

PreFi Vault Holdings

A Wyoming Family Investment Holding Company · @prefivault · Est. 2025

Founding Letter
Fiscal Year 2025
Wyoming, United States

To the Members of PreFi Vault Holdings LLC

Founding Letter — Establishing Purpose, Philosophy, and Permanent Capital Strategy

OPENING

This letter marks the formal establishment of PreFi Vault Holdings LLC — a Wyoming-domiciled family investment holding company formed by a father and son with a single, enduring purpose: to compound capital patiently, protect it structurally, and build lasting generational wealth through disciplined ownership of undervalued assets.

We write this not for an audience of thousands, but as a founding record — a document we and our successors can return to in any year and ask: are we still doing what we said we would do? The answer, we intend, will always be yes.

"Our favorite holding period is forever. We are simply trying to buy, at a sensible price, a business with excellent economics and able, honest management."

— Warren E. Buffett, Berkshire Hathaway

PreFi Vault Holdings is inspired by that philosophy, applied to the asset class of our era. Where Berkshire Hathaway found its foundation in insurance float and American industrials, we find ours in Bitcoin, yield-bearing digital instruments, and a disciplined refusal to speculate. The name PreFi — short for Prediction Vault — reflects our core belief: the best investment decisions are made before consensus forms, not after.

FOUNDING CAPITAL

Capital Deployed at Formation	Primary Investment Allocation	Yield Position
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\$1.3M+	\$1,000,000	\$300,000
From operations	Bitcoin, long-term hold	USDC / stablecoin, ~7% APY

INVESTMENT THESIS

Our primary thesis is straightforward: Bitcoin is the hardest monetary asset ever created, and the world is still early in recognizing it as such. We intend to acquire a meaningful position at prices we consider undervalued relative to a 10-year horizon, hold it beyond one year to qualify for long-term capital gains treatment, and sell incrementally as we approach our target. Projected profit on a successful execution of this thesis is substantial — but we hold any projection loosely. We are not predicting a price. We are betting on a technology, a monetary property, and a demographic shift.

Our secondary strategy is yield compounding. By deploying \$300,000 into USDC-denominated yield instruments at approximately 7% annually, we generate recurring income at inception. This is not a fixed number — it will grow as we reinvest distributions back into the LLC. Every dollar of yield earned is treated as business revenue, tracked meticulously, and redeployed into either additional yield positions or Bitcoin purchases at opportunistic prices.

"The stock market is a device for transferring money from the impatient to the patient."

— Warren E. Buffett

STRUCTURE AND GOVERNANCE

PreFi Vault Holdings LLC is organized under Wyoming law, a jurisdiction selected deliberately. Wyoming provides superior privacy (no public disclosure of member identities), exclusive charging order protection for LLC interests, and formal recognition of digital assets as property — the most progressive legal framework for our investment focus in the United States. The LLC is managed by its two members and has no outside investors.

We are students of the great family holding companies: Berkshire Hathaway, Koch Industries, Cargill, Mars Incorporated, and the Ford family's enduring stewardship of Ford Motor Company. Each was built on patient ownership, resistance to short-term pressure, and a clarity of mission that outlasted market cycles. We do not pretend to their scale. We aspire to their discipline.

ALTERNATIVE ASSETS

Beyond digital assets, PreFi Vault Holdings maintains a portfolio of alternative investments including collectibles, PSA-graded trading cards, and fine art. These assets are tracked at cost basis with periodic market appraisal, contribute to our consolidated net worth, and reflect a broader view of value: that scarcity, culture, and provenance have always been stores of wealth — long before Bitcoin formalized the principle cryptographically.

OUR COMMITMENT

We will publish a shareholder letter each year. It will report our portfolio performance honestly — including years where we underperform our benchmarks. It will explain our decisions in plain language. And it will restate our philosophy, because the greatest risk to any long-term investor is not a market correction but a drift from their own principles under pressure.

This is year zero. The vault is open.

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Managing Member, PreFi Vault Holdings LLC

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Luis Rodriguez

Managing Member, PreFi Vault Holdings LLC

Co-Founder · Senior Partner

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