

RESILIENCE AS A SERVICE

Future Proofing America

Our Investment Thesis: In Lieu of Loss

Up to \$7.5M seed investment in ROAR Partners — an integrator of data, engineering, technology, and capital — commercializing a new national standard for pre-disaster resilience across aggregated residential, commercial, industrial, public-sector real estate development and portfolio management



ROAR Partners, LLC | Houston, Texas | Winter 2026

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\$7.5M

SEED ROUND

30%

CLASS B PREFERRED

1 : 6+

BENEFIT-COST RATIO

Kicking the can down the road is not an option.

America's disaster risk profile is worsening across every asset class. The current "rebuild-and-recover" model has reached its financial, fiscal, and societal breaking point.

1 Rising Insurance Costs

Premiums escalating; carriers exiting geographies; coverage gaps persistent and growing.

2 Mortgage Repricing

Defaults and asset devaluation cascade through lender and capital-market portfolios.

3 Failing Infrastructure

Aging residential, commercial, and public assets increasingly non-compliant with future risk.

4 Federal Devolution

Risk, roles, and resources shifting to states and municipalities — without the capital to match.

5 Overwhelmed Officials

Elected leaders and taxpayers cannot absorb the recovery-rebuild cycle indefinitely.

6 Economic Competitiveness

Communities and regions that fail to future-proof lose investment, employers, and talent.

A generational window is opening. The market is ready.

The Convergence:

Insurance capacity is contracting just as the federal government devolves pre-disaster responsibility to states and municipalities. Private capital is ready to move — but lacks a framework, a standard, and an integrator to deploy at scale.

ROAR Partners is that integrator.

\$1.5T+

Sideline capital awaiting a resilience thesis to deploy against.

\$211B

Global disaster-management market size by 2030 (7.3% CAGR).

\$12-14B

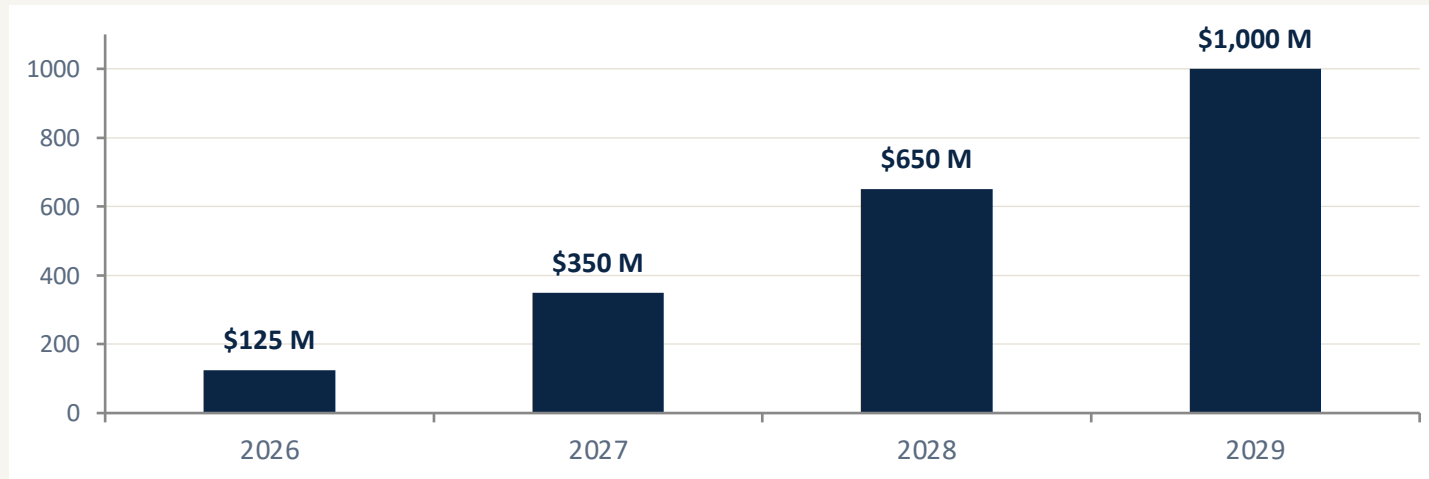
US disaster-risk-mitigation TAM directly addressable by ROAR.

For every \$1 spent on pre-disaster mitigation, investors along with developers, elected—appointed officials save \$6 in avoided losses. — NIBS Mitigation Saves

A \$70B serviceable market — and we only need 1-3% to win.



Projected Revenue Capture — 1% to 3% of US Serviceable Market (2026-2029)



Path to \$1B in Annual Sales

- Profitability by early 2027
- Net income grows \$22.5M to \$180M by 2029
- Margins expand 25% → 35%+ as mix shifts to carried interest + capital participation

A "Think-and-Do Tank" built to aggregate the market.

THE THINK TANK

Future Proofing America

Collaborative | 501(c)(3) | www.futureproofingamerica.org

- Harmonized 2,600+ standards & codes
- 40B+ data points in Resilience Data Xchange
- Actionable blueprints — not academic reports

THE DO TANK

ROAR Partners

For-profit LLC | Integrator & Aggregator | <http://www.roarpartners.co/>

- Commercializes FPA standards into fee revenue
- Carries equity & interest in co-developed projects
- Deploys proprietary capital stack (CRBs, Endeavor)

The Four-Stage Delivery Model

1

Risk & Resilience Assessment

FPA-Standard analyses and feasibility studies generating findings and recommendations.

2

Project Implementation

ROAR + FPA members advise developers, owners, portfolio managers, officials.

3

Investment Advisory

Deploy CRBs, Endeavor Fund, RUDs, Smart Watersheds, Resilience Community Trust.

4

Monitoring & Benchmarks

MVR compliance + financial reviews sustain recurring advisory and incentives.

The only firm aggregating standards, data, expertise, AND capital.

1 : 6+

BENEFIT-COST RATIO

For every \$1 invested in ROAR-led, FPA-Standard projects, \$6+ in future losses is avoided across insurance, mortgage, tax, and operational continuity.

1

Integrated, Not Siloed

We combine what McKinsey, Aon, CoreLogic, and AECOM do separately — at one price point.

2

Standards-Backed

Harmonized 2,600+ codes into the FPA Standard — an auditable, defensible benchmark.

3

Data-Powered

Resilience Data Xchange: 40B+ data points at county, tract, and neighborhood levels.

4

Capital-Enabled

Proprietary Community Resilience Bonds + \$50-75M Endeavor Fund + RCT tax-advantaged pathways.

5

Skin in the Game

Fee-based advisory PLUS carried interest and project equity — ROI aligned with clients.

Why ROAR outperforms traditional consulting & risk advisory.

	Strategy Consulting (McKinsey, BCG)	Risk Advisory (Aon, Marsh, WTW)	Cat-Risk Modeling (Verisk, RMS, Moody's)	A/E & Construction (AECOM, Jacobs)	ROAR Partners
Integrated Risk Assessment	●	●	●	●	●
Standards & Blueprints	○	○	○	●	●
Project Implementation	○	○	○	●	●
Capital Formation / Bonds	○	●	○	○	●
Carried Interest + Project Equity	○	○	○	○	●
Client ROI Model	Fees \$\$\$	Fees \$\$	Data Fees	Fees \$\$\$	Fees + Savings + Upside
Typical Billing	\$400-1,200/hr	\$300-600/hr	License + service	\$150-350/hr	Blended — skin in the game

● Full capability ● Partial ○ Not provided

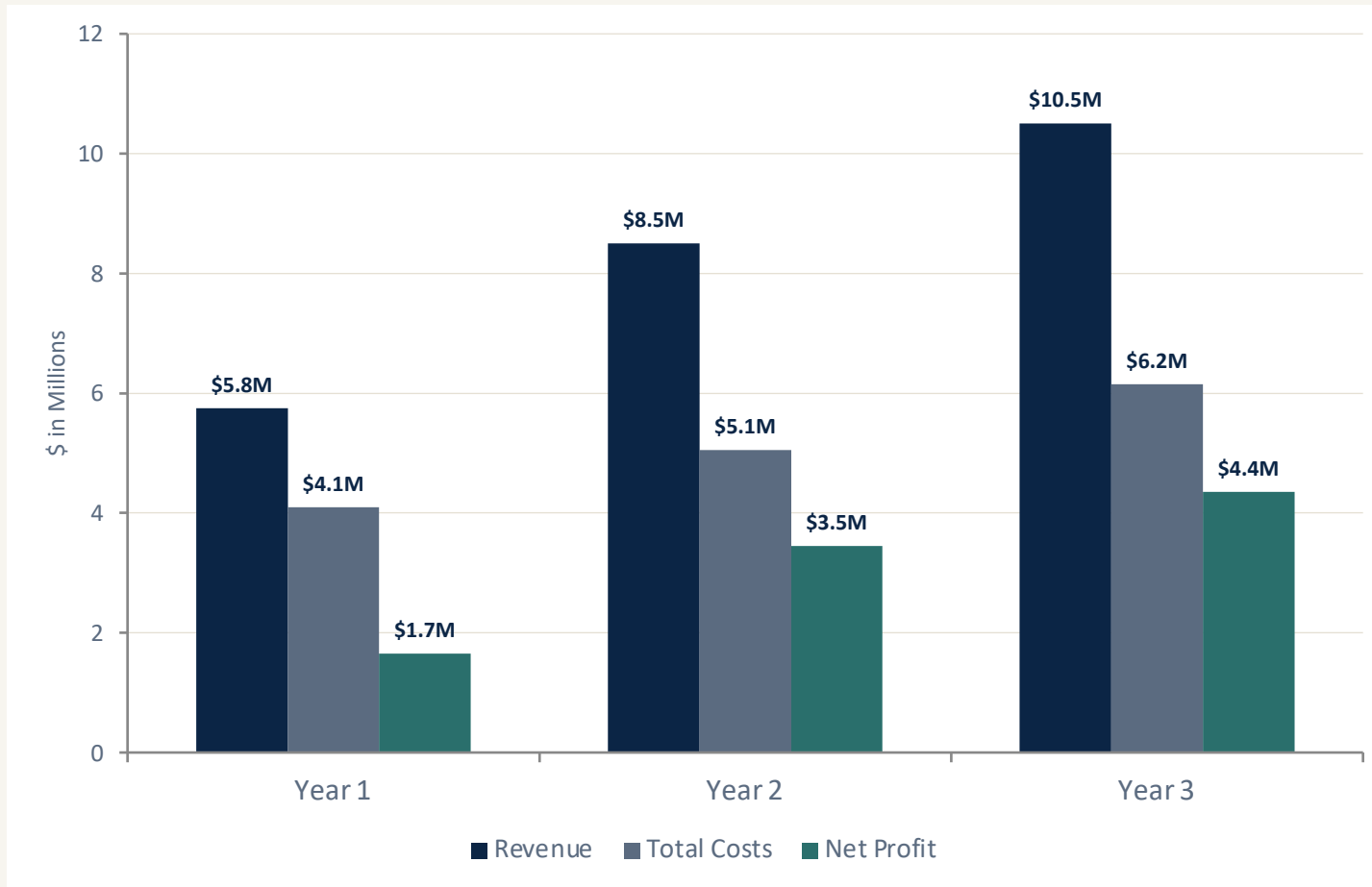
ROAR is the only player that spans assessment → implementation → capital → monitoring.

Five compounding revenue streams — fees today, equity tomorrow.

01 Y1+	02 Y1+	03 Y1+	04 Y2+	05 Y2+
Assessment & Advisory Fees	Project Development Fees	Master Service Agreements	Capital Markets Participation	Carried Interest & Equity
Risk & Resilience Assessments - analyses, feasibility, CBA, audit, ongoing monitoring.	Resilience Standards of Practice - engineering-design-integration services for retrofits and new developments.	Resilience Venture Lab — a resilience product declaration process leading to shared-revenue / discounts-for-access with tech, data, equipment partners.	Resilience Investment Blueprint — participation and placement fees + advisory on Community Resilience Bonds and SPVs.	Resilience Endeavor Fund/Community Trust - project equity, Fund carry, long-term revenue tied to outcomes.

Revenue mix shifts from 100% fees (Y1) to ~50% fees + 50% capital participation + equity upside by Y3 — expanding margins and defensibility.

Conservative base case — assessments and advisory only.



Base case: Risk & Resilience assessments only — excludes project carry, Endeavor Fund, and CRB advisory revenue. 15% annual revenue growth assumption. Full pro forma available under MNDA.

How ROAR stacks up against other professional-services benchmarks.

Investment Vehicle	Typical Target IRR	Liquidity / Hold	Impact & Alignment
Public Consulting-Firm Equity <i>Deloitte / Accenture peers</i>	~8-12%	Public / Liquid	Low
Private Equity — Buyout <i>Blackstone, KKR peer returns</i>	15-20%	7-10 yr illiquid	Low / Mixed
Venture Capital — Early Stage <i>Seed + Series A benchmarks</i>	25-30%*	7-10 yr illiquid	Variable
Insurance-Linked Securities <i>Cat bonds, reinsurance sidecars</i>	6-10%	3-5 yr	Reactive only
Infrastructure / Real Assets <i>Brookfield, Macquarie peer IRRs</i>	8-12%	10-20 yr	Moderate
ROAR Partners Seed (this round) <i>Advisory + carried interest + CRB</i>	35%+*	3-5 yr ROI horizon	High (1:6+ BCR)

The ROAR Advantage:

Targeted 3-year return path on an \$18-24M pre-money valuation. Investors capture advisory profit (28%→67% ROI), participate in carried interest on \$125M→\$1B in projects, and receive stacked downside protection via Resilience Community Trust (501(c)(3) tax-advantaged allocation) and convertible-note option.

* Public-consulting-firm equity reflects historical 5-yr shareholder returns for listed peers (ACN, DL, MCY-type blended avg). VC benchmark per Cambridge Associates; ROAR seed return reflects blended Y3 ROI of advisory P&L. Figures are illustrative and based on ROAR pro forma.

A proprietary Resilience Capital Investment Stack.

ROAR doesn't just advise — we deploy proprietary financing vehicles that unlock public, private, and philanthropic capital into future-proofed real estate projects.

Resilience Endeavor Fund

\$ 5 0 - 7 5 M C A T A L Y T I C F U N D

Co-invests alongside developers and landowners on FPA-Standard projects. Target 15-18% IRR on example 500+ acre mixed-use development. Mission-aligned equity with traditional returns.

Community Resilience Bonds/Mutual Risk Pools

T A X - E X E M P T P P P I N S T R U M E N T

Designed to maximize all forms of public finance (TIF, special-district, GO tax) for pre-disaster projects. Attracts insurance-reinsurance, mortgage, banking institutional capital seeking risk-mitigated yield.

Resilience Utility Districts / Smart Watersheds

H O R I Z O N T A L L A N D - U S E D E V E L O P M E N T

Adapts the Municipal Utility District model to integrate water, energy, power, and mitigation at the master-planned scale. Includes 1 Resilient Grid distributed-energy option with PPA revenue.

Resilience Community Trust

5 0 1 (C) (3) T A X - A D V A N T A G E D F A C I L I T Y

Enables investors to allocate resources for tax-advantaged impact. Pairs with corporate philanthropy, foundations, and donor-advised funds to fill funding gaps that equity alone cannot address.

Built over 36 months — ready to deploy.

2,600+

Standards & Codes Harmonized

Single defensible FPA Standard across flood, wind, hail, wildfire, earthquake perils.

100B+

Data Points Curated

Resilience Data Xchange at county, census-tract, and neighborhood granularity.

12+

FPA Collaborative Members

Formal scoped engagements with industry-leading firms, consultants, institutions.

7

Pilot Projects Identified

Coastal, inland flooding, and wildfire geographies ready for immediate deployment.

\$5.5T

Sidelined Capital Targeted

Insurance-reinsurance, mortgage, banking, PE, public finance — converging on the thesis.

1st

Mover in Category

No competitor spans assessment → standards → implementation → capital → monitoring.

FPA Collaborative:

Hilltop Securities / Oppenheimer · OptiRTC · Inframark · Absolute Climo · GreenGen · Urban Land Institute · Holt Caterpillar · Insurance Institute for Business & Home Safety · Multiple state-local public finance teams

An operating team with 200+ years of combined relevant experience.

FOUNDERS & MANAGEMENT

Richard S. Seline Co-Founder & CEO — 30+ years building resilience coalitions; founded Resilience Innovation Hub.

Daniel N. Matheson Co-Founder — Real estate, finance, and public-private partnership structuring leader.

Scott Leonard Interim COO — Former Chief of Staff, US Marine Corps; operations and delivery at scale.

Why This Team Wins

- Direct insurance / reinsurance CEO-level credibility
- Credit-rating, capital markets, and real estate institutional depth
- Operating expertise across distributed energy, smart water, and construction equipment
- Deep public-finance channels (Hilltop, Oppenheimer) for bond structuring

EXECUTIVE ADVISORY BOARD

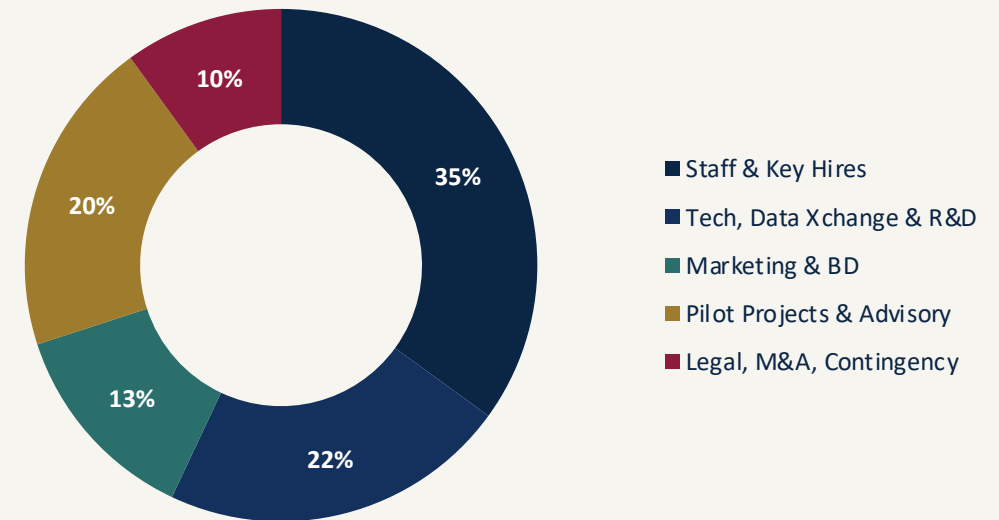
- **Tony Kuczinski** Chairman — Former CEO, Munich Re US
- **Andrea Blackman** Board Liaison — Former Exec. Managing Director, Moody's
- **David Maurstad** Former FEMA Administrator for Resilience, Mitigation, Insurance
- **Brad Dockser** Founder, GreenGen · Global Trustee, Urban Land Institute
- **Edward Craner** SVP, Holt Caterpillar
- **Erin Dee** COO Interline Mortgage · Immediate Past President, Texas Mortgage Bankers Association
- **David Rubinstein** Smart Watershed Lead · CEO, OptiRTC
- **Todd Burrer** Resilience Utility Lead · President, Inframark

A structured \$7.5M seed — with multiple investor pathways.

SEED ROUND TERMS

Target Raise	\$7,500,000
Minimum Commit	\$250,000 (\$1M overall floor)
Instrument	Class B Preferred at \$100/unit — or Convertible Note
Pre-Money Valuation	\$18 – 24 million
Equity Offered	Up to 30% Class B Preferred
Target ROI Horizon	3 – 5 years
Tax-Advantaged Option	Allocation via Resilience Community Trust 501(c)(3)
Issuer	The ROAR Partners, LLC (Texas)

USE OF FUNDS



Capital Deployment Priorities:

- Complete FPA Research & Design Phase, finalize Standards + Blueprints
- Activate 2-3 pilot projects (coastal flood, wildfire, residential)
- Stand up Community Resilience Bond + Endeavor Fund I vehicles

Capital returns plus strategic, portfolio, and reputational upside.

01

Pre-Risk Mitigation on Your Own Portfolio

Complimentary Risk & Resilience Assessments on investor-owned assets — lower premiums, mortgage points, and rebuild cost exposure.

02

Life-Cycle Cost Savings

Future-proofed properties minimize repair and maintenance over the holding period — measurable NOI and IRR protection.

03

Preserved & Enhanced Asset Value

FPA-Standard branding attracts buyers and tenants who prioritize continuity; supports refinancing and future transactions.

04

Offset First-Cost Hurdles

ROAR identifies tax credits, TIF districts, PACE-style financing, and CRB proceeds to absorb up-front resilience costs.

05

Regulatory & Insurance Alignment

As codes and incentives tighten, FPA-compliant portfolios stay ahead — avoiding penalties, repricing, and carrier exit.

06

Reputation & Brand Lift

Align with the "In Lieu of Loss" thesis — enhance standing with buyers, LPs, regulators, and community stakeholders.

Every dollar invested in ROAR compounds across financial ROI, ESG alignment, and asset protection.

NEXT STEPS

Invest in the Future — In Lieu of Loss.

A sense of urgency exists across America to accelerate future-proofing assets, communities, and economies. Your investment in ROAR Partners generates both the impact from — and the returns for — your commitment.

01

Mutual NDA

Gain access to full pro forma, pipeline, and technical appendices.

02

Diligence Session

Deep-dive with senior leadership and key advisory board members.

03

Term Sheet & Close

Subscription via Class B Preferred units or convertible note; escrow at Frost Bank.

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