How ThreddSync® Delivered a Comprehensive Feasibility Study and Product Blueprint for an AI-Powered Investment Protection Platform

Case Study: Project Clearview

The Problem: A $135 Billion Transparency Gap

Every year, an estimated $135 billion or more in investment overcharges, hidden fees, and execution inefficiencies flow from the accounts of everyday investors into the pockets of brokers, dealers, and fund companies often without the investor ever knowing. The mechanisms are subtle and varied: mutual fund share class violations where advisors place clients in higher-fee share classes when lower-cost alternatives are available, bond markups that exceed fair pricing norms, trade executions that consistently fail to meet National Best Bid and Offer standards, and payment-for-order-flow arrangements that prioritize broker revenue over client outcomes.

Regulatory enforcement has confirmed the scale of the problem. The SEC's Share Class Selection Disclosure Initiative alone returned over $125 million to investors from firms that self-reported violations and that initiative captured only a fraction of the actual misconduct, covering only advisors who voluntarily came forward. Major broker-dealers including Morgan Stanley, Ameriprise, and UBS have faced enforcement actions and multi-million dollar settlements for placing clients in inappropriate share classes. FINRA continues to identify best-execution failures and excessive markups across bond and equity markets.

Yet the tools available to individual investors remain woefully inadequate. Institutional investors have long had access to sophisticated compliance monitoring, execution quality analysis, and fee benchmarking but these capabilities have been priced far beyond the reach of everyday investors. Existing consumer-facing solutions tend to focus narrowly on data aggregation or disclosure document review without providing the analytical depth, retroactive audit capability, or legal enforcement frameworks necessary to actually recover losses and prevent future misconduct.

This is the market gap that a group of investors approached ThreddSync® to evaluate: could a comprehensive, AI-powered investment protection platform be built that would democratize institutional-grade oversight for individual investors and would the market, regulatory environment, and technology landscape support a viable business?

The Engagement: A Six-Month Feasibility Study

ThreddSync® was engaged to conduct a comprehensive feasibility study to determine whether this investment protection concept could be transformed into a viable, fundable technology product. The engagement spanned six months and encompassed every dimension necessary for the investor group to make an informed go/no-go decision from

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market validation and competitive analysis through detailed product definition, technical architecture, and go-to-market strategy.

This was not a narrow technical assessment. The investor group needed ThreddSync® to function as an end-to-end strategic and technical advisory partner. One that could evaluate the market opportunity with the rigor of an investment analyst, define the product with the precision of a product organization, architect the technology with the depth of a CTO, and frame the commercial strategy with the clarity of an operating executive.

ThreddSync®'s Advisory Methodology

ThreddSync® deployed its full advisory and professional services capability across the engagement, applying the same operator-level execution rigor that defines all ThreddSync® advisory relationships. The engagement was structured across multiple parallel workstreams, each producing distinct deliverables that collectively built the investment case for bringing the product to market.

Workstream 1: Market Validation and Competitive Research

ThreddSync® conducted extensive market research to validate both the scale of the opportunity and the competitive landscape the platform would enter.

Market Sizing and Opportunity Analysis. ThreddSync® analyzed the investment protection market across multiple dimensions, the total volume of retail investment assets subject to potential overcharges, the regulatory enforcement trajectory driving demand for transparency tools, and the addressable segments ranging from individual retail investors to independent registered investment advisors (RIAs) and securities attorneys. The analysis quantified the market opportunity across asset classes including mutual funds, ETFs, individual equities, bonds, annuities, and 401(k) plans, establishing the total addressable market and realistic serviceable segments.

Competitive Landscape Assessment. ThreddSync® mapped the existing competitive landscape, evaluating incumbent solutions across dimensions including feature depth, asset class coverage, retroactive audit capability, legal enforcement integration, and pricing models. The research identified a critical gap: no existing platform combined comprehensive multi-asset-class auditing with retroactive historical analysis, real-time monitoring, and integrated legal recovery pathways. Existing solutions either served institutional clients exclusively, focused on narrow use cases like fee disclosure review, or provided data aggregation without the analytical engine or legal frameworks needed to drive actual remediation and recovery.

Regulatory Environment Analysis. ThreddSync® conducted detailed analysis of the regulatory frameworks that would underpin the platform's data acquisition model and

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enforcement capability, including SEC and FINRA requirements for broker-dealer compliance with third-party document recipient requests, the legal precedents established by the SEC's Share Class Disclosure Initiative for mandatory refunds on violations, and the six-year lookback window available under existing regulations. This analysis validated that the regulatory infrastructure not only supported the platform concept but created a defensible competitive moat through regulatory arbitrage that competitors would be unable to circumvent.

Workstream 2: Product Requirements Definition

Drawing on the market research findings, ThreddSync® developed a comprehensive product requirements document that translated the investment protection concept into a detailed, investment-ready product blueprint. The PRD defined the platform across every dimension necessary for development planning, investor evaluation, and technical architecture.

Core Platform Capabilities. ThreddSync® defined a multi-layered product architecture encompassing a proprietary data integration system leveraging SEC/FINRA regulatory requirements for automated, compliant data collection from broker-dealers; AI-powered audit engines for each major asset class including mutual funds, ETFs, individual stocks, bonds, annuities, and payment-for-order-flow transactions; a proprietary grading and scoring system for trade execution quality; a point-of-sale disclosure tool enabling consumers to evaluate broker recommendations before committing; and a comprehensive reporting dashboard with legal evidence compilation capability.

User Persona Development. ThreddSync® identified and documented seven distinct user personas, from skeptical individual investors and busy professionals to pre-retirees, Gen-Z investors, independent RIAs, securities attorneys, and 401(k) rollover retirees, each with detailed demographic profiles, behavioral characteristics, and specific use cases that informed feature prioritization and go-to-market positioning.

Monetization Architecture. The PRD defined a tiered subscription model structured around total account value monitored, with a freemium entry point for smaller accounts, paid tiers for mid-range investors, and premium services for high-net-worth individuals. Additional revenue streams were defined including enterprise solutions for RIAs and institutions, a legal partner network for recovery facilitation, and a digital advertising layer leveraging the platform's unique audience characteristics for targeted promotional content.

Non-Functional Requirements and Performance Standards. ThreddSync® specified the operational requirements necessary for a production-grade fintech platform, including sub-10-second document processing performance, 99.99% availability targets, support for 10,000+ concurrent data streams, enterprise-grade security with AES-256

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encryption and zero-trust architecture, and regulatory compliance spanning GLBA, Reg S-P, CCPA, and SOC 2 Type II certification.

Release Planning and Milestones. The PRD included a phased delivery roadmap with eight defined milestones spanning team onboarding and solution architecture through proof-of-concept development, data pipeline implementation, feature delivery, DevSecOps hardening, and production deployment providing the investor group with a clear view of the development path, resource requirements, and timeline to market.

Workstream 3: Technical Architecture and Feasibility

ThreddSync® designed the technical architecture for the platform, evaluating technology choices against the product requirements and selecting the stack that would deliver the required performance, scalability, and security characteristics.

Cross-Platform Application Architecture. ThreddSync® specified a Flutter-based cross-platform development approach enabling code sharing across iOS, Android, and web from a single codebase, reducing development time and ongoing maintenance overhead while delivering a consistent user experience across all device types. The architecture included mobile-optimized features including camera-based document capture and responsive design for desktop, tablet, and mobile form factors.

AI-Powered Document Processing Pipeline. ThreddSync® architected a hybrid cloud data pipeline integrating email ingestion services, event-driven processing, and Azure AI services for financial document parsing designed to achieve greater than 98% OCR accuracy across diverse broker-dealer statement formats while maintaining full auditability of every processing step.

Data Integration Architecture. The technical design specified real-time integration with critical market data sources including Morningstar for mutual fund metadata and expense ratios, FINRA's TRACE system for bond trade data, National Best Bid and Offer feeds from all major U.S. exchanges, and intraday net asset value feeds for ETF analysis with sub-2-second API response time requirements to support real-time audit and monitoring capabilities.

Security and Compliance Architecture. Given the sensitivity of the financial data involved, ThreddSync® designed an enterprise-grade security architecture with end-to-end encryption, immutable audit trails with millisecond timestamp precision, automated regulatory reporting, and comprehensive data privacy controls meeting the requirements for a platform that would generate legally admissible evidence for SEC and FINRA proceedings.

Workstream 4: Financial Modeling and Investor Materials

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ThreddSync® developed comprehensive financial models that translated the product definition and market analysis into the financial projections and unit economics necessary for the investor group's funding evaluation.

Unit Economics Modeling. The financial analysis modeled key metrics including cost per audit at scale, average revenue per user across subscription tiers, customer lifetime value projections, and the marginal cost dynamics that would drive profitability as user volume increased. The modeling demonstrated the scalability characteristics of the platform — where the AI-powered audit engine's marginal cost decreases as volume grows, creating an improving unit economics profile over time.

Success Metrics Framework. ThreddSync® defined a comprehensive measurement framework spanning user growth and activation metrics, audit quality and accuracy indicators, financial recovery tracking, and scalability benchmarks — providing the investor group with clear criteria for evaluating the platform's performance from launch through scale.

Workstream 5: Go-to-Market Strategy

ThreddSync® developed the commercial strategy for bringing the platform to market, addressing customer acquisition, channel strategy, and competitive positioning.

Acquisition Strategy. The go-to-market plan leveraged the platform's free six-year historical audit as its primary acquisition vehicle, a high-value, zero-barrier entry point designed to attract individual investors with the immediate, tangible benefit of discovering potential overcharges in their existing portfolios. The strategy mapped conversion pathways from free audit users to paid monitoring subscribers, with secondary acquisition channels through RIA partnerships, legal firm referral networks, and educational content marketing.

Competitive Positioning. ThreddSync® crafted the positioning strategy to differentiate the platform on its unique combination of capabilities the only solution offering comprehensive multi-asset-class auditing, six-year retroactive analysis, real-time monitoring, and integrated legal recovery in a single platform. This positioning was designed to establish a defensible category leadership position that would be difficult for narrower competitors to replicate.

The Solidarity® Advantage

Throughout the feasibility study, ThreddSync® identified multiple areas where components of its patent-pending Solidarity® platform ecosystem could accelerate the development cycle if the investor group decides to proceed with product development. Solidarity®'s existing infrastructure for data pipeline management, workflow orchestration, and scalable cloud architecture would reduce both the development

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timeline and cost of building the platform from scratch positioning ThreddSync® as a uniquely cost-effective development partner should the project move to the build phase.

This alignment between the feasibility study findings and Solidarity®'s capabilities was not a predetermined conclusion but rather an organic outcome of ThreddSync®'s dual-engine model, where advisory engagements and platform development continuously inform and reinforce each other.

Deliverable Summary

Over the six-month engagement, ThreddSync® produced a comprehensive body of work that equipped the investor group with everything needed to evaluate the opportunity and make an informed investment decision:

Deliverable	Description
Market Sizing & Opportunity Analysis	Quantified addressable market across asset classes and user segments
Competitive Landscape Report	Comprehensive mapping of incumbent solutions and identified market gaps
Regulatory Framework Analysis	Validation of data acquisition model and enforcement mechanisms
Product Requirements Document	Detailed product blueprint with feature specifications, user personas, and release roadmap
Technical Architecture Design	Full-stack technology specification with security, compliance, and performance requirements
Financial Models & Unit Economics	Revenue projections, cost modeling, and scalability analysis
Go-to-Market Strategy	Customer acquisition, channel strategy, and competitive positioning
Investor Presentation Materials	Investment-ready materials synthesizing all workstream findings

Engagement Outcome

ThreddSync® delivered a complete, investment-grade feasibility study that transformed an ambitious concept into a rigorously validated product opportunity with a clear development path, defined technical architecture, and comprehensive commercial strategy. The engagement demonstrated ThreddSync®'s ability to operate as a true

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strategic partner one that brings not only technical depth but also market insight, product discipline, and commercial acumen to early-stage product opportunities.

The investor group is currently evaluating the findings to determine next steps. Regardless of the investment decision, the engagement produced a body of work that stands on its own as a demonstration of what thorough, operator-level feasibility analysis looks like and the kind of strategic clarity that ThreddSync® brings to every advisory relationship.

What Project Clearview Demonstrates About ThreddSync®

For prospective advisory clients, Project Clearview illustrates several critical aspects of ThreddSync®'s engagement model.

End-to-End Strategic Capability. ThreddSync® delivered across every workstream an investor group or founder needs to evaluate and launch a product market research, competitive analysis, product definition, technical architecture, financial modeling, and go-to-market strategy without requiring the client to coordinate between multiple specialized firms.

Regulatory and Domain Depth. The engagement required deep understanding of SEC and FINRA regulatory frameworks, fintech compliance requirements, and the economics of the investment management industry. ThreddSync® brought this domain expertise to the engagement rather than requiring the client to provide it, enabling faster and more rigorous analysis.

Investment-Grade Deliverables. Every deliverable was produced to the standard required for investor evaluation not the level of a preliminary concept deck, but the depth and rigor that enables an informed funding decision. This reflects ThreddSync®'s philosophy of delivering operator-level execution, not consultant-level recommendations.

ThreddSync® is a U.S.-based technology and advisory company operating a dual-engine business model combining Strategic Advisory and Professional Services with the Solidarity® Agentic AI Platform Ecosystem. To learn more, visit threddsync.com.

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