

One Life Is Not Enough: Prosperity

The Career Risk Problem

Our professional career represents our most valuable asset — the area where we invest the vast majority of our energy, time, and financial resources. In the current landscape of rapid technological change, economic uncertainty, and shifting industry demands, career choices have become inherently more precarious. Entire professions can be disrupted or rendered obsolete within a decade, leaving individuals shouldering the full risk of an uncertain future.

Why Careers Need Diversification

- **Rapid obsolescence:** Entire professions may vanish or drastically transform due to automation, innovation, or market shifts, challenging the sustainability of long-term career investments.
- **Unpredictable outcomes:** Even among high-achieving peers at elite institutions, career trajectories can vary dramatically, illustrating the inherent uncertainty in individual success.
- **No safety net:** Unlike financial portfolios, which are diversified to mitigate risk, career paths have traditionally been singular bets without mechanisms to spread or share risk.
- **Billion-dollar stakes:** Early career choices can influence lifetime earnings by millions of dollars, amplifying the importance of risk management in professional decisions.

Prosperity's Success Pools Solution

- **Income sharing contracts:** Groups of individuals commit a fixed percentage (typically between 2% and 5%) of their future income for a span of 10 to 15 years, creating a collective fund.

- **Equal redistribution:** Contributions to the fund are pooled and redistributed equally among participants annually, cushioning the financial risk inherent in any single career path.
- **Ivy League focus:** The program primarily targets students and graduates from elite universities such as Harvard, Yale, Stanford, and Berkeley, where high concentrations of talent create unique network effects.
- **Network acceleration:** Beyond financial sharing, Success Pools foster deep collaboration, information sharing, and mutual support among members, amplifying career opportunities.

How Success Pools Work

1. **Pool creation:** Friends or classmates from top-tier universities form small groups (typically 5–10 participants) agreeing to the terms of income sharing.
2. **Annual contributions:** Each participant contributes a set percentage of their income each year, ensuring steady growth of the communal fund while retaining most of their earnings.
3. **Equal payouts:** The total contributions are redistributed equally among pool members yearly, providing a steady financial floor and upside sharing.
4. **Upside amplification:** In scenarios where one individual's career takes off dramatically, the financial benefits flow through the whole group, while losses are collectively absorbed.

VC Backing and Market Impact

- **Large addressable market:** Elite university graduates represent a significant portion of future high earners, making this model viable and scalable.
- **Strong investor confidence:** Leaders like Slow Ventures, known for backing Robinhood and Pinterest, invested \$1.5 million, while Xfund contributed \$500,000, validating market potential.

- **Long-term revenue:** Contracts spanning over a decade create predictable, stable streams and strong retention incentives.
- **Distinctive value proposition:** By transforming career risk into a pooled asset class, Prosperity sets itself apart in the intersection of fintech and human capital markets.

Prosperity Founders and Origin

Andrea De Berardinis (Yale Master's student), **Andrea Zanon**, **Samvel Antonyan**, and **Aarya Agarwal** form the founding team, each representing the high-achieving demographic that Prosperity serves.

From a Joking Pact to a \$2M Startup Originating from an informal agreement between Yale friends betting on billionaire success, the concept quickly became a structured financial product. Backing by Orrick LLP for legal foundations, a pivotal meeting with Sam Altman, and strong VC commitments have propelled rapid growth and expansion across top American campuses.

A Paradigm Shift in Career Finance By applying the portfolio diversification logic of venture capital to individual careers, Prosperity creates a platform where collective success mitigates the risk of singular career failure while fostering a supportive network for extraordinary achievements.

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