YIELDZ VC · STARTUP & ACCELERATOR PROGRAM

Up to $250,000 invested in your company.

Yieldz VC comes in as your **first institutional investor — $125,000 in professional services for every accepted company**, plus a **cash investment of up to $125,000** sized by your company's independent valuation. Every dollar comes from Yieldz, in exchange for equity priced **at the same valuation as the investors in your raise.** Then we put a **Chief Capital Strategist** inside your company and build the structure sophisticated capital requires before it will write you a check.

UP TO $250,000
INVESTED FOR EQUITY

$125,000
SERVICES · EVERY ACCEPTED COMPANY

UP TO $125,000
CASH · SIZED BY YOUR VALUATION

$2,500/mo
YIELDZ CLUB MEMBERSHIP · MONTH TO MONTH

What we put in.

Two components, one structure. The services are the same for every accepted company. The cash is set by your company's independent valuation — not by a sales call.

COMPONENT ONE · EVERY COMPANY

$125,000

SERVICES CONTRIBUTED AS EQUITY

Your Chief Capital Strategist, tokenization, capital-raise plan, independent valuation and reporting — **funded entirely by Yieldz** and contributed as investment rather than invoiced to you. Detail on page 2.

COMPONENT TWO · SIZED BY VALUE

UP TO $125,000

CASH INVESTMENT

A check written to your company once the standard closing conditions are met — **cash in your operating account**, in a tier set by your independent valuation: **$25,000, $50,000, $100,000 or $125,000.** Tiers on page 3.

IN EXCHANGE

Equity

PRICED PARI PASSU WITH YOUR RAISE

Yieldz takes its stake at **the same price and terms as the investors in your $3M–$5M round.** Our percentage is set by your round, not by us, and it is not negotiated on a sales call.

Why pari passu matters to you

The standard accelerator deal is a **fixed percentage** — commonly 7% — taken before your round exists, at a price far below what your round will set. You give up the same 7% whether you walked in with a slide deck or with signed contracts and revenue.

Yieldz prices off what your **actual investors** pay. **If you have built more, you give up less** — and a higher valuation also moves you into a higher cash tier. On page 6 we show what that is worth in dollars, at the raise you are planning and at $100 million.

Illustrative only · full $250,000 tier

YOUR RAISE	ILLUSTRATIVE POST-MONEY	$250,000 =
$3,000,000	$12,000,000	**2.08%**
$4,000,000	$16,000,000	**1.56%**
$5,000,000	$20,000,000	**1.25%**

Examples assume a 25% round (raise ÷ post-money), a common seed-stage benchmark; each implies a pre-money value in the $8M-and-up tier. A company in a lower tier receives less cash and gives up proportionally less. Final terms are set in the definitive documents.

THE PROGRAM · YIELDZ HOLDINGS, INC.

How it works.

Six stages. You pay **$7,497 to begin plus your first month of Membership**, then $2,500 a month for as long as you want the access. That is every dollar you pay Yieldz. Everything after that is Yieldz putting capital in.

STAGE 1
Qualify
Complete the five-minute qualification calculator and speak with a Yieldz capital advisor to confirm the program fits your company and your founding team.

STAGE 2 · $7,497 + FIRST MONTH
Due diligence
Your onboarding fee funds KYC/AML, background and soft-credit checks across three working sessions, so both sides know the fit.

STAGE 3 · $2,500/MO
Accepted
Diligence clears and your Membership continues month to month. The program begins and your Strategist is scheduled.

STAGE 4
Strategist deploys
Your Chief Capital Strategist joins the company. Independent valuation, Venture Score and the capital-raise plan begin.

STAGE 5
Closing conditions
Valuation, clean cap table, KYC, founder buy-sell agreement and key-person coverage in place. Where most early raises stall.

STAGE 6
We invest
Equity documents signed at your round's terms, $125,000 in services contributed and your cash tier — up to $125,000 — wired.

What $125,000 in services delivers

Contributed entirely by Yieldz as investment, for every accepted company. You are not invoiced for any of it.

CAPITAL READINESS · $25,000
Valuation & scoring
- Independent third-party company valuation — which also sets your cash tier
- Yieldz Valuation & Capital-Readiness Report
- Yieldz Venture Score
- Capital structure analysis
- Data-room creation and management

STRUCTURE & PLATFORM · $50,000
Tokenization & raise plan
- Offering-structure design and token economics
- Tokenization development on Polygon, with Polymesh integration in development
- Live token pricing setup and offering infrastructure
- Platform onboarding and KYC/AML rails
- Closing-conditions coordination: cap table, buy-sell, key-person
- Capital-raise roadmap and marketing plan

DEPLOYED INTO YOUR COMPANY · $50,000
Chief Capital Strategist
- A Yieldz executive engaged by your company as a fractional Chief Capital Strategist for year one
- Coordination among management, your attorneys, the valuation firm and your broker-dealer
- Investor and pitch materials, company branding
- Handoff to your securities counsel
- Year two: continue at $50,000 per year or $5,000 per month, your election

Your Strategist works for your company

Your Chief Capital Strategist is engaged by your company under the services agreement as a fractional executive — the same way you would engage a CFO for hire — and works for your company for the year. Yieldz is also a shareholder, so the Strategist and Yieldz want the same thing you do: **a company that is fundable.**

What Yieldz does not do

Yieldz does not raise your capital and does not promise that you will be funded. Securities solicitation and placement are performed by your registered broker-dealer and your own securities counsel. **Fundable is what we build. Funded is what you earn.**

YOUR INVESTMENT · SIZED BY YOUR COMPANY

Your company sets the number. Not a sales call.

Every accepted company receives **$125,000 in services.** The cash investment is set by your company's **independent third-party valuation**, paid for by Yieldz. The calculator at yieldz.net/vc estimates yours in five minutes.

Investment tiers

Totals include the $125,000 services investment. Every company in a tier receives the same terms.

VALUED UNDER $3M
$150,000
$125K services + **$25,000 cash**

VALUED $3M – $6M
$175,000
$125K services + **$50,000 cash**

VALUED $6M – $8M
$225,000
$125K services + **$100,000 cash**

VALUED $8M AND UP
$250,000
$125K services + **$125,000 cash**

Valuation is set by an independent third-party firm during diligence; Yieldz pays for it but does not determine its result. Investment is subject to diligence, program capacity, the standard closing conditions and definitive agreements.

Standard closing conditions

We invest like an institution — the same conditions institutional investors put in a term sheet. Your Strategist coordinates every one of them.

01
Independent valuation
A third-party valuation sets your company's value and your investment tier.

02
Clean cap table
Ownership documented and reconciled before new equity is issued.

03
KYC and background
Identity, background and soft-credit checks on the founding team.

04
Founder buy-sell agreement
What happens to a founder's shares if they leave, become disabled or die.

05
Key-person insurance
Coverage on the founders the company depends on, placed through **any licensed agent.**

Why investors ask for this first

No sophisticated investor funds two founders with no buy-sell agreement. If one of you dies, your investor is suddenly in business with a spouse, an estate or a probate court. **Improper structure is the deal-killer past the elevator pitch** — and the reason most early companies never get a second meeting. Stage 5 is where we fix it, before your round asks.

Your agent, your choice

Key-person coverage may be placed through **any licensed agent** you choose. Yieldz Life, a licensed Yieldz affiliate, can place coverage and coordinate premium financing if you prefer; it is compensated by the carrier. Nothing in the program requires you to use Yieldz Life.

IF KEY-PERSON COVERAGE CAN'T BE PLACED

You still receive the $125,000 services investment.

Your Strategist, valuation, Venture Score and raise plan proceed, you keep every deliverable, and you may launch a **SAFE offering on the Yieldz platform to raise up to $1,000,000.** The cash component requires coverage in force.

PROGRAM CAPACITY

Yieldz invests in a limited number of companies.

Yieldz commits capital and Strategist capacity to a limited number of companies each year. A qualified company may be placed in the following cohort rather than declined. Yieldz reserves the right to decline any company at its sole discretion.

THE PLATFORM

Your raise, tokenized on Polygon.

Digital securities are issued on **Polygon** today, with **Polymesh integration in development.** Structure and exemption are determined by you with your securities counsel and your broker-dealer.

SAFE	Reg D 506(c)	Reg A	Reg CF	Reg CRYPTO
AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	ANTICIPATED

Distribution compensation

Paid to the broker-dealer, not to Yieldz.

2%
BROKER-DEALER OF RECORD

Paid from raise proceeds to your registered broker-dealer.

4%
PLACEMENT AGENT

Paid from raise proceeds when the broker-dealer actively places the offering.

WHAT THAT MEANS

Yieldz receives no part of it. Yieldz is a technology and tokenization services provider.

No success fee, no share of proceeds. Your onboarding fee and $2,500 monthly Membership are the only payments you make to Yieldz. Platform tokenization fees are set out in your services agreement.

Investor onboarding and monthly yield. KYC/AML and accreditation verification run through the Yieldz platform for every offering type; standard distribution mechanics are coded into your token at issuance.

What Yieldz owns, and what you keep

Stated plainly, because your investors will ask and your counsel will want it in writing.

YIELDZ RECEIVES

Equity for services contributed	**$125,000**
Equity for cash invested · by valuation tier	**Up to $125,000**
Membership, paid by you	**$2,500/mo**

A minority position at your round's terms. No share of proceeds, no success fee, no platform fee beyond the tokenization fees in your services agreement.

YOU KEEP

Control of your company	**Yes**
Your raise proceeds	**100%**
Your Membership	**Cancel any time**
All deliverables	**Yours**

A board observer seat as agreed — not an officer, not control. Every deliverable belongs to your company, whether or not the program proceeds.

NOT CURRENTLY AVAILABLE · SHOWN FOR PLANNING

Secondary trading. Custody at 35 bps of assets under custody, annualized and billed monthly; diligence and compliance at $50,000 in year one and $20,000 in year two and beyond, per issuer per year, paid by the issuer. Via the Yieldz Securities LLC ATS, in development. No assurance is given as to whether or when secondary trading will become available.

LIKE NO OTHER VC

Read the fine print for six programs. Then read ours.

Six of the best-known accelerators a founder raising $3M–$5M will consider — including the most active investor in Texas — from their published terms as of September 2026, sourced on page 9. Where a program publishes a range, we used the number most favorable to them.

What you actually get

Fee transparency across the set. Every row is what a founder signs.

PROGRAM	HEADLINE CHECK	PROGRAM FEE	NET TO YOU	EQUITY TAKEN · HOW PRICED	OPERATOR IN YOUR CO.	STRUCTURE	CAPITAL ROOMS AFTER
Yieldz VC	**Up to $250,000** $125K services + up to $125K cash	**$7,497 + $2,500/mo** onboarding + Membership, stated, separate, cancel any time	**Up to $250,000**	**Pari passu with your round** 1.25%–2.08% at the full $250K tier	**Yes — Chief Capital Strategist**, year one	**Yes — valuation, cap table, buy-sell, key-person**	**Yes — 8 VIP tickets a year**
Y Combinator	$500,000	None	$500,000	7% fixed, before your round on $125K; $375K prices at next round	No — group partners	No	Demo Day, once
Techstars	$220,000	None	$220,000 $20K equity + $200K note	6% fixed, before your round on $20K; note prices later	No — mentor network	No	Demo Day, once
Berkeley SkyDeck	$210,000	$7,500 program fee	$202,500	7.5% fixed, before your round	No — advisors	No	Demo Day, once
500 Global	$150,000	$37,500 deducted from check	$112,500	6% fixed, before your round	No — program staff	No	Demo Day, once
Alchemist	$25,000–$30,000	Bundled net ≈ $30K	≈ $30,000	5% fixed, before your round	No — assigned coach	No	Demo Day, once
Capital Factory	$0 cash coworking + credits	None	$0 cash up to $250K hosting credits	1% fixed, for in-kind + option on future rounds	No — community	No	Community events

The pattern in the table

Every program here prices its equity **before your round exists**, at a fixed percentage that does not move whether you arrive with an idea or with revenue. Three deduct a fee from the check. None puts an executive inside your company or builds the valuation, buy-sell and key-person structure institutional capital checks first.

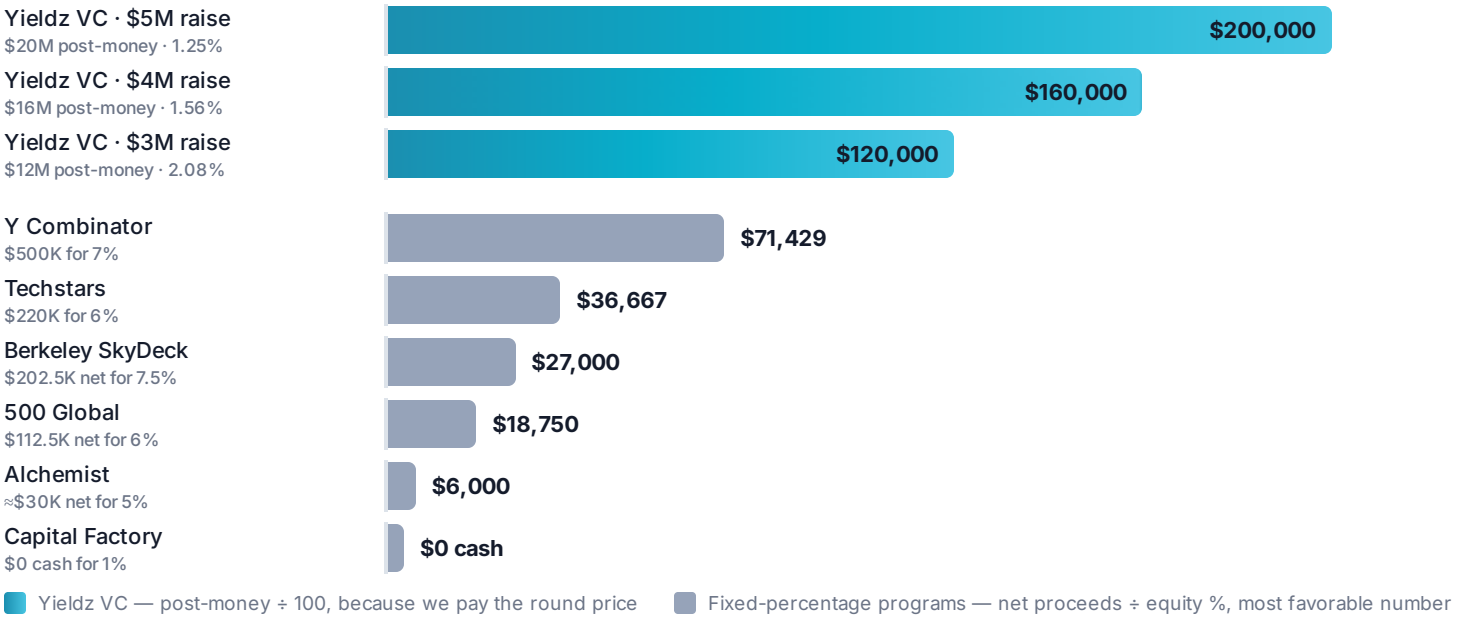
The Yieldz difference, in one sentence

Yieldz is the only program in the set that takes its equity **at the same price your investors pay** — and the only one that keeps your company in the room after the program ends, with eight VIP tickets a year to the rooms where capital is. The next two pages show what that is worth at $3M, $4M and $5M, and at $100 million.

THE CENTERPIECE · DOLLARS RECEIVED PER 1% OF EQUITY GIVEN

Every point of equity you give up should buy something.

Divide what each program puts into your company by the percentage it takes, and you get the price it paid for one percent of you. This is the number the fixed-percentage programs do not print. For Yieldz, it is simply your post-money valuation divided by 100 — **because we pay what your investors pay, at every tier.**



$3,000,000 RAISE

2.08%

$250,000 at a $12M post. One percent bought $120,000.

$4,000,000 RAISE

1.56%

$250,000 at a $16M post. One percent bought $160,000.

$5,000,000 RAISE

1.25%

$250,000 at a $20M post. One percent bought $200,000.

Each example is a company in the $8M-and-up tier. In a lower tier Yieldz invests less and takes proportionally less — the price per point is the same, because it is your round's price.

Read it as an investor would

A program paying $71,429 per point has priced your company at about $7.1M post — before your round exists. A program paying $6,000 per point has priced it at $600,000. **Same word, "accelerator," a thirty-fold difference in what they decided you are worth.** Yieldz does not decide. Your round does.

We used their best numbers

Y Combinator's $375,000 and Techstars' $200,000 note are priced at your *next* round, not at the fixed percentage — so the fixed-price portions are really $125,000 for 7% ($17,857 per point) and $20,000 for 6% ($3,333 per point). We charted the headline check anyway. The gap is wide enough that we do not need to.

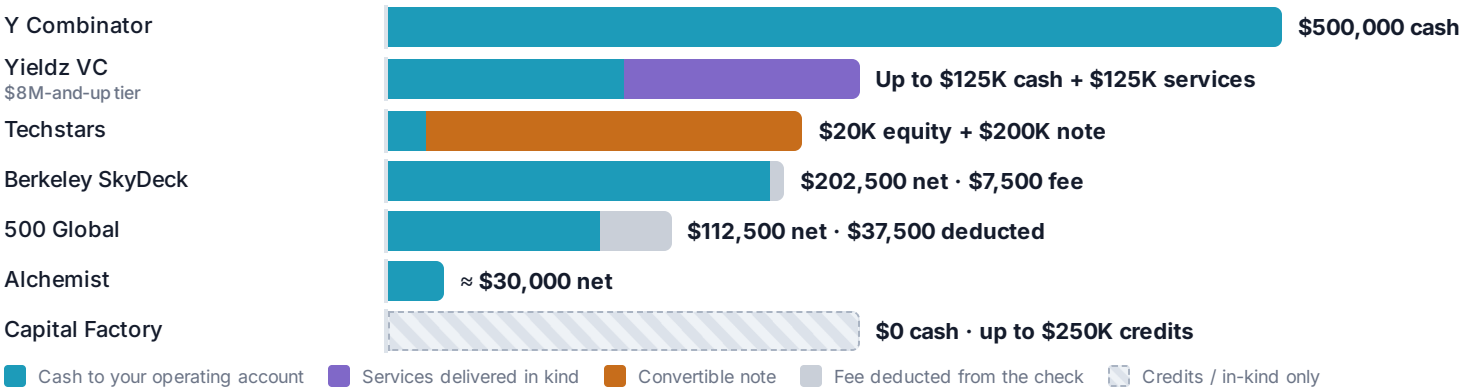
THE CHECK AND ITS PRICE

The bigger check costs more.

Two charts. The first is what each program puts into your company. The second is what the equity it took is worth if your company reaches $100 million.

What lands in your account

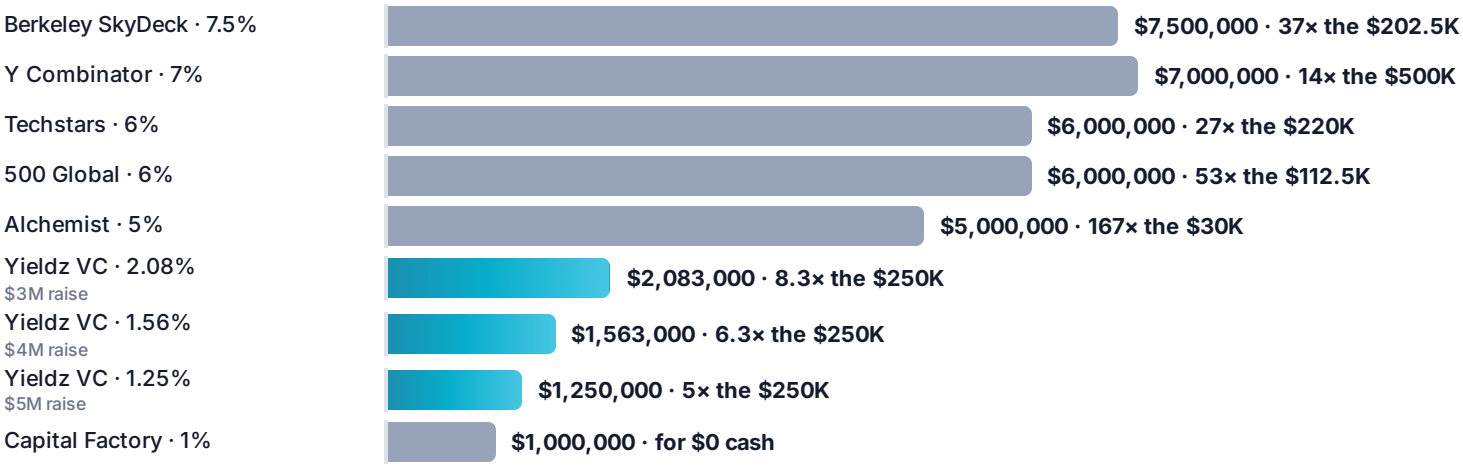
Cash wired, in-kind value, and what is deducted first.



Y Combinator wires more cash than anyone in the set, including Yieldz. We are not the biggest check. Read the next chart for what the check costs.

What that equity is worth at $100 million

Entry stake × $100M. Later dilution ignored equally for every program.



The bigger check is the more expensive one

At $100 million, Y Combinator's $500,000 has cost you $7,000,000 of your company. Yieldz's $250,000 — half the check — has cost you **between $1.25 million and $2.08 million.** The difference is not the size of the check. It is the price the check was written at. Every fixed-percentage program bought in before your round; **Yieldz bought in with it.**

THE JOURNEY · THEIRS AND OURS

Consulting ends when the plan is done. Yieldz stays in the car.

An accelerator is a season. It begins with an application and ends with a Demo Day, and after that you are on your own with a Slack channel. The Yieldz VC Program begins with a Membership you control and ends — if it ends — when you decide to stop renewing your Strategist.

A typical accelerator — about 90 days

The selective model, start to finish.

Apply
Weeks of applications. Acceptance rates of 1–3%. A fixed equity percentage set before you are in the room.

Cohort
Relocate for three months. Office hours, workshops, a mentor list. Program fees deducted from the check at some programs.

Demo Day
A three-minute pitch to a room. A good day. Also the last day the program is contractually responsible for you.

On your own
The alumni Slack. The fixed percentage you gave up stays gone at every future round, whatever you build.

The Yieldz VC Program — from Membership to funded, and beyond

Membership
$2,500 a month, month to month. Access to the program, the platform and the events.

Due diligence
$7,497 onboarding. KYC/AML, background and credit. Both sides know the fit.

Strategist deploys
A fractional Yieldz executive inside your company. Valuation, Venture Score, raise plan.

Closing conditions
Cap table, buy-sell, key-person — the structure institutional capital checks first.

We invest
$125K services + up to $125K cash, at your round's price.

Your raise
Tokenized on Polygon and placed by your broker-dealer. Your company in the room at four Capital Events a year.

Ongoing
Strategist renews at your election. Membership continues. Platform stays live.

WHO IS IN YOUR COMPANY

An executive, not a mentor

Office hours are advice. A Chief Capital Strategist is a fractional executive engaged by your company, with a title, an engagement to deliver, and a calendar full of your attorneys, your valuation firm and your broker-dealer. No program in the comparison set deploys one.

WHO OWNS THE STRUCTURE

You keep everything

The valuation, the Venture Score, the data room, the cap table work, the buy-sell and the token — all of it belongs to your company, whether or not the program proceeds to investment.

WHERE YOUR COMPANY MEETS CAPITAL

Real rooms, real capital

Four Capital Events a year, twelve domestic and four international network events, and the Yieldz Motorsport paddock at members-level race weekends. Your Membership puts you in the rooms where capital actually is — not on a list.

Yieldz Can Put You in the Driver's Seat.

The difference between a season and a partnership is who is still in the car on lap forty. Yieldz is a shareholder at your round's price, with an executive inside your company and a platform that stays live after the check. **We finish the race with you.**

SOURCES & ASSUMPTIONS · PREPARED FOR YOUR AI

Prepared for your AI.

Every figure on pages 5–7 comes from the sources below, current as of September 2026. Paste this page — or this whole document — into your AI and ask it to check the arithmetic, look up each program's current terms, and tell you which deal costs you less at your planned raise. We built the comparison to survive that question. If it doesn't, tell us and we'll fix it.

YIELDZ VC AT A GLANCE · STRUCTURED

Program	Yieldz VC Accelerator Program
Target raise	$3,000,000 – $5,000,000
Investment	Up to $250,000 = $125,000 services (every accepted company) + cash of $25,000 / $50,000 / $100,000 / $125,000 by independent valuation (under $3M / $3–6M / $6–8M / $8M+)
Equity pricing	Pari passu with the company's round (same price, same terms)
Equity at $12M / $16M / $20M post	2.08% / 1.56% / 1.25% at the full $250,000 tier
Founder pays	$7,497 onboarding + first month of Membership, then $2,500/month; nothing else to Yieldz
Membership	$2,500/month, month to month; access only; non-transferable; not an asset or investment
Included	Fractional Chief Capital Strategist (yr 1), independent valuation, Venture Score, tokenization, raise plan, data room
Closing conditions	Independent valuation, clean cap table, KYC and background, founder buy-sell agreement, key-person insurance placed through any licensed agent
If not insurable	$125,000 services investment still proceeds + SAFE on platform up to $1M; cash component requires coverage
Blockchain	Polygon; Polymesh integration in development

COMPARISON SOURCES

Y Combinator	$500K: $125K post-money SAFE for 7% + $375K uncapped MFN SAFE (next-round price). No fee. startupscience.io · pitchwise.se
Techstars	Up to $220K: $20K for 6% + optional $200K convertible note. No fee. Techstars Spring 2026 listing · capwave.ai
Berkeley SkyDeck	$210K for 7.5%; $7,500 program fee. M Accelerator terms database 2026
500 Global	$150K for ~6%; $37,500 fee deducted, net ≈ $112.5K. The Startupverse 2026 · M Accelerator
Alchemist	≈ $25–30K for ~5%; net ≈ $30K after program costs. elev-x 2026 · M Accelerator
Capital Factory	1% + option on future rounds, for 6 months coworking and up to $250K hosting credits; $0 cash. AcceleratorApp · peony.ink
Acceptance rates	Top-tier accelerators widely reported at ~1–3% of applicants; page 11 uses "1,000 apply, 10–30 get in." pitchwise.se · startupscience.io

METHOD

- $ per point = net proceeds ÷ equity %; Yieldz = post-money ÷ 100
- Post-money = raise ÷ 25%: $12M, $16M, $20M
- Value at $100M = entry % × $100M, later dilution ignored for all
- Ranges: the figure most favorable to the other program

NOT COUNTED

- Network, brand and Demo Day value
- Cloud and partner perks
- Membership event access and network value
- The company's own legal, insurance and filing costs

Ask your AI

Five questions the comparison is built to answer. Paste them with the document.

1. Which program costs me the least equity for what I actually receive, at a $3M, $4M and $5M raise?
2. What is each program's entry stake worth if my company reaches a $100M valuation?
3. What happens to my entry fee at each program if I don't proceed?
4. Which programs price their equity before my round, and which price it with my round?
5. Verify these figures against each program's current published terms and flag anything that has changed.

Program names are the trademarks of their owners. None of the programs listed is affiliated with Yieldz, and none has reviewed or endorsed this comparison. Figures are from third-party reporting of published terms and may be out of date; confirm current terms directly with each program.

THE YIELDZ CLUB MEMBERSHIP · $2,500 A MONTH

The Yieldz Membership is access to capital.

$2,500 a month — the door to the Yieldz VC Program and to the rooms where your company meets real capital. **Eight VIP tickets a year, an $80,000 value, against $30,000 in dues.**

$2,500	$30,000	$80,000	UP TO $250,000
PER MONTH · MONTH TO MONTH	A YEAR · AGAINST $80,000 IN TICKETS ALONE	TICKETS ALONE · 8 VIP TICKETS A YEAR	WHAT IT UNLOCKS · AT YOUR ROUND'S PRICE

What your Membership includes

Entry to the Yieldz VC Program Required for the up-to-$250,000 pari passu investment track, for as long as you are in it	Required
8 VIP tickets to Yieldz Capital Conference Events a year Valued at $10,000 each. Bring your team and your investors into the room where your company meets capital.	$80,000
Invite-only access to 12 domestic and 4 international Capital Network events Through Yieldz and Yieldz Partners at member pricing. Tickets purchased separately.	Member pricing
Yieldz Motorsport race weekends Members-level access at all 7 race weekends in 2027, 2 of them on Formula 1 weekends. The Founders VIP level is reserved for founders and their guests.	Members level
Board of Advisors Mastermind & Investor Network Invite only, by referral through Yieldz.	By referral
Professional fee and marketing discounts Offering counsel, professional services and a capital-attraction marketing network.	Discounted
Sponsor the cars Your brand on the car, at the track and in team media. Sponsorship is open to Yieldz Club Members only.	Member rates

Yieldz Club Membership
The tickets alone are an $80,000 value against $30,000 a year. The access is the point.

$2,500/mo

WHY IT IS MONTHLY

You need access for as long as you are raising.

A raise is not an event, it is a year. The rooms, the network and the platform matter every month you are in it — so the Membership runs monthly, for as long as you want it, and stops when you say so. **Month to month. No term, no cap, non-transferable.**

The Membership puts you in the room where capital is. Your Strategist makes sure you are ready when you get there — and Yieldz invests alongside you.

BANKING RELATIONSHIP

Bank with the Yieldz partner bank.

Members are encouraged to do their business banking with the designated Yieldz partner bank — where CEO Club programming lives and where a relationship that already knows the program exists. Encouraged, never required.

WHAT IT IS NOT

Access only, billed monthly. No share of Yieldz revenue, no interest in any Yieldz entity or member company. Not an asset, not transferable, not sold as an investment. See page 13.

PROVE IT

If you won't put $2,500 a month into your own company, why would we invest up to $250,000 in it?

That is the only question this program asks first. Everything else — the valuation, the Strategist, the structure, the check — comes after you answer it.

Two ways into a room

THEM · THE SELECTIVE MODEL

1,000 apply

10–30 get in

A committee decides, on a deck and a pitch. A fixed % set before they meet you. **970 never find out.**

US · THE COMMITMENT MODEL

1 · You decide. You commit $2,500 a month.

2 · We verify — diligence and the standard closing conditions.

3 · We invest — up to $250,000, at your round's price.

Nobody culls you on a slide. The gate is yours to walk through. **Structure gets you the check.**

WHAT ENTRY REALLY COSTS

$2,500 a month, or 7% of your company.

ENTRY COST	AT A $100M OUTCOME
Yieldz Club Membership, monthly	$30,000 a year
Y Combinator · 7% before your round	$7,000,000
Techstars · 6% before your round	$6,000,000

Selective programs charge entry in equity, priced before your round, and it compounds with everything you build. Yours is paid monthly, for access you use — and cancelled when you no longer need it.

Purchasing power

One company raising $3M negotiates alone. A network of them negotiates as one.

Banking
A partner bank that already knows the program and the structure.

Offering counsel
Member pricing with securities counsel who has seen this structure before.

Tax planning
Equity-for-services, QSBS eligibility and entity structure, planned as one picture.

Capital raising
Four Capital Events a year where your company meets real capital, not a list.

Nothing here is free. It's arranged in your favor.

We won't pretend otherwise. The Membership is $2,500 a month, every benefit requires you to show up, and the structure is built to make your company fundable — not comfortable. Our network runs on one rule: **do business with us and we do business with you.** The table only works because everyone at it paid to sit down.

Why go alone?

Selective programs are built for the one percent they choose. This one is built for founders who choose themselves — and then clear a clean file. One network. One common goal: capital. **If you believe in your company, prove it — and we invest alongside you.**

GET STARTED · QUALIFY TODAY

Get started for $7,497 + your first month. The road to up to $250,000 begins.

Your onboarding fee opens your diligence file and starts three working sessions; your Membership starts the same day at $2,500 a month. Clear diligence and the closing conditions, and Yieldz invests **$125,000 in services plus up to $125,000 in cash** at your round's price.

$7,497	$2,500	3	UP TO $250,000
ONBOARDING · DUE AT SIGNING	A MONTH · MEMBERSHIP · CANCEL ANY TIME	WORKING SESSIONS TO ACCEPTANCE	INVESTED AT YOUR ROUND'S PRICE

What your onboarding does

Both sides know the fit before Yieldz commits capital. That is what the onboarding fee buys.

IT OPENS YOUR FILE

Due diligence, funded

KYC/AML verification, founder background checks and a soft credit pull — the same diligence institutional investors run before they commit capital.

IT BOOKS YOUR SESSIONS

Three working sessions

Your Yieldz capital advisor walks your data, your cap table and every detail of the program with you. You know exactly what you are signing before Yieldz invests.

WHAT YOU PAY TODAY

$7,497 + first month of Membership

Program onboarding — diligence and sessions	$7,497
Yieldz Club Membership, first month	$2,500
To begin	$9,997

The road, in one line

$7,497 + first month → diligence and three sessions → accepted, Membership continues at $2,500 a month → Strategist deploys → closing conditions met → **$125,000 in services plus up to $125,000 in cash invested at your round's price** → your raise, tokenized, with your company in the room at four Capital Events a year. Every dollar you pay Yieldz is on this line.

Straight about the onboarding fee

The $7,497 is non-refundable once diligence begins — it pays for the checks and the sessions whether or not you proceed. If diligence turns up something that makes the program a poor fit, we will tell you plainly and you may cancel your Membership at month end. Your Membership must stay active until Yieldz invests; cancelling before then ends the program.

WHO QUALIFIES

- Raising $3M–$5M in the next 12 months
- Up to three founders, or founders and key executives the company depends on
- A company, not an idea — something a valuation firm can price
- Willing to put a Chief Capital Strategist inside the company for a year

QUALIFY TODAY

Estimate your investment in five minutes, then speak with a Yieldz capital advisor.

yieldz.net/vc · vc@yieldz.net

Fundable is what we build. Funded is what you earn.

LEGAL NOTICE & DISCLOSURES · YIELDZ HOLDINGS, INC.

Read this before relying on this document.

Not an offer
INFORMATIONAL ONLY · NO SOLICITATION OF ANY SECURITY

Not a BD
BROKERAGE PERFORMED BY YOUR REGISTERED BROKER-DEALER

Not a fund
"YIELDZ VC" IS A PROGRAM NAME, NOT AN INVESTMENT VEHICLE

Related party
YIELDZ HOLDS EQUITY · ITS AFFILIATES SERVE THE PROGRAM

1. Informational purposes only

This document is for informational purposes only and does not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation of any security, nor an offer to provide investment advisory, brokerage, underwriting or other regulated financial services by Yieldz Holdings, Inc. ("Yieldz") or its affiliates. Nothing here constitutes investment, legal, tax or accounting advice. All amounts are indicative and subject to the definitive written agreements, which alone govern the relationship.

2. Yieldz is not a broker-dealer

Yieldz Holdings, Inc. is a technology and tokenization services provider. Yieldz is not a registered broker-dealer, funding portal, underwriter, investment bank, investment adviser, transfer agent or investment manager. All securities offerings facilitated through the Yieldz platform are conducted by, and all brokerage services are performed by, an independent SEC-registered broker-dealer and FINRA member engaged by the issuer. Broker-dealer compensation referenced here is paid to that broker-dealer and not to Yieldz. Yieldz takes no part in securities transactions and never holds investor funds or securities.

3. Related-party interests

Yieldz and its affiliates hold multiple interests in the company. Yieldz holds an equity position in the company. A Yieldz employee is engaged by the company as a fractional Chief Capital Strategist under the services agreement; the Strategist is not an officer or director of the company and owes the company the duties set out in that agreement. Yieldz affiliates, including Yieldz Life, may provide services in connection with the program if the company chooses, and Yieldz and its affiliates may receive compensation from third parties in connection with those services. The nature of all such compensation, and the related-party disclosures the company will make in its own offering documents, are set out in the definitive agreements. The company is advised to obtain independent insurance, legal and tax advice.

4. The Membership and onboarding fee

A one-time program onboarding fee of $7,497 is due at signing together with the first month of Membership; it funds due diligence and the onboarding sessions and is non-refundable once diligence begins. The Yieldz Club Membership is a month-to-month subscription billed at $2,500 per month in advance, cancellable at any time effective at the end of the then-current month; fees paid are non-refundable. The Membership confers access only — program entry, platform access, event access, member pricing and referral introductions. It carries no share of Yieldz revenue or profit, no interest in any Yieldz entity, no interest in any other member company, and no voting or economic rights of any kind. The Membership is personal to the company, is not transferable or assignable, and is not an asset, security or investment. Benefits, pricing and availability may change on notice as set out in the Membership terms. Program entry remains subject to due diligence and Yieldz's sole discretion. The Membership must remain active until Yieldz's investment closes; if it is cancelled before then, the program ends and Yieldz has no obligation to invest.

5. The investment and the valuation

Yieldz's investment consists of $125,000 of services contributed in kind and a cash investment of up to $125,000, in the amount corresponding to the tier set by the company's independent third-party valuation ($25,000, $50,000, $100,000 or $125,000), in exchange for equity in the company on the same price and terms as the investors in the company's qualified financing, as set out in the definitive investment documents. "Up to" amounts are maximums; many companies will qualify for less. Tiers may change for future cohorts. Percentages shown are arithmetic illustrations only and are not offers, projections or estimates of any company's valuation. Yieldz pays for an independent valuation but does not determine its result. Yieldz's investment remains subject to due diligence, the standard closing conditions, program capacity and Yieldz's sole discretion.

6. Closing conditions and insurance

The standard closing conditions are an independent valuation, a reconciled capitalization table, KYC and background review, a founder buy-sell agreement, and key-person life insurance on the founders. Key-person coverage may be obtained through any licensed insurance agent or broker of the company's choosing. Yieldz Life, a licensed Yieldz affiliate, can place coverage and coordinate premium financing if the company elects, and is compensated by the issuing carrier; no Yieldz investment, service or benefit is conditioned on purchasing insurance from Yieldz Life. Coverage is issued by third-party carriers subject to underwriting, which Yieldz does not control, guarantee or predict. If coverage cannot be placed, the services investment may proceed and the cash component will not. Insurance products are not securities, are not deposits and are not guaranteed by Yieldz.

7. Regulatory framework

SAFE instruments, Rule 506(c) of Regulation D, Regulation A and Regulation Crowdfunding are offering structures or exemptions from registration under the Securities Act of 1933. Availability of any exemption depends on issuer eligibility, offering size, investor qualification and verification, disclosure and filing obligations and ongoing compliance, all determined by the issuer with its securities counsel and broker-dealer. "Reg CRYPTO" refers to an anticipated SEC regulatory framework for crypto-asset securities that is not yet in effect; it may not be adopted, or may be adopted in a materially different form, and no offering may rely on it until effective.

8. No guarantee of funding, valuation or liquidity

Yieldz does not raise capital and does not guarantee that any offering will be subscribed in whole or in part, that any valuation will be achieved or sustained, that any yield or distribution will be paid, or that any market for a digital security will develop or continue. Tokenization does not alter the nature of the underlying security or the risks of the company.

9. The comparison on pages 5–9

Comparisons with other programs are based on third-party reporting of those programs' published terms as of September 2026, listed on page 9, and may be incomplete or out of date. Program names are the trademarks of their owners; none is affiliated with Yieldz and none has reviewed or endorsed this document. Illustrative valuations and the $100,000,000 scenario are arithmetic examples, not projections, and ignore later dilution, liquidation preferences, and every non-financial benefit of any program.

10. Banking relationship

Members are encouraged, and not required, to maintain business banking relationships with a designated partner bank. No Yieldz service, investment or Membership benefit is conditioned on obtaining any product or service from any bank.

11. Fees, third-party costs, secondary trading, blockchain risks

All amounts are stated in U.S. dollars, are subject to change and are governed by the definitive agreements. Amounts exclude the company's own legal, audit, insurance, transfer-agent, escrow, blue-sky, filing and blockchain network fees. Secondary trading, custody and related fees are shown for planning only; Yieldz Securities LLC is developing an ATS that is not operational, and no assurance is given that required registrations or approvals will be obtained. Digital securities may be illiquid and subject to holding periods and transfer restrictions. Digital securities are recorded on the Polygon blockchain; integration with Polymesh is in development and may not be completed. Blockchains carry technology, cybersecurity and network-governance risks that Yieldz does not control. This document contains forward-looking statements subject to risks that could cause actual results to differ materially. It is confidential, prepared for the named recipient, and may not be distributed to prospective investors.