today.

Live valuation feeds and net-worth history planned

Market-data-driven holding values and a historical net-worth curve over time.

Currency consolidation into one base figure planned

Converting a mixed-currency net worth into a single base currency with live rates; today the roll-up aggregates within a currency.

Planning and goals

Goals that are tied to the money funding them, with a verdict that is computed rather than asserted.

Typed goals

Retirement, home, education, emergency fund, major purchase, wealth growth or custom, each with a target amount, target date, monthly contribution and priority.

Funding links to real accounts

A goal is funded by linking accounts with an allocation percentage or a fixed amount, so progress tracks reality rather than intention.

Recomputed projections

The verdict — on track, ahead, behind or at risk — is derived from funded value against target and persisted, never free-typed.

Full goal lifecycle

Active, on hold, achieved and abandoned, with create, update and archive flows and link or unlink for funding.

Scenario and what-if planning planned

Testing retirement timing, market shocks and contribution changes side by side, with probabilistic projection ranges.

Cashflow, budgeting and savings rate planned

Income, categorised spending and an investable surplus feeding contribution plans.

Portfolios and performance

A portfolio measured against a stated target, with the drift and the attribution to explain it.

Portfolios with target allocation

A managed grouping of holdings with a target allocation, a drift threshold and a draft, active or archived lifecycle.

Allocation and drift against target

Holdings are shown against the intended allocation so the gap is explicit rather than inferred.

Allocation analytics by asset class

Concentration and gaps surface at portfolio and net-worth level rather than hiding across statements.

Performance attribution in progress

Explaining where returns actually came from in language a client can follow, rather than a single headline figure.

Fee and expense-ratio drag reporting planned

Surfacing the real cost of holdings against a benchmark. Requires a market-data source that has not been selected.

Advisory and book management

The advisor's unit of work: households, models and a view of the whole practice.

Client households

First-class relationships with a prospect, onboarding, active or inactive status, a risk profile, a primary contact and an assets-under-management figure.

Model portfolio library

Reusable asset-class target weights maintained by the firm and applied to households to set their target allocation.

Consolidated assets under management

Firm-level totals with advisor and household counts and a breakdown by advisor, plus advisor invitation and role management.

Book-wide attention queue in progress

A single prioritised list of drifted portfolios, slipping goals, reviews due and documents outstanding across the whole book.

Client reporting and client statements planned

Scheduled or on-demand statements covering performance, allocation, fees and progress to goals in client-readable language, carrying the firm's name.

Rebalancing

Drift turned into a documented artefact that a person approves before anything happens.

Rebalance proposals

Built from a household or portfolio against a model, carrying drift, implied trades, rationale and tax considerations.

Validated lifecycle transitions

Draft to proposed to approved or rejected to executed or cancelled, with illegal transitions rejected rather than warned about.

Attribution on every step

Who drafted, who proposed, who approved, what executed and when — recorded on the proposal itself.

Automatic drift computation from target in progress

Deriving the drift figure and the trade set from the portfolio's target allocation. Today the drift figure and trades are supplied as input.

Tax-loss harvesting detection planned

Spotting harvesting opportunities across unrealised-loss positions automatically.

Custodian execution and trade blotter planned

Sending approved trades to a custodian and exporting a blotter. Execution happens outside the platform today.

Intelligence and insights

A structured, governed attention queue — and an honest account of how much of it is automatic.

Seven typed insight kinds

Drift, concentration risk, cash drag, fee anomaly, tax opportunity, rebalance-due and goal-at-risk, each subject-scoped to the record it concerns.

Severity ranking and lifecycle

Info through to critical, worked through acknowledge, resolve or dismiss with the status tracked and permission-scoped.

Automatic detection engine in progress

Rules that scan portfolios and holdings to raise signals without a human typing them in. Insights are raised through the interface today.

AI-written rationale and ranking planned

Plain-language explanation, cross-signal ranking and de-duplication, with the source and confidence shown on every generated insight.

Conversational wealth assistant in progress

An assistant surface that reads your own records under the same permissions as the screens. Mounted but behind a default-off flag and not yet taught the wealth domain.

Overnight advisory loop planned

A nightly per-workspace scan that drafts proposals and sends a ranked digest, structurally unable to advance anything past draft.

Governance, security and compliance

Enterprise-grade control available to a single household, because it is architectural rather than a premium tier.

Permission on every operation

Every query and mutation carries a directive enforced at the API gateway from the composed schema; the wealth service never re-implements authorisation.

Five seeded wealth roles

Practice principal, compliance supervisor, wealth advisor, investment strategist and investor, seeded automatically into every workspace with deliberately different deletion rights.

Workspace isolation

All wealth data is partitioned by workspace; the workspace is inferred from a signed header and never trusted from the client.

Attribution and activity trail

Created-by, updated-by and on-behalf-of stamps on every record, plus a searchable, exportable timeline of every mutation with actor, target and result.

Single sign-on and encryption

OIDC sign-on with device-code login for terminal clients, encryption in transit and at rest, and multi-factor authentication.

A user-visible, filterable audit surface in progress

A dedicated in-product screen for filtering and exporting the audit trail; the underlying record already exists.

Compliance evidence export and audit streaming planned

Long retention, real-time streaming to a security information system and packaged compliance reports.

Suitability review and exception workflows planned

A dedicated supervision queue with suitability checks and exception triage across the firm.

Surfaces, platform and ecosystem

What BrainyRich inherits from the wider platform, and where the developer surfaces stand.

Web app and installable PWA

The complete product in the browser, installable on any device with an app-like experience and no app store.

Platform services inherited

Billing and quotas, files for statements and exports, tagging, conversations on records, notifications by app, email and webhook, translation and accessibility.

Quotas enforced at the action layer

Accounts, holdings, portfolios, goals, households, model portfolios, retained insights and monthly rebalance proposals are all metered against the plan.

Governed tool surface for AI agents in progress

Forty-four typed wealth tools issuing the same operations the product does, so an agent inherits exactly the permissions of the actor it acts for. Confirmation gating on the destructive tools is still open work and is not yet distributed publicly.

Command-line client and Node and Python SDKs

in progress

Terminal-native automation and typed programmatic access for integrations and analytics workflows.

Documentation site in progress

Product guides, API reference and integration tutorials at docs.brainyrich.com.

Browser extension, desktop app and community hub

planned

A quick net-worth glance in the browser, a dedicated desktop shell, and a discussion hub signed in against your workspace identity.

10 Pricing & Plans

BrainyRich is a flat subscription banded by the size of what you track — tracked accounts, holdings and client households — not by assets under management and not per admin seat. Adding people to the console does not raise the price within a tier. Only the enterprise tier is priced per advisor seat. Regional bands apply: the same tier costs less in India, South East Asia, Latin America and comparable markets, and that regional price is the customer's normal price rather than a discount. AI features run on the customer's own AI provider key, so model usage is not included in the subscription.

PLAN	PRICE	WHO IT IS FOR	WHAT IS INCLUDED
Free	\$0 No card required. The full app surface with activation-sized quotas, not a crippled trial.	An individual getting started or evaluating the platform	5 tracked financial accounts, 50 holdings; 1 portfolio, 2 planning goals; Personal household only; 2 advisor or admin seats; Model portfolios are view-only; Community support plus one ticket a month; Best-effort availability, no uptime commitment
Plus	\$99/mo or \$79/mo annual India example ₹3,999/mo or ₹3,199/mo annual. Band B \$69, Band C \$49, Band D \$35 per month.	Engaged investors and multi-account households	25 tracked accounts, 500 holdings; 5 portfolios, 10 planning goals; 3 model portfolios; 5 advisor or admin seats; 25 GB shared storage, 10 integrations; Email support under 48 hours; Rebalancing and advanced insights not included
Pro	\$399/mo or \$319/mo annual India example ₹14,999/mo or ₹11,999/mo annual. Band B \$279, Band C \$199, Band D \$139 per month. 14-day trial available.	Serious investors and sole-advisor practices — the tier that unlocks rebalancing	100 tracked accounts, 5,000 holdings; 25 portfolios, 50 planning goals; 25 model portfolios, 5 client households; 15 advisor or admin seats, 3 workspaces; Rebalancing and advanced insights included; 100 GB shared storage, 50 integrations; Priority support under 24 hours, 99.5% uptime commitment
Business	\$999/mo or \$799/mo annual India example ₹39,999/mo or ₹31,999/mo annual. Band B \$559, Band C \$399, Band D \$279 annual per month.	Advisory firms, multi-advisor practices and family offices	1,000 tracked accounts, 50,000 holdings; 250 portfolios, 500 planning goals; 250 model portfolios, 250 client households; 50 advisor or admin seats, 10 workspaces; Supervision insights and a sign-on sandbox; 1 TB shared storage, 250 integrations; Priority support under 8 hours, 99.9% uptime commitment
Enterprise	From \$12/advisor-seat/mo list, from \$9/advisor-seat/mo annual Annual contract. Regional floors apply — Band B from \$8, Band C from \$6, Band D from \$4 per advisor seat per month. Custom regional quote.	Wealth-management firms, RIAs, banks and multi-entity groups	Custom quotas across every dimension; Production single sign-on and user provisioning; Audit streaming and data residency; Multi-entity structures; Dedicated tenancy or self-hosting; Negotiated uptime commitment with service credits; Named support with 24-hour weekday coverage

Add-ons

ADD-ON	PRICE
25-Account Pack	\$6/mo (₹249/mo)
100-Account Pack	\$18/mo (₹749/mo)
25-Household Pack	\$39/mo (₹1,599/mo)
250-Household Pack	\$149/mo (₹5,999/mo)
Advisory Plus — 25 model portfolios, 250 rebalance proposals a month	\$39/mo (₹1,599/mo)
Advisory Pro — 250 model portfolios, 2,500 rebalance proposals a month	\$129/mo (₹5,199/mo)
AI Pro — 2,500 extra assistant operations a day on your own key	\$79/mo (₹3,199/mo)
Analytics Pro — 730-day history, custom dashboards, scheduled reports	\$99/mo (₹3,999/mo)
Audit Standard — 365-day audit history with filters and export	\$39/mo (₹1,599/mo)

WHAT TO TELL A PROSPECT ABOUT PRICE

- These are the planned launch prices for a pre-launch product. Quote them as the published plan, confirm the final figure on the order form, and never estimate or convert a currency yourself.
- Storage and shared API request limits are pooled across every Burdenoff product on the same account, so a customer already using another product starts with a larger pool.
- AI features use the customer's own AI provider key or subscription. Model usage costs sit with the customer, which is also why financial data stays inside their own provider relationship.
- Indian customers are invoiced by Timecampus Technologies Pvt. Ltd. and pay through Razorpay; customers elsewhere are invoiced through Stripe. Prices exclude tax.
- Service credits are an enterprise-only paid add-on. The 99.5 and 99.9 per cent figures on Pro and Business are uptime commitments, not a credit-backed SLA — do not promise credits below enterprise.
- Support hour blocks and a support retainer are available separately: five hours at \$750, twenty hours at \$2,500, or a retainer at \$4,000 a month.

11 Competitive Landscape

Every one of these products beats BrainyRich at something. Say so — the concession is what buys you the right to make the comparison at all, and a prospect who is already using one of them will know immediately if you are bluffing.

ALTERNATIVE	WHAT IT IS	WHERE THEY ARE STRONG	WHERE WE WIN
Empower	A free consumer dashboard that aggregates bank, credit, investment and retirement accounts, attached to a fee-based advisory service with human advisors, plus a large retirement-plan administration business.	The free dashboard is excellent and genuinely free, account connectivity is automatic and mature, and a client who wants a human fiduciary managing their money can have one on the same platform. If someone only wants a net-worth dashboard and nothing else, Empower is hard to beat on price.	Advice costs 0.49 to 0.89 per cent of assets with a \$100,000 minimum and is delivered only by Empower's own employed advisors. BrainyRich charges a flat subscription regardless of portfolio size, gives independent advisors their own household, model and rebalancing tools rather than competing with them, and never funnels a free user towards an advisory product.

ALTERNATIVE	WHAT IT IS	WHERE THEY ARE STRONG	WHERE WE WIN
Monarch Money	A premium personal-finance app positioned as the modern Mint replacement — budgeting, cashflow, recurring-charge detection and household collaboration, with investment tracking as a secondary feature.	Budgeting, spending categorisation and recurring-transaction detection are genuinely better, the interface is clean and ad-free, and partner collaboration comes without a per-seat upsell. BrainyRich's cashflow and budgeting work is roadmap, so for a couple whose problem is spending, Monarch is the right answer.	Investment analytics are shallow: no target allocation, no drift, no rebalancing, no performance attribution, no advisor tier. BrainyRich is investment-first, with funded goals and computed projections, model portfolios and a reviewable rebalance lifecycle — and it has a genuinely free tier where Monarch is paid only.
Kubera	A high-net-worth net-worth tracker marketed as the balance sheet for people managing their own wealth, covering crypto, private equity, real estate, collectibles and multiple entities and currencies.	Asset-class breadth is exceptional — crypto wallets, decentralised finance positions, private stock, vehicles and collectibles — with nested portfolios for trusts and entities and mature multi-currency handling. Their privacy stance is strong and stated plainly.	It is a snapshot tracker: no goals, no model portfolios, no rebalancing lifecycle, no advisory tier and no supervision. And it is expensive for tracking alone at roughly \$250 a year for the entry tier and around \$2,500 for the top one. BrainyRich starts free and adds planning, advisory workflow and a governed rebalance on top of the same picture.
Wealthfront	A robo-advisor that builds and manages diversified index portfolios against a stated risk tolerance, with automated rebalancing, tax-loss harvesting, direct indexing on larger accounts and a cash account.	For a hands-off investor it does the thing BrainyRich deliberately does not: it actually manages the money, rebalances automatically and harvests losses without anyone lifting a finger, at a published 0.25 per cent. Its tax-loss harvesting is real and shipped, where BrainyRich's is roadmap.	It only sees the assets it holds — outside retirement plans, property, crypto and liabilities are invisible, and there is no manual entry for the rest of the picture. There is no advisor relationship, no model library and no firm oversight. BrainyRich tracks everything, keeps the human in control of the decision and charges a flat fee that does not grow with the portfolio.
Betterment	One of the largest independent robo-advisors — goal-based automated portfolios, automatic rebalancing, tax-loss harvesting, a cash account and a premium tier with human advisor access.	No minimum on the digital plan, strong automated harvesting, and a smooth goal-based onboarding for someone who wants to start investing today rather than model anything. Automation that genuinely runs unattended is something BrainyRich has not built.	Same structural limit as any robo-advisor: it manages only what is deposited with it, offers no multi-currency support and no advisor or firm tooling, and charges 0.25 to 0.40 per cent of assets each year. BrainyRich is the layer above — the whole picture, the plan, and a rebalance you approve.
Addepar	The enterprise benchmark for wealth platforms: multi-custodial data aggregation, deep portfolio analytics and performance attribution, alternative assets, custom reporting and client portals for large RIAs, family offices and private banks.	Genuinely and comfortably. Multi-custodial feeds, analytics depth, alternative-asset coverage, reporting flexibility and the ecosystem around it are all beyond what BrainyRich does, and for a firm of that scale it is the right choice. Concede this early.	There is no retail or small-practice tier, contracts are custom and typically five or six figures a year, and implementation runs to weeks or months. BrainyRich brings households, model portfolios, a rebalance lifecycle and consolidated assets under management to solo and mid-size practices at a published flat price, with self-serve onboarding and one workspace shared by investor and advisor rather than a read-only client portal.
eMoney Advisor and MoneyGuidePro	Standalone financial-planning platforms used widely by advisors for cashflow modelling, scenario analysis and client-facing plan presentation.	Their cashflow modelling and scenario depth are richer than anything BrainyRich ships today — scenario and what-if planning is on the BrainyRich roadmap, not in the build. For an advisor whose core deliverable is a deep plan document, they remain stronger.	They are planning tools only, so a practice still buys a portfolio system, a rebalancer and a reporting tool alongside them at roughly \$1,500 to \$4,000 per advisor a year for the planning piece alone. BrainyRich bundles planning with portfolios, rebalancing and insights on one data model and one bill, and the same platform serves the client rather than being advisor-only.

ALTERNATIVE	WHAT IT IS	WHERE THEY ARE STRONG	WHERE WE WIN
Orion and Tamarac	Established advisor platforms for portfolio accounting, model management, rebalancing and billing, sold to advisory practices per account or on basis points.	Mature rebalancing engines with custodian connectivity and trade execution, deep portfolio accounting, and years of operational hardening. BrainyRich does not execute trades at a custodian and does not pretend to.	Pricing is per account or in basis points, planning is an add-on or a partner integration, and the consumer side does not exist. BrainyRich bundles model portfolios and rebalancing with native goal-based planning and a consumer surface at a flat practice price — and a solo advisor can start on it this afternoon.

THE POSITIONING LINE TO HOLD

Empower is a consumer dashboard with an advice upsell, Addepar is an enterprise analytics platform, and Kubera is a tracker — BrainyRich is the one place an investor, their advisor and the supervising firm work from the same record, at a flat subscription price.

12 Why Us / Differentiators

If you only remember six things about why BrainyRich is not another wealth app, remember these.

Three roles, one workspace, one record

The investor who owns the money, the advisor who manages it and the firm that supervises the advisor all work from the same records under one identity, with every view and action scoped by role. No competitor in the analysis unifies all three — they force the same person into separate products with separate data, which is why the numbers never agree between them.

A goal is only real when it is funded

Goals link to the actual accounts funding them and the on-track verdict is derived from funded value against target, not typed in. That single design choice is what turns a target on a slide into something that raises a warning early enough to act on, and it is why the planning story survives contact with a sceptical advisor.

Rebalancing as a reviewable artefact

Drift becomes a proposal with implied trades, a written rationale, tax considerations and a lifecycle that only advances through legal transitions. Robo-advisors rebalance opaquely; consumer trackers do not rebalance at all; enterprise platforms do it at enterprise complexity. A documented proposal is what makes advisor work supervisable and firm compliance possible.

Intelligence with a shape, not a chat box

Seven typed insight kinds, ranked by severity, each pointed at a specific record and worked through acknowledge, resolve or dismiss. Competitors offer flat alerts or analytics you have to interpret. Building the typed, governed surface first is also what will let generated insights carry a source, a confidence and a rationale rather than arriving as unattributable advice.

Flat price, deliberately

Fees do not rise with market appreciation, and the platform improves as a customer uses more of it rather than as their portfolio grows. Public tiers with regional bands, including rupee pricing, replace the opaque enterprise quote. On a large portfolio this is the single most persuasive number in the whole conversation.

Governance is architectural

Permission directives on every operation enforced at the gateway, workspace partitioning, attribution stamps on every record and five seeded wealth roles with deliberately different deletion rights. Because it is inherited from the platform rather than built per product, a single household gets the same control model as a supervised firm.

Honest about the automation gap

The unification thesis is built. The automation on top of it — account linking, automatic drift and insight detection, currency consolidation, tax-lot optimisation, AI narrative — is in progress or roadmap, and the product's own materials say so. That candour is a selling point with the buyers who matter, and the alternative gets discovered on the first demo.

13 Customer Proof & Credibility

There are no customers to point at, so credibility has to come from somewhere else: the depth of what is actually built, the specificity of the governance model, the contracts already published, and a willingness to name what is missing. Use these, and use the honesty statement below alongside them — the combination is far more persuasive with a financial buyer than enthusiasm would be.

A REAL DOMAIN, NOT A PROTOTYPE

Nine permission-enforced resource types — accounts, holdings, transactions, portfolios, goals, households, model portfolios, rebalance proposals and insights — each with an explicit type system, a lifecycle and migration-backed storage. Eight of the nine carry personal financial or contact data and are treated accordingly.

GOVERNANCE YOU CAN INTERROGATE

Every query and mutation carries a permission directive enforced at the API gateway; the wealth service never validates a token itself. Five wealth roles seed automatically into every workspace, and the differences between them are deliberate — only the practice principal can retire any record, and compliance can offboard a household and void a ledger entry without being able to edit the firm's models.

ENGINEERING DISCIPLINE YOU CAN VERIFY

The wealth service ships with automated test coverage above ninety per cent on both functions and lines, and the marketing site pre-renders every route. Schema changes ship as migrations, so environments do not drift.

CONTRACTS ALREADY WRITTEN

A master agreement, order form, data processing addendum with technical and organisational measures and a sub-processor list, a security exhibit, an acceptable use policy, an SLA and support policy, a partner and reseller agreement and AI product terms are published at burdenoff.com/contracts and incorporated by reference.

A CERTIFICATION ROADMAP THAT SAYS WHAT IS NOT TRUE

Controls are designed against SOC 2 and ISO 27001 criteria and the privacy work is aligned to India's data protection act, but neither certification has been achieved. The product's own roadmap states plainly that BrainyRich is not SOC 2 certified, not ISO 27001 certified, and does not hold an investment-adviser registration. Card data is handled by a payment provider certified at the highest level; BrainyRich holds only tokenised references.

A PLATFORM UNDERNEATH IT

Identity, billing and quotas, files, tagging, conversations, notifications, translation, accessibility, audit and support come from shared services used across the wider product family rather than being rebuilt for wealth. That is why enterprise-grade governance is available on a free tier.

PUBLISHED LIMITATIONS

The product maintains a known-limitations register that names account aggregation, automatic AI insight generation, tax-loss harvesting, custodian execution, and estate and insurance planning as deferred, with an explicit rule that none of them may be marketed as shipped.

A NAMED PERSON BEHIND IT

Vignesh T.V. takes the technical and commercial conversations directly — vignesh@burdenoff.com, +91-7358445777. There is no layer of sales development between a partner's introduction and someone who can answer an architecture question.

Be straight about this. BrainyRich is pre-launch. It is in waitlist mode ahead of a 2026 launch, and it has no customers, no revenue, no reference accounts, no published usage figures and no testimonials — anyone who tells a prospect otherwise is inventing it. The core wealth domain is genuinely built and wired end to end, but the automation people assume when they hear "wealth platform" is not: accounts are entered by hand rather than linked automatically, insights are raised through the interface rather than detected by an engine, drift figures are

supplied rather than computed from the target, mixed currencies are labelled rather than consolidated, and there is no AI writing narrative advice today. Trades are never executed at a custodian. Neither SOC 2 nor ISO 27001 has been achieved, and the investment-adviser registration question in India is with counsel. What a prospect should weigh instead is the shape of the thing: whether the data model matches how their wealth actually works, whether the governance and role model would satisfy their compliance function, whether the flat price beats what they pay today, and whether they want influence over a roadmap rather than a seat on a finished product. Early customers get the founder's attention and a say in sequencing; they do not get a mature automation layer yet.

14 Demo Information

There is no self-serve trial before launch, so a demo is a live walkthrough rather than a link you send. Aim to show the loop — an account becoming net worth becoming a funded goal becoming a rebalance — because the loop is the product and any single screen looks like a competitor's screen.

HOW TO GET A DEMO

Book a walkthrough with Vignesh T.V. at <https://calendly.com/vignesh-burdenoff/1-1>, or email vignesh@burdenoff.com with the prospect's role and rough size. Advisor and firm prospects can ask about waitlist priority, custom quotas, dedicated tenancy and self-hosting in the same conversation. Partners do not need a product environment of their own to make the introduction.

Runs about Thirty minutes for a first walkthrough; forty-five to sixty if a compliance or supervision function is in the room and wants to see the role model.

WHERE TO LOOK

- **Product site and waitlist** — <https://brainyrich.com>
- **App shell** — <https://app.brainyrich.com>
- **Use-case stories** — <https://brainyrich.com/use-cases>
- **Comparisons against named alternatives** — <https://brainyrich.com/vs>
- **Documentation** — <https://docs.brainyrich.com>
- **Book the walkthrough** — <https://calendly.com/vignesh-burdenoff/1-1>

The walkthrough, in order

- 1 The dashboard with net worth broken out by asset class**
This number is computed from the accounts and positions underneath it, not typed in and not synced from somewhere else. Everything you are about to see hangs off it.
- 2 The accounts list with several account types side by side**
Property, crypto, a liability and a retirement plan all sit next to the brokerage account. This is the part a robo-advisor structurally cannot show you, because it only sees what it holds.
- 3 A goal with its funding links and its projection**
The verdict is derived from what these accounts are actually worth against the target. That is why a shortfall appears early rather than at the finish line.
- 4 A model portfolio and its target allocation**
An advisor maintains a handful of these and applies them to households. That is how a practice scales without giving every client a bespoke, undefendable allocation.
- 5 A rebalance proposal and its lifecycle stepper**
Draft, proposed, approved or rejected, executed or cancelled — and it will not skip a state. Every step records who took it. Worth saying plainly here: the drift figure is entered today, the engine that computes it from the target is being built.
- 6 The insight queue with several types and severities**
Typed, ranked and pointed at a specific record, each one worked to a decision. Be straight about this too: insights are raised through the screen today, automatic detection is next.
- 7 The firm view with consolidated assets under management**
One figure across every advisor, with the breakdown by advisor and the roster where you invite and manage them.
- 8 The role model and a record's attribution**
Five roles seed into every workspace, and the differences are deliberate — supervision can offboard a household and void a ledger entry, but cannot change the firm's models. Every record carries who created it, who changed it and on whose behalf.
- 9 Pricing and the plan the prospect would land on**
Flat, banded by what you track, published including a rupee price. Nothing here scales with the size of the portfolio.

15 Sales Talking Points

Eight lines that hold up under pressure. Each one is short enough to say and specific enough that a knowledgeable buyer cannot wave it away.

An account becomes a holding, becomes net worth, becomes a funded goal, becomes a target allocation, becomes a rebalance — with no re-keying anywhere in that chain.

This is the whole thesis in one sentence, and it is the thing an assembled stack of point tools cannot replicate no matter how good the individual products are. It also explains, without arguing, why the advisor's screen and the client's screen agree.

The same identity can be an investor, an advisor and a member of a supervising firm, and every action is scoped and attributable.

Every competitor forces that person into two products. It is a concrete, checkable claim, and it opens a conversation about the compliance function rather than only the end user.

The projection is derived from what is actually funding the goal, so nobody can type in a reassuring number.

Advisors have seen a decade of planning tools where the plan is whatever was entered. Deriving the verdict is a small design decision that signals seriousness about the domain.

A rebalance is read before it is run, and it will not skip a state in its lifecycle.

It separates BrainyRich from the robo-advisors on transparency and from the trackers on capability in a single breath, and it is the answer a compliance officer actually cares about.

The price is banded by what you track, not by what your portfolio is worth.

On a large portfolio the arithmetic against a 0.25 to 0.89 per cent fee is stark, and the buyer can do it themselves in their head. Let them.

Permissions sit on every operation and are enforced at the gateway, so an integration or an AI agent inherits exactly the permissions of whoever it acts for.

It answers the security question and the AI question at once, and it is unusually specific for a pre-launch product — which is the point.

Accounts are entered manually today; automatic linking is roadmap.

Say this before the prospect finds it. Volunteering the biggest gap early is what makes the rest of the conversation credible, and it screens out a prospect who was never going to buy anyway.

The free tier is the full product surface with small quotas, not a crippled trial.

It gives a hesitant prospect a zero-risk next step, and for an individual investor it converts a maybe into an evaluation without anyone signing anything.

Files, tagging, conversations, notifications, translation, accessibility, audit and billing are inherited from the wider platform.

It explains how a small pre-launch product can plausibly offer enterprise governance, and it pre-empts the assumption that everything is being built from scratch by a tiny team.

What prospects actually say, in their words. Answer the hard ones directly — the price and the maturity objections are both winnable, but only if you do not flinch first.

"You have no customers. Why would I put my money's data into something pre-launch?"

You would not, yet, and nobody is asking you to migrate a book on Monday. What is worth doing now is checking whether the data model matches how your wealth or your practice actually works, on a free tier that costs nothing. If it does, being early means influence over sequencing and direct access to the person building it. If it does not, you have lost an afternoon.

PROOF · The free tier is the full product surface with small quotas and needs no card. The known-limitations register and the roadmap are published rather than discovered on a demo.

"This looks expensive next to what I pay for a tracker today."

Against a tracker it is, and if tracking is genuinely all you need then a tracker is the right purchase. Against what you would otherwise assemble — a planning tool, a portfolio system, a rebalancer and a reporting tool — one subscription covering all four generally lands well below the sum. And against anything priced as a share of assets, the gap widens every year the market goes up.

PROOF · A published 0.89 per cent advisory rate on a one-million portfolio is roughly \$8,900 a year and rises with the portfolio; the professional tier is flat at \$319 a month on annual billing. Standalone planning tools alone run roughly \$1,500 to \$4,000 per advisor a year.

"Why would I not just stay with Empower? The dashboard is free."

If the dashboard is all you use, stay. The moment you want advice, Empower charges 0.49 to 0.89 per cent with a hundred-thousand minimum and delivers it through its own employed advisors. BrainyRich never sells you advice — it gives you, or your own independent advisor, the tools: households, model portfolios, a rebalance you approve, and a flat fee that ignores your balance.

PROOF · Published Empower advisory rates and minimum; BrainyRich's flat tiers with no advisory product attached and no data resale.

"Addepar already does all of this and more."

For a firm of Addepar's target size, it does, and its multi-custodial feeds and analytics depth are genuinely beyond us — I would not pretend otherwise. The question is whether you are that firm. There is no retail or small-practice tier, contracts are custom five or six figures, and implementation runs weeks to months. BrainyRich brings the core advisor workflow to practices that Addepar is not priced for, self-serve, this week.

PROOF · Addepar targets firms typically above a billion in assets with custom enterprise contracts; BrainyRich publishes flat tiers starting free.

"We could build this ourselves on top of our custodian's data."

You could build the tracker. What takes the time is everything around it — multi-tenancy, permissions on every field, an attributable audit trail, billing and quotas, documents, notifications, translations, accessibility, and a proposal lifecycle that will not let someone skip a state. That is the part BrainyRich inherits from a platform rather than writing, and the part that decides whether a compliance officer will sign off on it.

PROOF · Nine permission-enforced resource types, five seeded wealth roles with deliberately different deletion rights, and platform-inherited identity, billing, files, audit and translation.

"Does it link my accounts automatically? Everything else does."

Not today — accounts and holdings are entered manually, and consent-based linking through India's Account Aggregator framework and global providers is on the roadmap. It is the most significant gap in the product and I would rather you heard it from me. If automatic linking is the requirement rather than a preference, this is not the moment to buy.

PROOF · Account aggregation is listed as planned in the product's own capability status and in the published known-limitations register.

"What happens to my data if I want to leave?"

The data is yours and it comes out. Exports run in common formats, documents and statements are held in shared storage you can download, and the audit and activity timeline is exportable. There is no advisory product holding your assets and no custodial relationship to unwind, because BrainyRich never holds the money — which makes leaving materially simpler than leaving a platform that does.

PROOF · Export and analytics export are part of the plan features; BrainyRich has no custody of assets and does not execute trades.

"How do I know my financial data is safe with a company this small?"

Encryption in transit and at rest, multi-factor authentication, workspace-level isolation on every record, permission checks on every operation at the gateway, and a published data processing addendum with the technical and organisational measures and a sub-processor list. Card data never touches BrainyRich — it is handled by a certified payment provider and only a token is stored. Data is hosted in India.

PROOF · The published security exhibit, DPA and sub-processor list at burdenoff.com/contracts, plus the seeded role model and attribution stamps on every record.

"Are you SOC 2 or ISO 27001 certified?"

No. Controls are designed against both frameworks and the privacy work follows India's data protection act, but neither certificate exists yet and I will not imply otherwise. SOC 2 Type II is targeted for six to twelve months after launch and ISO 27001 after that. If a completed certificate is a procurement gate for you today, we should talk again when it lands.

PROOF · The certification roadmap states explicitly that BrainyRich is not SOC 2 certified and not ISO 27001 certified, and lists the target windows.

"Can it execute the trades once a proposal is approved?"

No. BrainyRich produces the proposal — the trades, the rationale, the tax considerations and the approval record — and execution happens at your custodian. Broker connectivity and a trade-blotter export are on the roadmap. In practice most practices are already executing at the custodian; what they lack is the reviewable artefact that gets them there.

PROOF · Custodian execution is listed as planned; the proposal lifecycle and its attribution are shipped.

"What support do I actually get if something breaks?"

It scales with the plan: community and one ticket a month on free, email inside forty-eight hours on the entry tier, priority inside twenty-four hours on professional, priority inside eight hours on the firm tier, and named enterprise support with weekday round-the-clock coverage above that. Service credits are an enterprise-only paid add-on, so I would not promise credits below that.

PROOF · Published support tiers and first-response targets in the SLA and support policy; the SLA add-on is enterprise-only and separately negotiated.

"Everyone says they have AI. What does yours actually do today?"

Today, honestly, very little — and that is deliberate rather than a gap we are hiding. The typed insight surface, the severity model, the lifecycle and the quota metering are built; the assistant is mounted but behind a flag that is off by default and has not yet been taught the wealth domain. The generation engine that writes and ranks insights is designed and specified but not built. What already exists is the governed shape it will write into, which is the hard part to retrofit.

PROOF · The product's own use-case catalogue marks the insight generation engine and the overnight advisory loop as roadmap and the assistant as partial, and states there is no model call in the wealth service today.

17 Discovery / Qualification Questions

Ask these before you pitch anything. The answers tell you whether you have an investor conversation, an advisor conversation or a firm conversation — and those are three different meetings.

ASK THIS

LISTEN FOR

If I asked what you are worth today, how many places would you have to look?

Four or more, plus a spreadsheet, means the core problem is live. One or two, or a single custodian, and the aggregation story will not land.

What sits outside your main investment account — property, crypto, a pension from an old job, debt?

The more that sits outside, the weaker any robo-advisor or single-custodian tool is for them. If everything is in one place, this is a weak fit.

How do you know whether you are on track for the things you are actually saving for?

"I don't", "I hope so", or an annual meeting with someone else's spreadsheet. That is the funded-goal conversation opening itself.

What do you pay today for advice or for the software, and how is it calculated?

A percentage of assets is the single strongest signal in this list. A flat subscription they are happy with is a much harder conversation.

How many client households do you manage, and how long does rebalancing them take?

Hours a week in a spreadsheet, or "we skip it more often than we should", is the advisor opportunity in one sentence.

ASK THIS

LISTEN FOR

How many separate tools does your practice pay for, and what does the stack cost a year?

Four or more tools, or a number they are visibly unhappy with, turns this into a consolidation conversation with a budget already attached.

Who reviews an advisor's recommendation before a client acts on it, and where is that recorded?

Silence, "in email", or "after the fact" means the governance story matters more than the features. If they name a supervision system they like, expect a harder sell.

When did you last have to produce evidence for an auditor, and how long did it take?

Weeks, or a project with a name, means the attribution and activity trail is the thing to demonstrate rather than net worth.

Does any of your money, or your clients' money, sit in more than one country or currency?

A yes puts you in a segment almost nobody serves well — but be ready to say that consolidation into one base currency is roadmap.

Is automatic connection to your bank or custodian a requirement or a preference?

"Requirement" is a disqualifier today and you should say so immediately. "Preference", or "I already export statements anyway", keeps the conversation alive.

Would you want trades executed from inside the platform, or is executing at your custodian fine?

If they need execution in-platform, walk. If they already execute at the custodian and just want the decision documented, that is exactly the fit.

What would have to be true for you to try something new this quarter rather than next year?

A named trigger — a renewal date, a compliance finding, an advisor joining, a book crossing a threshold. No trigger usually means no timeline.

18 How to Identify a Good Opportunity

Spend your time where these signals appear. A partner who walks away from three poor conversations to win one good one is worth more to everyone than one who chases all four.

STRONG SIGNAL — PURSUE

- A spreadsheet is the real system of record for net worth or for rebalancing
- They are paying a percentage of assets and have started resenting it out loud
- A solo or small advisory practice whose book has outgrown manual rebalancing
- A compliance or supervision function asking for an attributable trail they do not have
- Four or more overlapping tools with a renewal coming up
- Assets in more than one country or currency, with no product that handles the combination
- Someone who already exports statements by hand and has stopped expecting automation

Introduce us straight away.

WORTH A CONVERSATION

- Interested but wants automatic account linking — worth keeping warm for the roadmap, not worth pushing now
- A large firm evaluating enterprise analytics platforms in the same cycle; you may be the cheaper second option rather than the winner
- A prospect whose real problem is budgeting and spending, with investments as an afterthought
- Procurement that will eventually want a certification but has not made it a gate yet
- An advisor who is enthusiastic but has no renewal, no compliance finding and no growth trigger
- A household with everything at a single custodian who is mostly curious

Qualify further before an introduction.

POOR FIT — DO NOT CHASE

- They need trades executed at the custodian from inside the platform
- A completed SOC 2 or ISO 27001 certificate is a hard procurement gate today
- They want a robo-advisor to manage the money for them, hands off
- Deep multi-custodial data feeds and enterprise analytics are the actual requirement
- Budgeting and expense categorisation is the whole job to be done
- No named person owns the problem, and nobody is unhappy enough to change anything

Politely park it; suggest another product if one fits.

THE ONE-QUESTION TEST

"How much of your money — or your clients' money — sits outside the one system you look at most?" If the honest answer is most of it, the whole BrainyRich thesis applies. If the answer is none of it, no feature in this playbook will change their mind.

19 How to Introduce Us

Keep the introduction short and specific. You are not selling the product; you are making a case that a thirty-minute conversation with Vignesh is worth someone's time. Naming the pre-launch stage in the introduction itself saves everyone a wasted meeting and makes you look straight.

IN CONVERSATION

"You said your net worth lives in five places and never lines up — that is exactly the problem a team I know is building for. It is called BrainyRich. It rolls every account into one number, ties your goals to the accounts actually funding them, and turns portfolio drift into a proposal you read before anything happens. Same workspace for you, your advisor and whoever supervises them. It is pre-launch, so this is an early look rather than a purchase — happy to introduce you to the founder if that is interesting."

EMAIL — SUBJECT: ONE PLACE FOR THE WHOLE WEALTH PICTURE — WORTH 30 MINUTES?

Hi [Name],

You mentioned that [company / you] track wealth across several institutions and reconcile it by hand. That is the problem BrainyRich is built for.

It is a wealth platform that rolls every account — brokerage, retirement, cash, property, crypto, liabilities — into one net-worth figure, links goals to the accounts actually funding them, and turns portfolio drift into a rebalance proposal that is reviewed and approved before anything happens. Investors, advisors and supervising firms work from the same record, on a flat subscription rather than a percentage of assets.

It is pre-launch and in waitlist today, so this is an early conversation rather than a purchase.

Worth thirty minutes with Vignesh T.V., who leads it? His diary is at <https://calendly.com/vignesh-burdenoff/1-1>, or reach him on vignesh@burdenoff.com.

Best,
[Your name]

SHORT MESSAGE / LINKEDIN

Saw your note about [the tool sprawl / the AUM fee / rebalancing by hand]. There is a pre-launch platform called BrainyRich that puts net worth, funded goals, model portfolios and a reviewable rebalance in one workspace, on a flat subscription rather than a share of assets. Happy to introduce you to the founder if you want an early look — brainyrich.com.

WARM THREE-WAY INTRODUCTION

"[Prospect], meet Vignesh T.V., who is building BrainyRich — one workspace where an investor, their advisor and the supervising firm work from the same record, priced flat instead of as a percentage of assets. [Prospect] runs [X households / money across Y institutions] and mentioned [the specific pain]. Vignesh, [Prospect] is straight-talking and will want to know what is built versus roadmap, so lead with that. I will leave you two to it."

Please do not: Do not describe accounts as linking automatically, insights as generated by AI, or trades as executed at the custodian. All three are roadmap and all three get discovered within ten minutes of a demo.; Do not invent customers, assets under management, waitlist numbers or a launch date more precise than 2026. There are none, and a financial buyer checks.; Do not claim any certification, registration or regulatory status. BrainyRich is not SOC 2 or ISO 27001 certified and holds no investment-adviser registration.; Do not quote a price you have adjusted, converted or rounded. Read the published tier or say the quote will confirm it.; Do not offer advice on investments, tax or estate matters in a BrainyRich conversation. It is software; the advice stays with the licensed professional.

20 Lead Handoff Process

Register the opportunity before it is a conversation, not after it is a deal. Registration is what protects your commission, and it takes one email.

1 Register the opportunity first

Email vignesh@burdenoff.com with the prospect, the buying centre and what you know before procurement or any active sales engagement starts. Registration must precede contribution for commission to be eligible, and there is no retroactive registration.

2 Send the qualification, not just the name

The role, the rough size — accounts, households or advisors — the current tooling, the pain in their own words, and any deadline. A name alone takes several exchanges to become a meeting.

3 Make the introduction

A three-line email or a booked slot at <https://calendly.com/vignesh-burdenoff/1-1>. Say in the introduction that BrainyRich is pre-launch, so the first meeting starts in the right place.

4 Stay on the first call if you can

Ten minutes of your presence keeps the context you built and lets you hear how the prospect reacts, which makes the next introduction better. It also makes your contribution visible for the deal record.

5 Agree who owns the follow-up

Decide on the call whether you or we chase. Silence is where introductions die, and an implementation or consulting role has to be documented if you want the higher commission rate on it.

6 Keep the record straight

Approved registration is protected for ninety days, with one further ninety-day extension available where there is active progress. Tell us when something changes so the window does not lapse.

SEND US THIS — IT IS ALL WE NEED

- Prospect name, role and organisation
- Rough size: number of tracked accounts, client households, or advisors
- What they use today and what it costs them
- The pain in their own words — a quoted sentence is worth a paragraph of summary
- Whether they need automatic account linking or custodian execution, so we can disqualify early rather than late
- Any deadline, renewal date, compliance finding or growth trigger
- Region and billing country, which sets the pricing band
- Whether you want an introduction, a joint call, or to run the conversation yourself with our support

WHAT HAPPENS NEXT, AND WHEN

We acknowledge a registration within one working day and confirm whether it is approved or already in our pipeline. We aim to make first contact with the prospect within two working days of an approved registration, and we tell you what happened after every call — including when the answer is no.

Deal registration: Registration must happen before procurement or active sales engagement begins and is what starts commission eligibility. An approved registration is protected for ninety days, with one ninety-day extension where progress is real. If BrainyRich already had an active opportunity, no commission applies unless you add a new buying centre or materially expand the scope. Where two partners claim the same account, the first approved registration with genuine contribution takes priority and any split needs written approval. We may ask the customer to confirm your involvement, and BrainyRich controls final pricing, discounting, contract terms and commission eligibility.

21 Partner / Referral Commercials

Partners are paid on collected net revenue — what the customer actually pays after tax, refunds, credits, payment fees and pass-through costs — not on list price. Regional pricing is not treated as a discount: if the customer legitimately buys at the India or Latin America band, your commission is calculated on that billed amount rather than being reduced for it. Rates rise with the depth of your contribution, from a registered introduction through to implementation delivery and approved resale.

PROGRAMME	YOUR ROLE	FIRST-YEAR	RENEWAL / ADD-ONS
Referral Partner	Registered introduction, no sales ownership	10% of first-year collected net software subscription	0% unless separately approved · 3% of first-year collected net add-ons, capped at \$10,000
Wealth Consulting Partner	Introduction plus evaluation support for the customer	12% of first-year collected net software subscription	0-3% where active in the success plan · 3% of first-year collected net add-ons, capped at \$15,000
Implementation Partner	Introduction plus rollout, data migration, integration or training delivery	15% of first-year collected net software subscription	3-5% where active in the renewal success plan · 5% of first-year collected net add-ons, capped at \$25,000
Authorised Reseller	Approved resale with first-line commercial ownership in a region or account	Up to 15% reseller margin on the approved quote	Up to 8% where the account stays active and supported · Up to 5% on dedicated tenancy or managed services, only where approved
Advisory-Tech / MSP or Strategic Alliance	Operates BrainyRich for end customers under the BrainyRich name, or brings repeat pipeline and a bundled offering	Custom wholesale or managed-service terms	Custom · Custom

THE RULES THAT MATTER

- Register the opportunity before procurement or active sales engagement. There is no retroactive registration, and an approved registration is protected for ninety days with one possible extension.
- Commission is calculated on collected net revenue only. Taxes, refunds, chargebacks, credits, payment fees, customer-owned cloud costs, AI provider costs and other pass-through amounts are all excluded.
- Big-deal incentives add 1% on first-year net subscription between \$100,000 and \$249,999 (capped at \$2,500), 2% between \$250,000 and \$499,999 (capped at \$7,500), and 3% above \$500,000 (capped at \$25,000) — where the deal was registered early and the quote was approved before signature.
- Dedicated tenancy, self-hosting, air-gapped deployments, compliance packages, premium support and managed services carry lower partner economics and must be approved in the quote.
- Partner commissions do not stack with affiliate rewards. One customer belongs to one commercial programme unless a written exception is approved.
- Marketplace take-rate and content publisher revenue are not partner-commissionable; they follow a separate publisher programme.
- Do not promise features, compliance status, discounts or timelines without written approval, and do not offer rebates, credits or side letters outside the approved quote.
- Resellers must be approved in writing before quoting, every quote needs approval before it reaches the customer, and reseller margin combined with any customer discount must not push net realisation below the approved regional floor.

GETTING PAID

Commission is paid on collected net revenue, fifteen days after successful realisation of that revenue, once settlement, refund, cancellation, fraud, tax and payout-document checks clear. Multi-year deals pay as the customer's cash is collected rather than on total contract value unless separately approved. Refunds, chargebacks and customer credits reduce or reverse commission, and are deducted from future payouts. Payment is in the currency stated in the partner agreement. Partners handle their own tax forms, invoices and local compliance; withholding is applied where the law requires it.

These are the standard BrainyRich partner programme terms as published for launch and are provided for guidance only. They are not an offer and they do not vary anything already agreed. The terms that actually apply to any given deal are those in your signed partner or reseller agreement and in the approved quote issued to the customer, and BrainyRich retains final control of pricing, discounting, contract terms and commission eligibility.

22 Contact Information

YOUR CONTACT

Vignesh T.V.
vignesh@burdenoff.com
+91-7358445777

BOOK A 1-1 CALL

<https://calendly.com/vignesh-burdenoff/1-1>

Use this for anything — qualification, pricing, a joint call with your prospect, or a live demo.

EVERY BURDENOFF PRODUCT

<https://burdenoff.com/products>

If BrainyRich is not the right fit, the answer may well be on that page.

WHICH CHANNEL FOR WHAT

- **A live opportunity** — email with the handoff details in section 20, and copy the phone number in if it is time-sensitive.
- **A question you cannot answer** — book the 1-1 call; it is usually faster than email.
- **A prospect who wants to meet us** — send them the calendly link directly, or ask for a joint call.

23 Useful Links & Sales Assets

ASSET	WHERE	WHAT IT IS FOR
BrainyRich website	https://brainyrich.com	Product story, features, use cases and the waitlist sign-up.
App shell	https://app.brainyrich.com	Where a customer signs in once they have access.
Documentation	https://docs.brainyrich.com	Guides, API reference and integration tutorials — in progress ahead of launch.
Use-case stories	https://brainyrich.com/use-cases	Scenario walkthroughs by persona; the best link to send after a first conversation.
Comparisons	https://brainyrich.com/vs	Side-by-side against Empower, Monarch Money, Kubera, Wealthfront, Betterment and Addepar, with the concessions included.
AI in BrainyRich	https://brainyrich.com/ai	What the AI work is and, more usefully, what is not built yet.
Security	https://brainyrich.com/security	Encryption, access control and the standards the platform is designed against — send this before a compliance conversation.
Contracts and policies	https://burdenoff.com/contracts	Master agreement, data processing addendum, security exhibit, SLA and support policy, acceptable use policy and partner agreement.
Book a 30-minute call	https://calendly.com/vignesh-burdenoff/1-1	Vignesh T.V. takes these directly — the fastest route from an introduction to a real conversation.
All Burdenoff products	https://burdenoff.com/products	The wider product family, useful when a prospect's problem turns out to sit next door.
Contact BrainyRich	mailto:contact@brainyrich.com	General enquiries; for a partner introduction use vignesh@burdenoff.com or +91-7358445777 instead.
Platform status	https://status.burdenoff.com	Live availability across the product family — the authoritative uptime source referenced in the SLA.

WHAT YOU CAN SHARE, AND WITH WHOM

- Share freely in public: anything published on brainyrich.com or burdenoff.com, including the feature pages, the use-case stories, the comparison pages, the security page and the published contracts. It is already the public claim.
- Share with a prospect under a normal confidence expectation: this playbook, the cheat sheet, the pricing tiers and add-on prices, and the product screens. Send the whole document rather than a screenshot of one section, so the roadmap labels travel with the capability claims.
- Get written approval first: any quote, discount, custom term, commitment on a roadmap date, statement about certification or regulatory status, or use of the BrainyRich or Burdenoff name in a press release, advertisement or paid campaign.
- Never share or restate: an invented customer, reference, testimonial, assets-under-management figure or waitlist number. There are none, and repeating one would breach the partner agreement's accurate-representation requirement.
- Always carry the stage with the claim. Where you quote a capability from this document, carry its status label — shipped, in progress or planned — into whatever you write. A capability list without the labels is a misrepresentation even when every line is copied correctly.

24 Product Mockups — Complete Visual Appendix

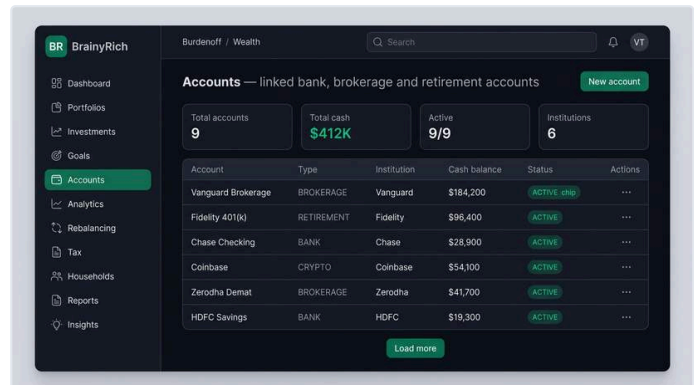
52 SCREENS

Every screen in the BrainyRich design set — 52 in total, none omitted. Use these to show a prospect what the product looks like before a live demo.

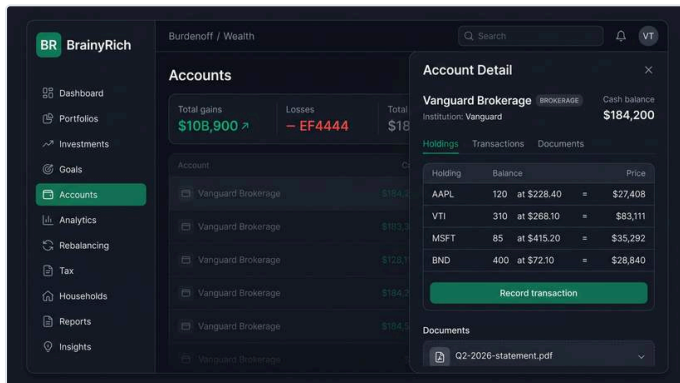
PRODUCT SCREENS • 48 SCREENS



001 Br 01 Dashboard



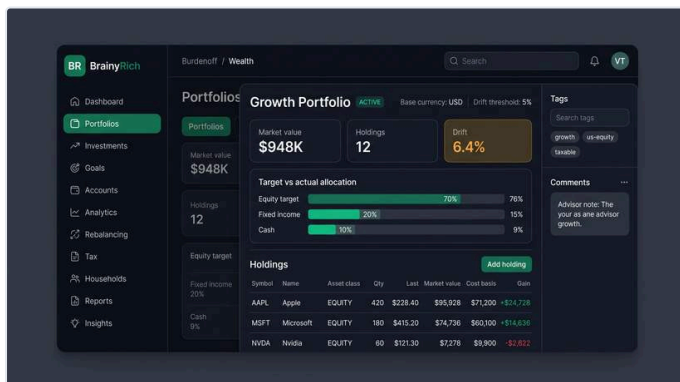
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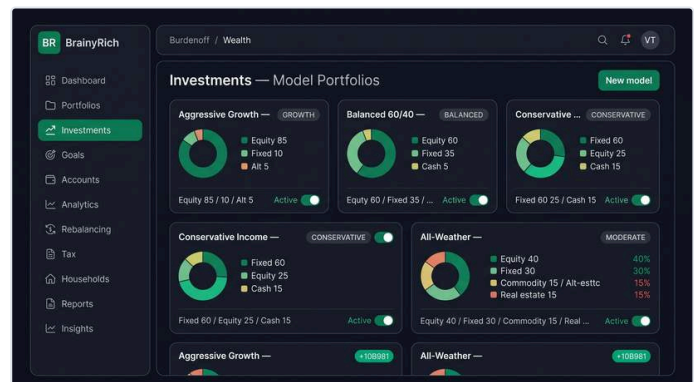
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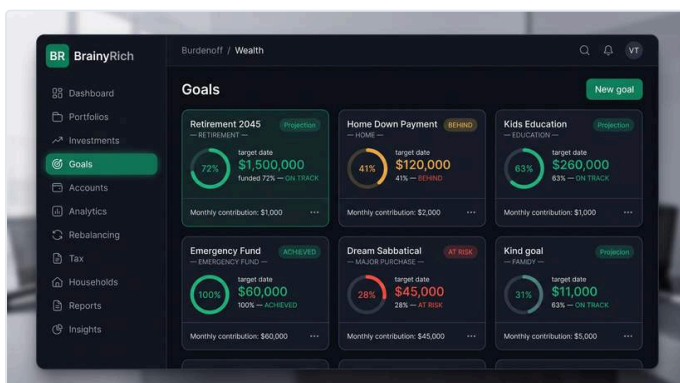
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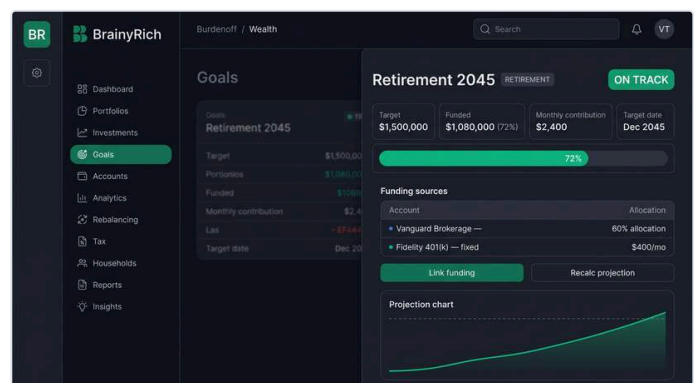
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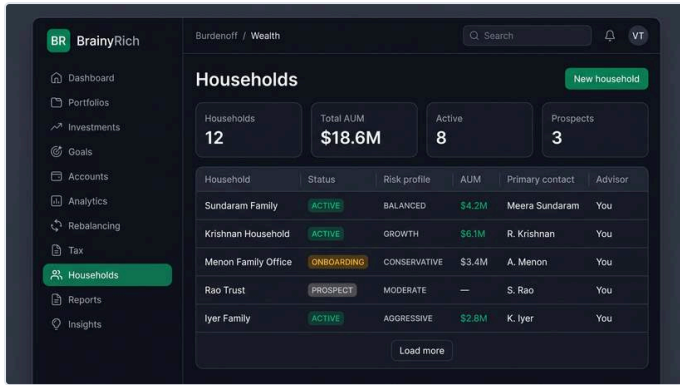
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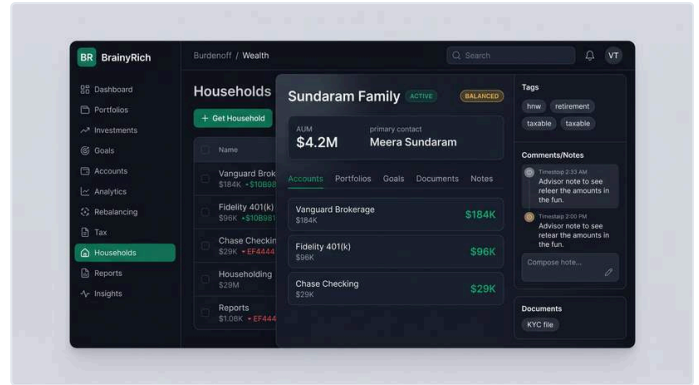
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008 Br 08 Goal Detail



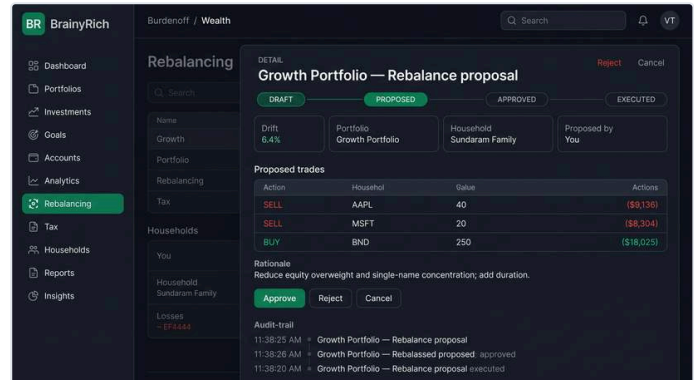
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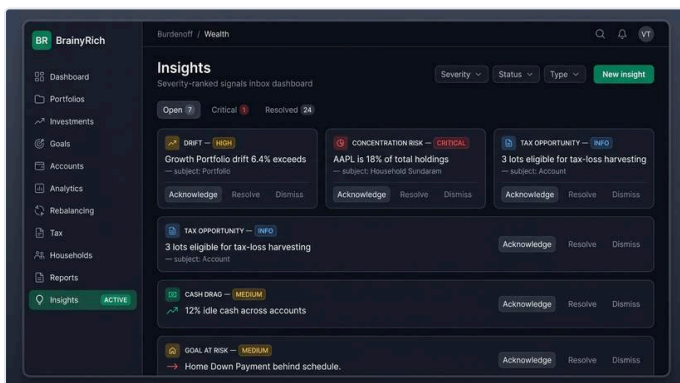
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011 Br 11 Rebalancing



012 Br 12 Rebalance Detail



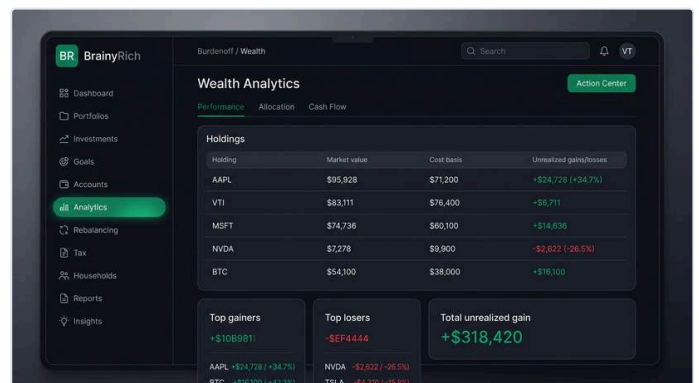
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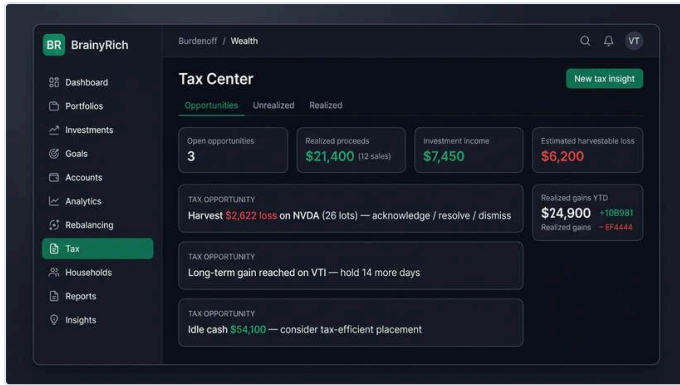
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015 Br 15 Analytics Cashflow



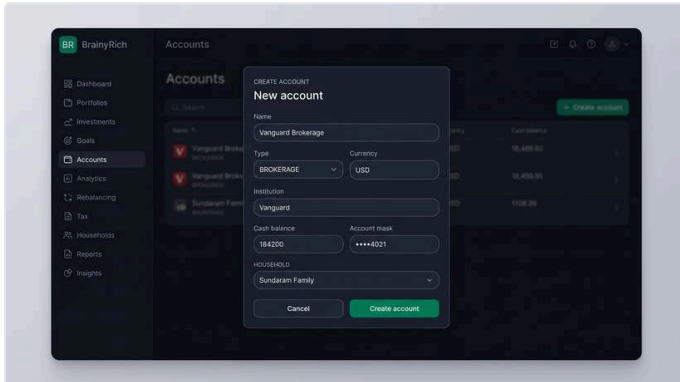
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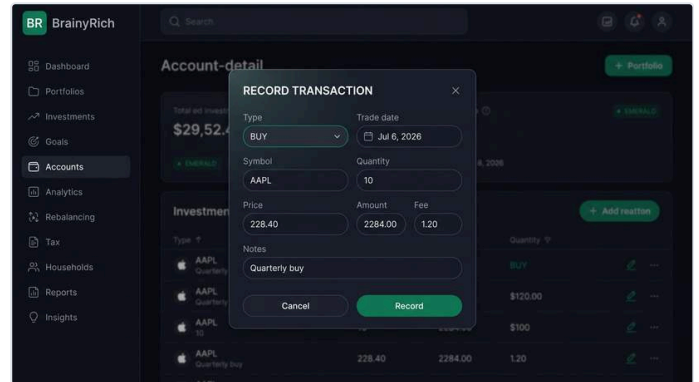
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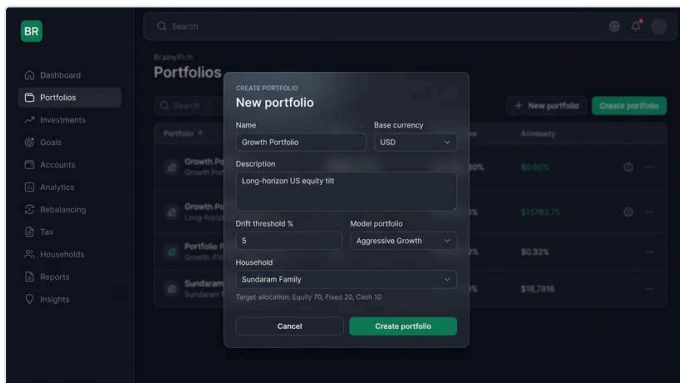
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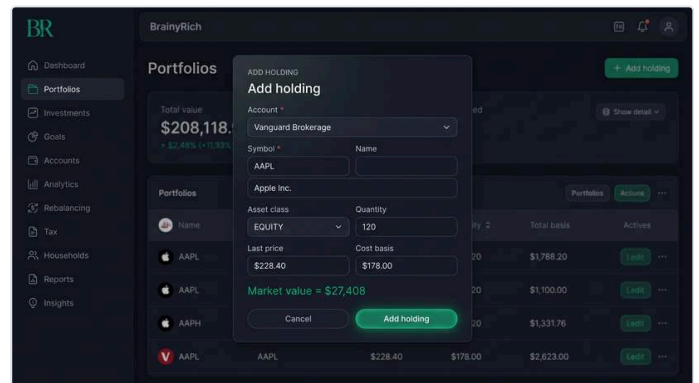
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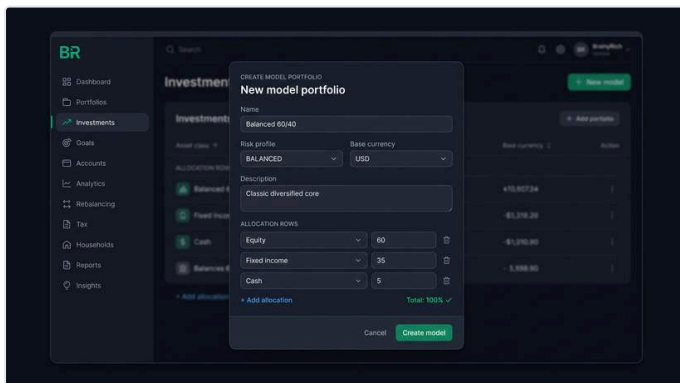
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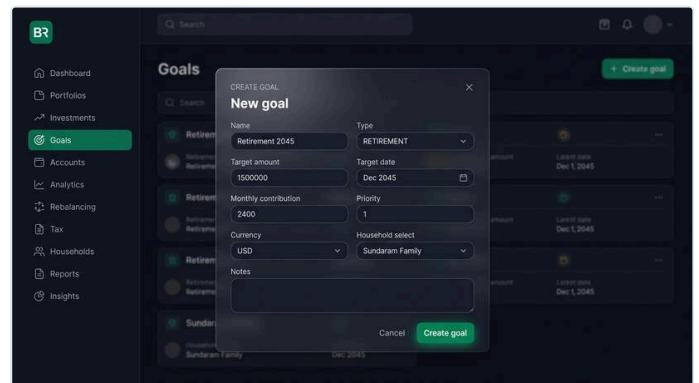
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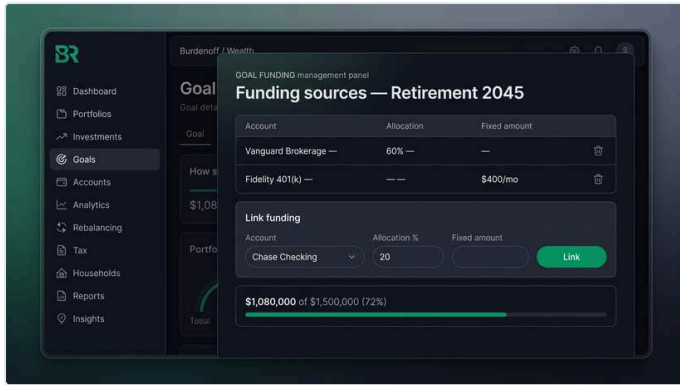
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023 Br 23 Create Model



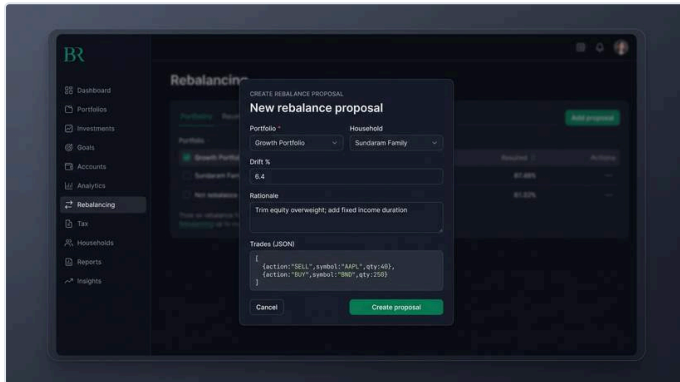
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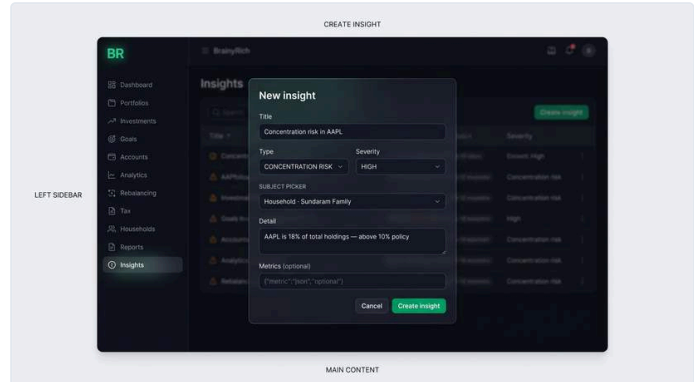
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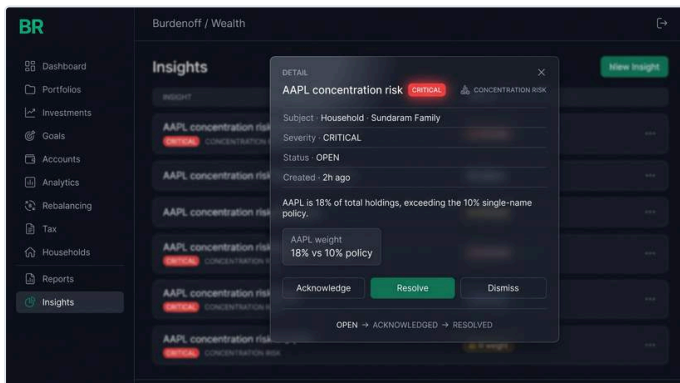
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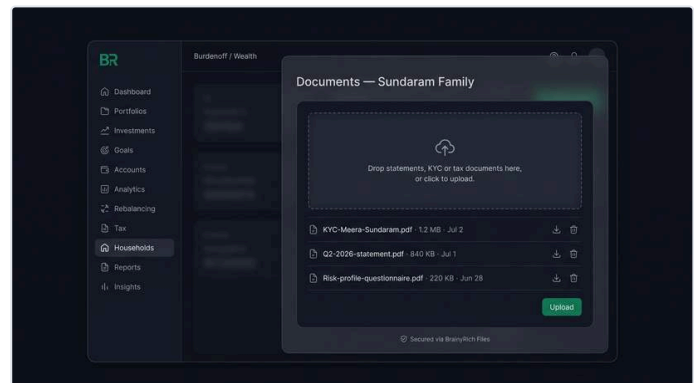
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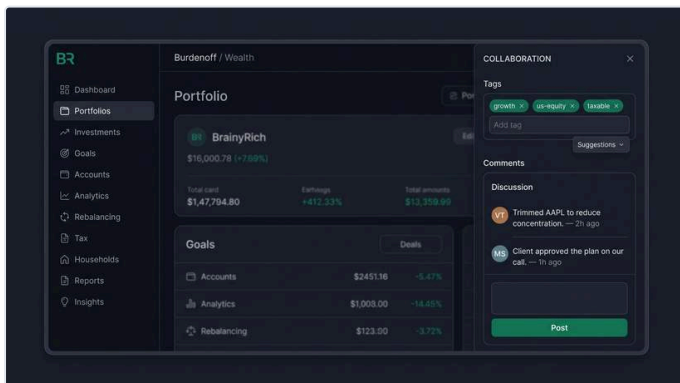
028 Br 28 Create Insight



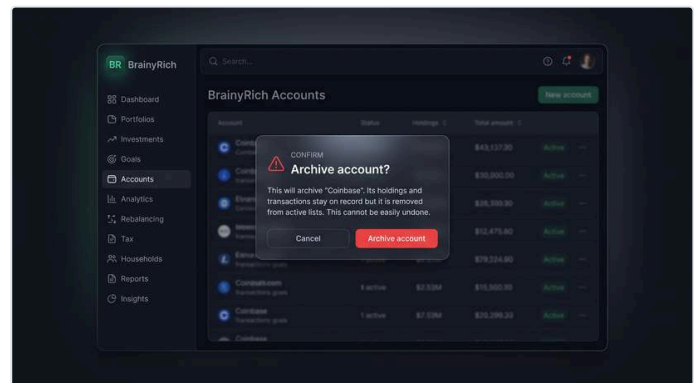
029 Br 29 Insight Triage



030 Br 30 Documents Panel



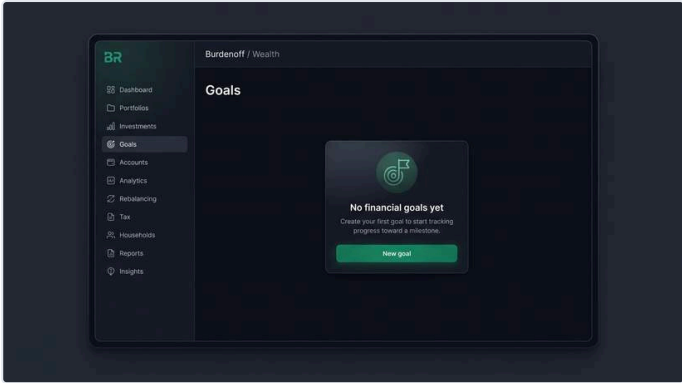
031 Br 31 Tags Comments



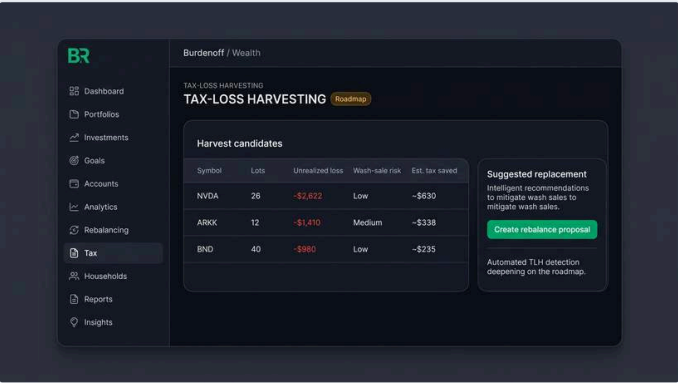
032 Br 32 Confirm Dialog



033 Br 33 Toasts



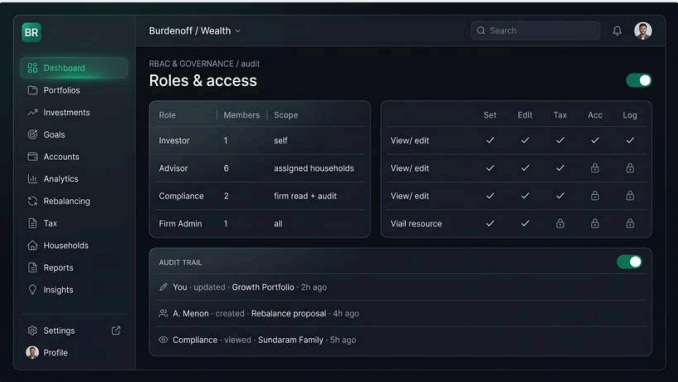
034 Br 34 Empty State



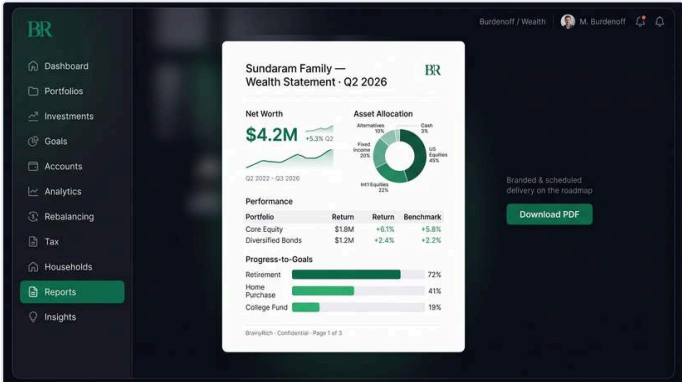
035 Br 39 Tax Harvesting



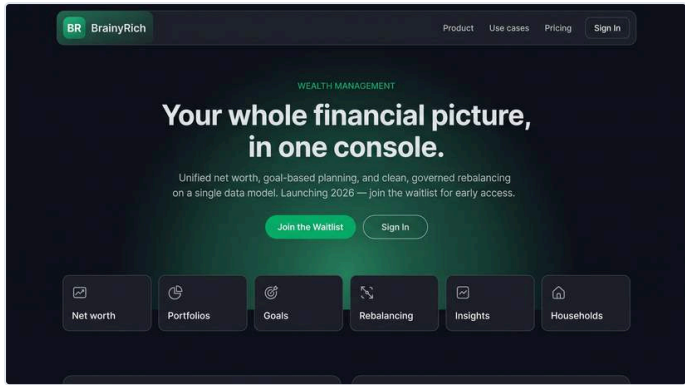
036 Br 43 Firm Aum



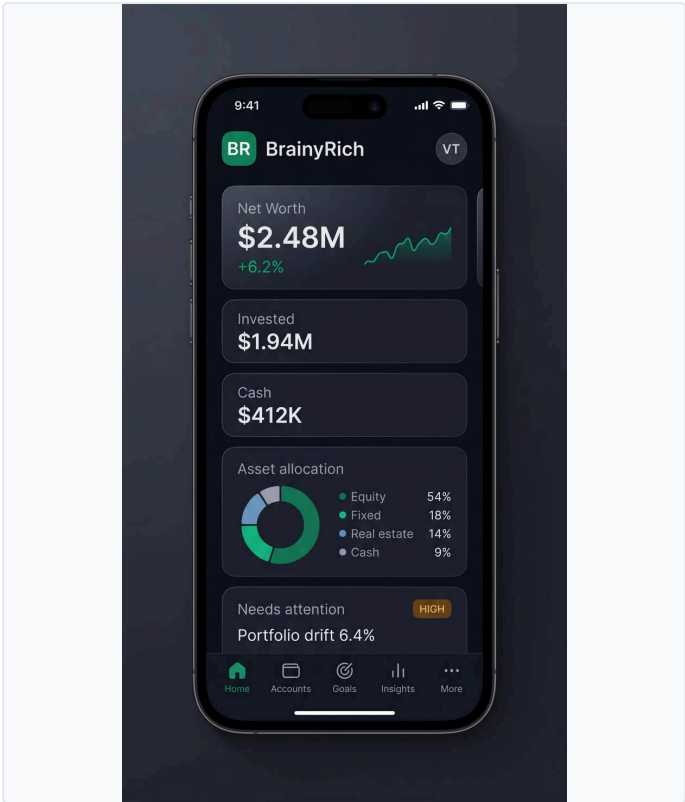
037 Br 44 RBAC Audit



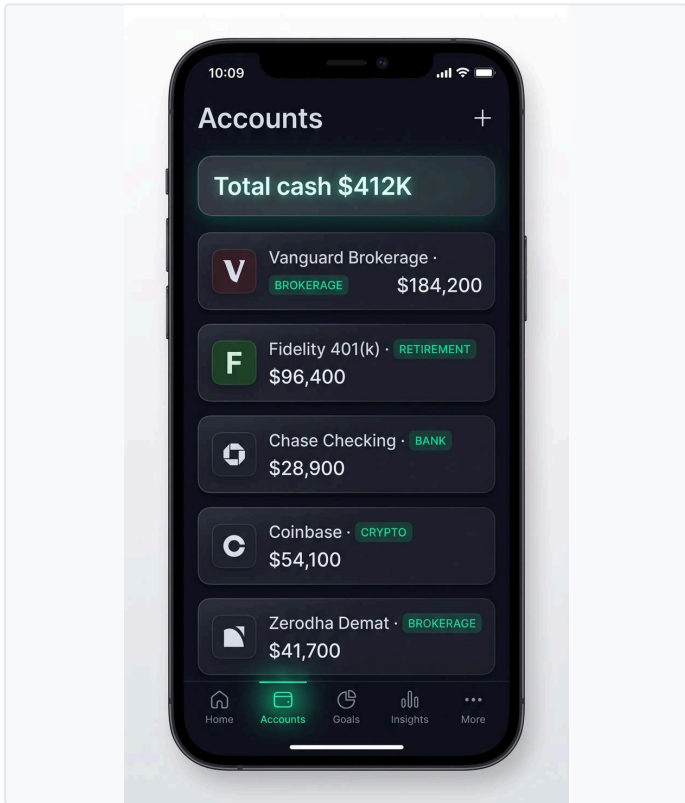
038 Br 45 Client Report



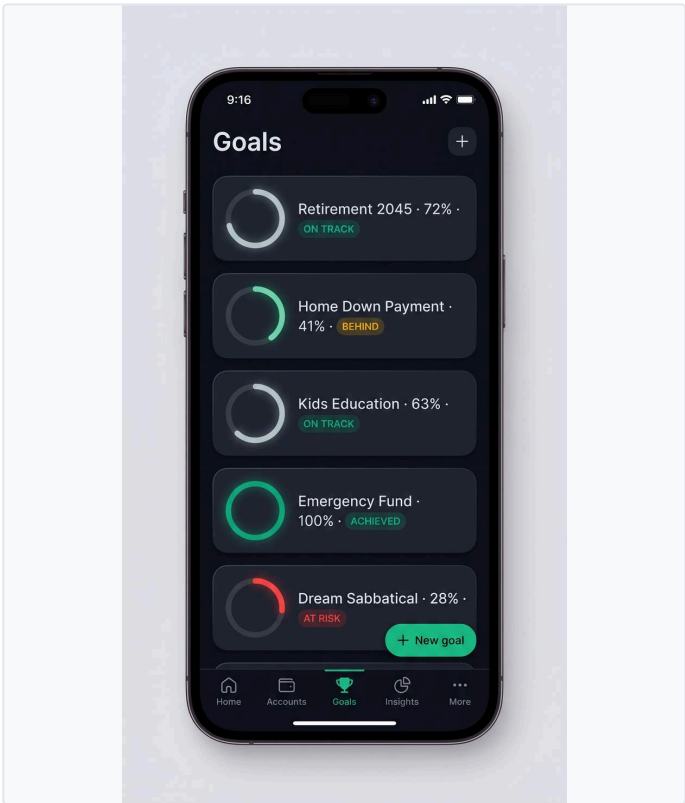
039 Br 46 Landing



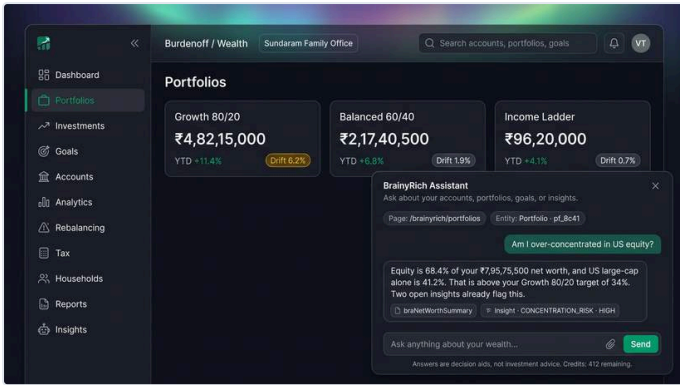
040 Br 47 Mobile Dashboard



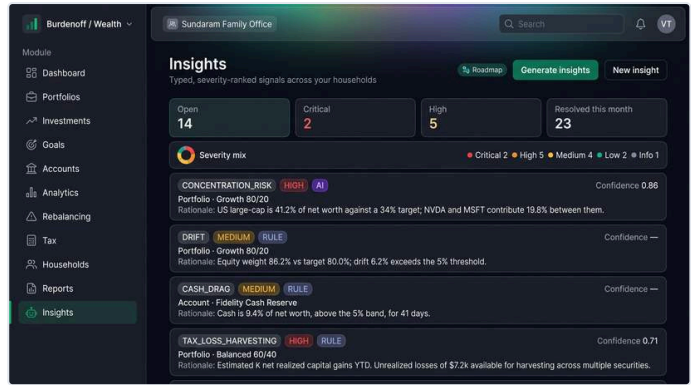
041 Br 48 Mobile Accounts



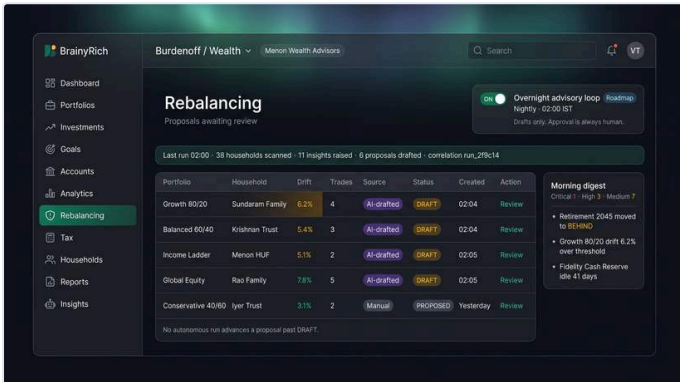
042 Br 49 Mobile Goals



043 Br 50 AI Assistant Chat



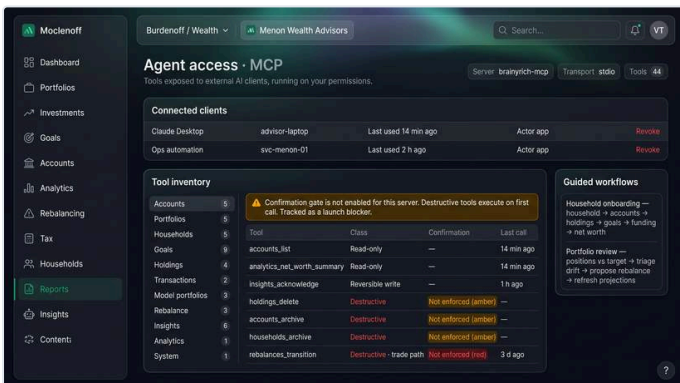
044 Br 51 AI Insight Generation



045 Br 52 AI Overnight Drafts



046 Br 53 AI Provenance Approval

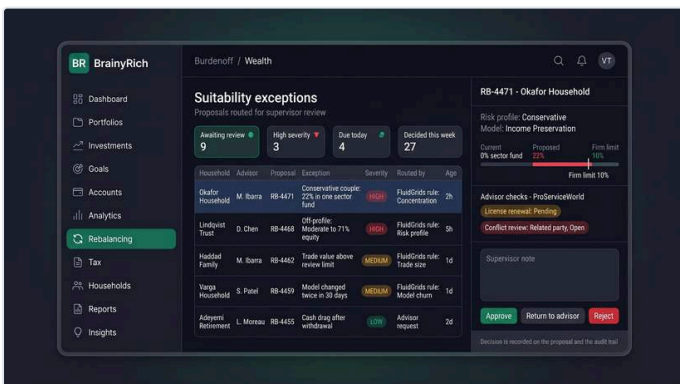


047 Br 54 AI Agent Tools

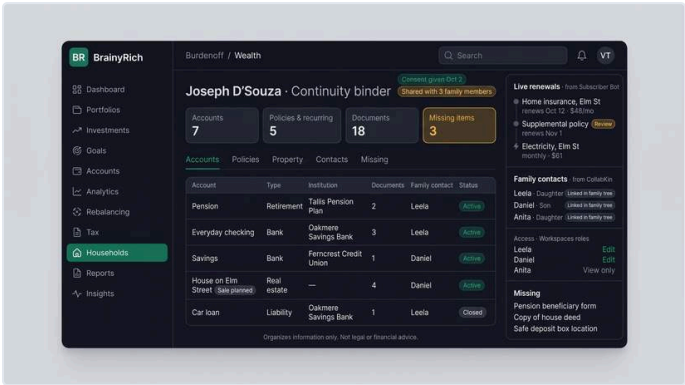


048 Br 55 AI Cost And Run Ledger

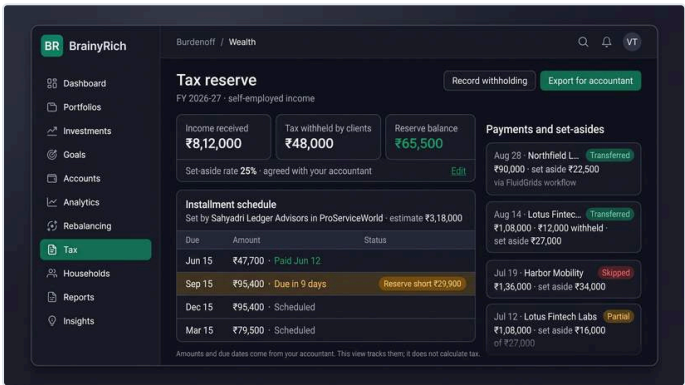
BANKING FINANCE · 1 SCREENS



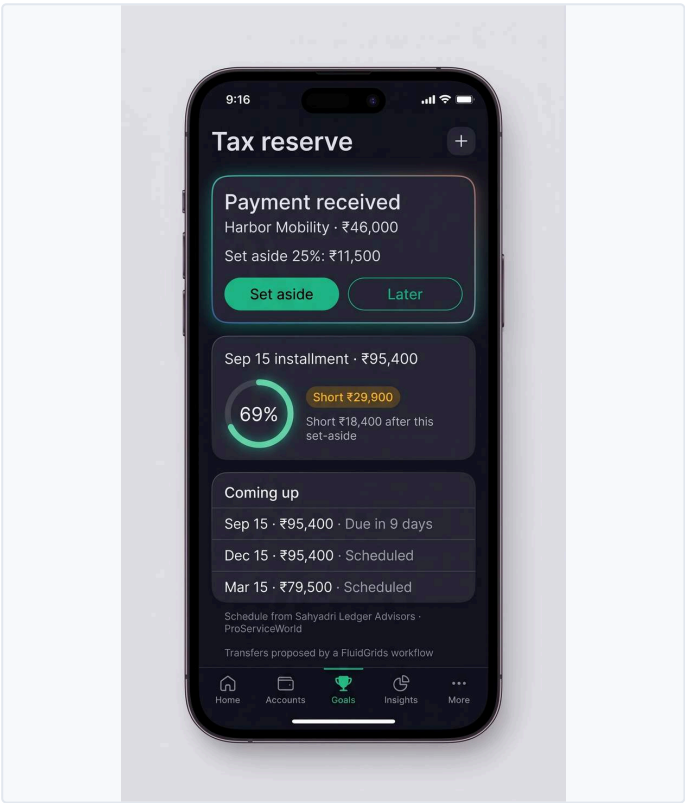
049 Advisor Suitability Exception Desk 1 Suitability Exception De



050 Family Financial Continuity Binder 1 Parent Continuity Binder



051 Freelancer Tax Reserve And Installments 1 Tax Reserve Overview



052 Freelancer Tax Reserve And Installments 2 Set Aside On Payment



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