



BEST PRACTICE REVIEW

DIGITAL INVESTMENT ADVISORS

BENCHMARKING

Books allow you to fully explore a topic and
immerse yourself in a deeper way than
most media today.

Mark Zuckerberg, January 2015

04. to 06.
Benchmarking

13. to 34.
Best practice

06. to 11.
Digital investment
advice

35. to 80.
Market Review

Contents.

Our Approach

N5 has deep, domain knowledge of financial services gained from working with some of the world's most innovative financial services organisations.

Covering a range of topics, our benchmarking service reviews innovative thinking and best practice in the marketplace that differentiates organisations that are leading the way in the design of their customer journeys.

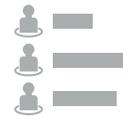
N5 curates publicly-available information to demonstrate how these organisations differentiate their propositions and deliver superior experiences to their customers.

This volume is focused on Digital Investment Advisors, a relatively new area of the market that is quickly gaining popularity through commoditisation of investing for the general public.

Our Approach



We **SEARCH** the worldwide marketplace looking for providers that stand out because of what they are doing, the way they do it or the awards they have won. This creates a list that includes both established providers and new market entrants.



Next, we **REVIEW** the providers and key findings to identify the unique features and benefits that really stand out amongst their peers.



Then, we **ANALYSE** each provider, determining the key differentiators in proposition and customer experience.



Finally, we **SUMMARISE** the best of the best practices and innovative thinking from across the providers.

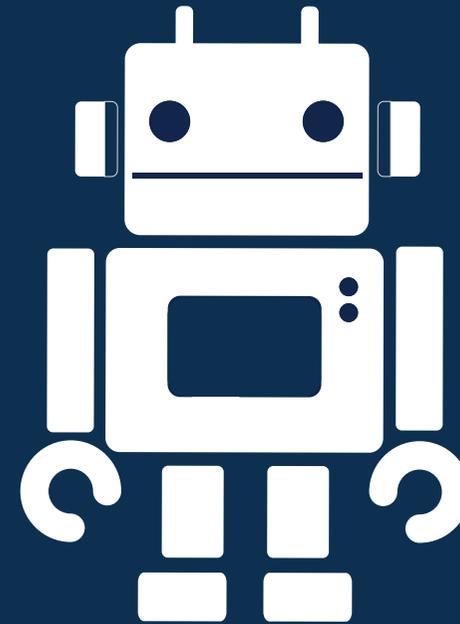
Digital investment advisors

Digital Investment Advisors (DIA) provide consumers with 'robo-advice' through an automated, online investment service.

Robo-advisors are a relatively new concept that has gained in popularity as consumers look for simple, low-cost ways to invest when they are inexperienced, less-confident, time-poor or, simply don't have much money to invest.

Robo-advisors help the consumer to set up a portfolio by picking investments that best meet their risk appetite and objectives over a defined period. The portfolio can often be automatically managed through algorithms that ensure the investments have the best chance of staying on target to achieve the consumer's objective. Robo-advice typically includes access to human advisors, financial planners, specialist tools and wealth management services previously available only to those that could afford it.

DIA has commoditised investing by providing low-cost, always-available access at a low-cost entry point for the average consumer.



The DIA market

The marketplace for DIA is still relatively small, but is growing rapidly with a wide variety of new, unfamiliar start-up businesses mixed with well-known investment and banking brands.

The consumer now has considerable choice in the marketplace to identify the provider that best suits their specific needs and financial situation.



The worldwide market is growing rapidly, with assets under management **increasing at over 75% year-on-year** to \$976bn and 45m users in 2019.



In the UK the story is similar, with **90% growth year-on-year** to £11bn, but only 43% growth in users to 572k in 2019. The average investment is £19k.

Key challenges

Against a backdrop of increasing global financial uncertainty (e.g. Brexit) we see consumers wanting more direct control of their finances and demanding more self-serve features from their financial service providers.

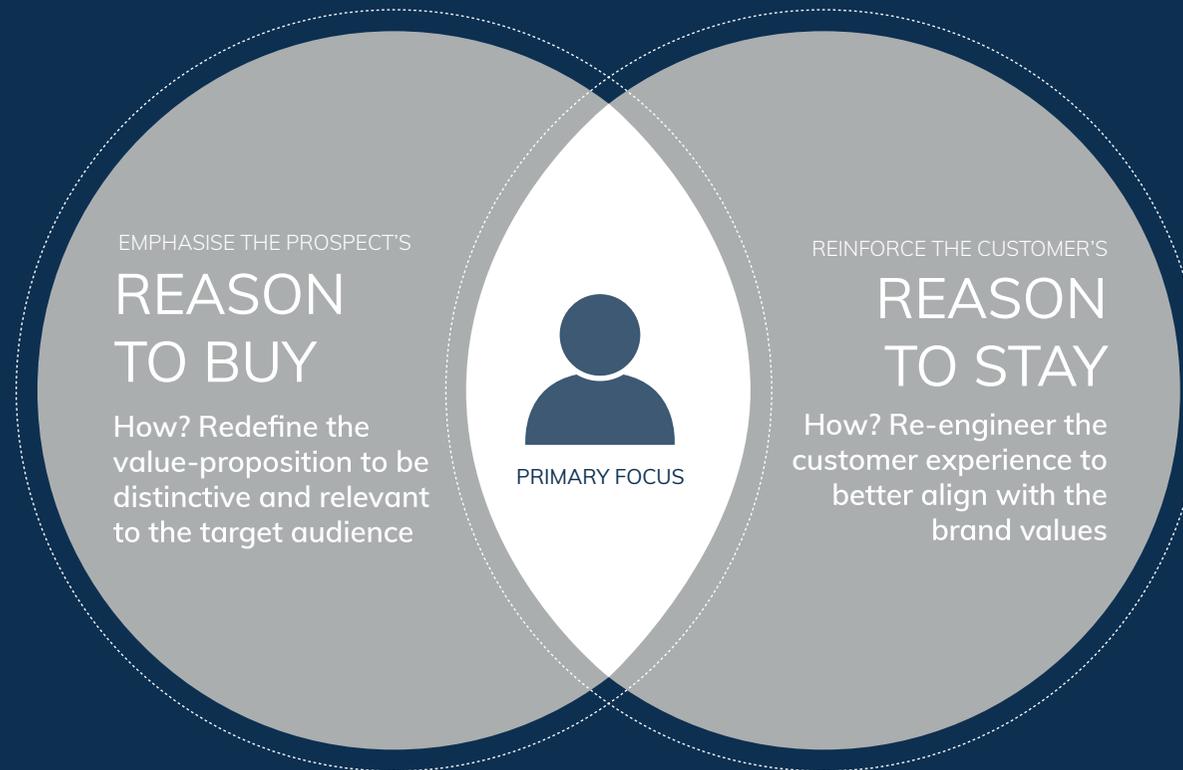
This has now encompassed investment services, where traditional providers have been shifting more services online to reduce cost to serve and compete with an influx of new entrants offering digitally-assisted and automated alternatives that maximise advances in technology (e.g. A.I.) at a low cost.

This has moved investing from a specialist service to the ultra-wealthy to a commoditised service available to almost anyone, which creates a number of challenges for an organisation to differentiate in an increasingly crowded marketplace.

Financial services is a heavily regulated market so, there is often a trade-off between low-cost, fully self-served, digital advice and providing access to more expensive, human-advisors. **In essence, how much can be automated without crossing the regulatory line?**

The market is regulated because it is complex and consumers can lose money because of their misunderstanding as well the performance of their investments. The key challenge here is how to simplify such a complex subject and provide an appropriate level of advice that the average consumer can understand whilst remaining competitive and transparent?

Refocusing the proposition



Reason to buy: *brand values*

Key questions

What core brand value(s) do we want to represent?
Is it differentiated enough?

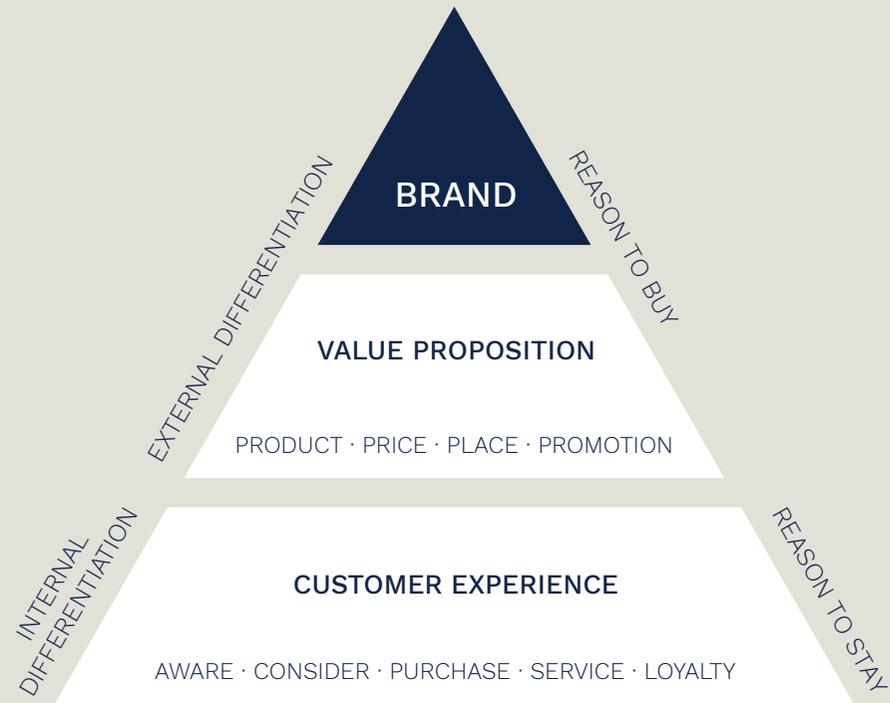
Santander UK proposition

The DIA is a simple digital tool, for a new kind of investor. *“However, it’s not a simple tool and it’s not clear what kind of investors it is suitable for, or aimed at.”*

Recommendation

Create a distinctive brand and value proposition with an emotional connection that focuses on a single core value.

For example, responsible investing; simplifying investing; investing in tomorrow; social impact; solving global challenges; investing sustainably; co-pilot & automatic investing



Reason to buy: *value proposition*

Key questions

What problems do we solve? What solutions do we offer?
Is it differentiated enough?

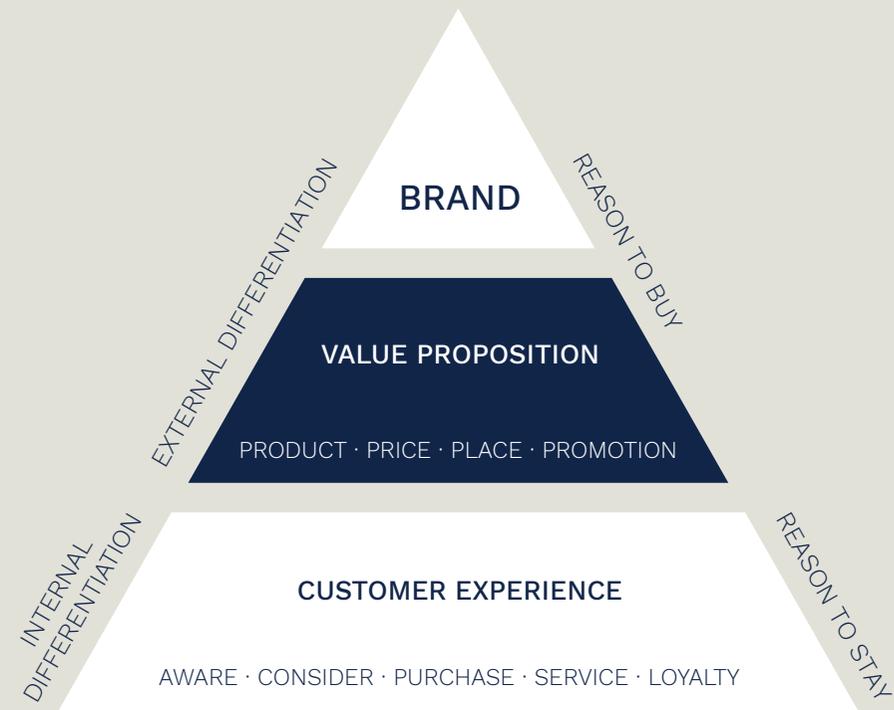
Santander UK proposition

Register for Investment Hub and buy a suitability report to see one of four funds that suits me, all within 25 minutes.

Why do I need the Hub? Why do I need to pay for advice? Why are there only 4 funds? Why does it take so long? How does it help me achieve my goal?

Recommendation

Meet the customer's investment needs.
For example; AI advisors; tailored portfolios; funds and shares; Nobel Prize winning investment strategies; human advice when needed; 10-15 minutes average; free report; free annual fees; passive investments; globally diversified portfolios; lower tax;



by BLACKROCK



charles SCHWAB

Openbank
Grupo Santander



Reason to stay: *customer experience*

Key questions

How do we best deliver the service?
Is it differentiated enough?

Santander UK proposition

Clinical proposition offering basic investment strategies, with minimal links to human values.
How do I link my personal goals and values to an investment strategy? How do I select investments with responsible companies?

Recommendation

Provide financial planning to match needs, interest and dreams.
For example, goal-based investments; global objectives and values: thriving communities, sustainable, accountable, focus on women, political ideals, automated investments and saving, tailored and simple to reach financial goals and change the world.



Best practices in DIA

1 **CONNECT WITH CUSTOMERS**
Create instant understanding by focusing on the customer's financial wellness to help them connect with the DIA concept

2 **HUMANISE INVESTING**
Reach more people by creating an emotional connection between a customer's life-goals with investing

3 **ENABLE STICKY FEATURES**
Engender loyalty by creating an end-to-end range of supporting services that add value to the customer's DIA experience

4 **DEMONSTRATE**
Remove barriers to purchase by demonstrating how to achieve goals and grow their investment before committing

5 **VARIABLE PRICING**
Help customers understand and control costs by transparent charging of features used, amount invested and success rather than a fixed fee

6 **REDUCE FRICTION**
Streamline the customer experience by simplifying the join and investment process to make it quick and easy.

Connect with customers

Create instant understanding by focusing on the customer's financial wellness to help them connect with the DIA concept.

APPROACH

1. The proposition must represent something different to consumers and customers
2. Rename the proposition to reflect an association with the concept of DIA like the example brands, below.
3. Re-engineer onboarding and ongoing experience process to help the customer connect investing to their life goals
4. Explain the 'autopilot' concept of a robo-advisor

RATIONALE

Focusing on the customer's financial health helps them understand the implications of investing and that it fits with their goals, situation and risk appetite.

KEY IDEAS

- Target new investors and those that are time-poor
- Focus on the customer's financial health and wellness
- Triage the customer's life goals and reasons for investing, e.g. start with three financial goals to ensure investing is suitable: Repay debts; Saving for an emergency fund; Saving for retirement;
- When customers pass this first level check progress to other goal-based savings before moving into investment options
- Recognise that financially healthy clients are high value to the business and are potential opportunities for other products



Humanise investing

Reach more people by creating an emotional connection between a customer's life-goals and their saving and investing needs.

APPROACH

1. Ask simple questions the customer can relate to around their life-goals.
2. Some life-goals are more suited to savings, e.g. saving for a car, travel, home, university, early retirement, starting a business. Investment is an option, once all other goals have been pre-filtered
3. Create personalised journeys for each goal
4. See the examples on the following page

RATIONALE

This filtering approach ensures customers fully understand the suitability of investing and the differences to saving, i.e. saving is setting aside money for a specific goal, whereas investing has an expectation of generating additional money.

KEY IDEAS

- Saving accounts can be given names/pictures to help focus on the goal, e.g. my dream car, with a pixelated photo that becomes clearer when nearing the target;
- Include a 'I don't know where to start' option with recommendations around safety nets and retirement planning;
- Offer a range of support services for each of the goals: financial advisor, private concierge, articles, calculators. For example, experts in home/car as well as the financial products around them;
- Minimise data capture, e.g. just age enables a projection of how much money needs to be saved for retirement
- Offer more complex goals and dreams for the future: volunteering, seeing and reading, spending time outdoors, cooking and eating food, exercising, entertainment, thinking about history and politics, etc.

Humanise investing



Select topic / Select time / Review / Complete

What topic are you interested in?

- SoFi Invest Overview
- Planning for Children
- Managing Debt
- Home Ownership
- Financial Independence and Retirement
- Financial Checkup



Plan your future

What are you investing for?

Start with a goal or two that are important to you right now.

- Retirement
- House deposit
- Investing for my children
- Long term investments growth
- Nothing specific, just for peace of mind
- Other

→

Humanise investing

nutmeg

nutmeg ISA Lifetime ISA Pension General investment Advice Resources Blog 020 3598 1515 Chat Sign in Invest now

Are you saving enough to retire? Try our pension calculator

In a few easy steps our pension contribution calculator will help you work out what you need to contribute to your personal pension. Just enter a few details below and check how much you could have in the future.

Desired annual income in retirement (in today's money) £ 25000

Current value of pension pots £ 50000

Current age 40

Age at retirement 68

Annual return assumption (%) 5

[Edit return and inflation assumptions](#)

As with all investing, your capital is at risk. The calculator is not a reliable indicator of future performance.

To have a private pension provide an annual income of **£25,000** you may need a pension pot of **£915k** in today's money **£458k** which means contributing **£939/mo**

Your personal contribution could be less, as you may benefit from a government top up. We've assumed you'll increase your contribution in line with inflation.

How your pension could grow

£1m Pension pot value In today's money

£800k

£600k

£400k

£200k

£0

2020 2025 2030 2035 2040 2045

See how these figures were derived

wealthfront

What's on your mind?

We'll update with your life as it changes, so you always have the information you need to make great decisions.

How soon can I retire?

What sort of home can I afford?

Can I cover my child's college?

Can I take time off to travel?

I'm not sure where to start

Humanise investing

Openbank
Grupo Santander

The screenshot shows the Openbank website interface. At the top, there's a navigation bar with 'Products', 'Promotions and Open Discounts', and 'About us'. A 'Register' button is visible. Below the navigation is a banner with the text 'We invest for you' and a background image of a person in a hammock. A promotional message offers an extra €100 for investments. The main content area features two primary investment options: 'Automated investing service: Robo-Advisor' and 'Goal-based investing: a home, a car, a trip...'. At the bottom, there are five circular icons representing different goals: 'New car', 'My home', 'Travelling', 'University', and 'Retire'. A 'Become a Customer' button is located at the bottom right of this section.

OpenInvest

The screenshot shows the OpenInvest website interface. The main heading is 'What changes would you like to see in the world?'. Below this is a sub-heading: 'Tell us what you value. We'll integrate that into your recommended portfolio. You can change your selections at any time.' The interface consists of a grid of 14 selectable options, each with an icon and a question mark:

- Divest from Carbon Emissions Pollution
- Divest and Defund the Dakota Access Pipeline
- Divest from the Corporations Driving Deforestation
- Divest from Fossil Fuels Producers
- Invest in Companies That Support LGBTQIA+ Employees
- Invest in Companies Supporting Refugees
- Invest in Ethical Supply Chains
- Divest from Big Tobacco
- Stand Up to Donald Trump
- Divest from Gun violence
- Invest in Women Leaders
- Divest from the Prison Industrial Complex
- Divest from Dark Money
- Invest in Heart Healthy Companies

 At the bottom of the interface, there are 'Back' and 'Next' buttons, and a circular icon with a question mark.

Humanise investing

Betterment

Please select an investing goal.
 You can always change your goal or add a new one after you sign up.

Our recommendations are based on your age and income Age: 40 Income: \$50,000

Safety Net



This is a great place to start—an emergency fund for life's unplanned hiccups. A safety net is a conservative portfolio. Using your pre-tax income, we've estimated a **target amount of \$11,933.**

[Read more](#) [Select this goal](#)

Retirement



Whether it's a long way off or just around the corner, we'll help you save for the retirement you deserve.

[Read more](#) [Select this goal](#)

General Investing



If you want to invest and build wealth over time, then this is the goal for you. This is an excellent goal type for unknown future needs or money you plan to pass to future generations.

[Read more](#) [Select this goal](#)

Do you have debt? We recommend paying off high-interest debt before investing. [Learn more](#)

united Income

Step 1. Getting to Know Each Other | Step 2. Creating Your United Income account

Just one more question! When you are thinking about your dreams for the future, which activity below best captures your favorite dream?

Volunteering

Family time

Traveling

Cooking and eating food

Seeing art and reading literature

Entertainment

Thinking about history and politics

Exercising

Spending time outdoors

Making money

[CONTINUE](#)

April Spending Needs

1

Essentials



Cost per Instance: **\$2,137**
 Occurrence: **Monthly**

★ Estimated Amount

2

Lifestyle



Cost per Instance: **\$2,600**
 Occurrence: **Monthly**

★ Estimated Amount

Enable sticky features

Reach more people by creating an emotional connection between a customer's life-goals and their saving and investing needs.

APPROACH

1. Create 'wrapper' services that help to cement the customer's reason for using the DIA beyond just the process of investing
2. Introduce relevant content that is available exclusively to DIA customers and frequently refreshed
3. Provide features and incentives to visit the DIA on a more frequent basis.
4. See the examples on the following page

RATIONALE

If the only reason a customer has for coming back to the DIA is to check or change their investments then it is merely a commoditised relationship that they could get elsewhere.

KEY IDEAS

- Fantasy investment portfolio
- Preferential discounts on other products, e.g. interest rates for loans
- Career services
- Unemployment protection
- Access to financial advisors
- Referral program
- Investment community to share how others are achieving their goals
- Exclusive tips, news, blogs
- Investor education, with free live webinars and in-person events
- Monthly newsletter with relevant information

Enable sticky features

The screenshot shows the SoFi Blog homepage. At the top, there's a navigation bar with 'SoFi' logo, 'PRODUCTS', 'BENEFITS', 'RESOURCES', 'AT WORK', 'COMPANY', 'LOG IN', and 'Find My Plan'. Below this is a hero section with the title 'SoFi Blog' and subtitle 'Tips and news—for your financial moves.' A secondary navigation bar includes 'ALL', 'CAREER', 'LIFESTYLE', 'MONEY', and 'SOFINews'. The main content area features a featured article titled 'LAUNCHING A SIDE HUSTLE: THINGS TO KEEP IN MIND' with a date of 'APR 03 2019' and a search bar. A sidebar on the right lists 'CATEGORIES' like 'All', 'Career', 'Lifestyle', 'Money', and 'SoFi News', along with a 'JOIN THE COMMUNITY' form.

The screenshot shows a blog post on the Stockspot website. The title is 'Inside the Stockspot app' and the author is 'Lauren France' dated '4 April 2019'. The main image shows a hand holding a smartphone displaying the 'Stockspot Portfolio Allocation' app interface. The text below the image states: 'In early 2018 we launched the "Stockspot Portfolio App". Thousands of our clients have downloaded it and enjoy using the app every month. We were pretty thrilled when it was a finalist for the Finder Awards best personal finance app of the year.' There is a 'Read more >' link. A sidebar on the right contains a search bar, 'RECENT POSTS' with links to various articles, and 'CATEGORIES' including 'Financial advice', 'Fintech & robo-advice', 'Inside Stockspot', 'Investing', 'Market news', and 'Money tips'.

The screenshot shows the Charles Schwab International website. The top navigation bar includes 'INTERNATIONAL', 'Select Local Sites', 'Contact Us', 'Log In', and a search bar. Below this is a secondary navigation bar with 'U.S. INVESTING', 'ACCOUNTS & PRODUCTS', 'PRICING & SERVICES', 'MARKET INSIGHTS', and 'INVESTOR EDUCATION'. A prominent 'Open an Account' button is visible. The main content area features a large image of a man sitting at a desk with a laptop, with the text 'U.S. investing guidance from Schwab specialists.' Below this, there are three columns of content, each with an icon and a title:

- Complimentary educational workshops**: Accompanied by an icon of a person at a computer. The text reads: 'Whether in-person or online, we aim to provide you with investing education that's convenient for you to access.'
- Seasoned investment professionals**: Accompanied by an icon of two people talking. The text reads: 'Enhance your investing knowledge and trading skills with guidance from passionate presenters dedicated to helping you with your U.S. investments.'
- A variety of investing topics**: Accompanied by a bar chart icon. The text reads: 'Our educational workshops are customized to help international investors learn more about U.S. investing—from U.S. market analysis to placing complex orders and more.'

Enable sticky features

nutmegonomics

Informed, opinionated and, we hope, useful, our Nutmegonomics blog unravels the knotty world of investing and finance - but please don't take it as official financial advice.

Inside Nutmeg

How we stay in tune with our customers year-in, year-out
by Martin Stead Apr 04, 2019

FORGET BREXIT IT'S TAX YEAR END!

PERSONAL CAPITAL®

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Daily Capital Investing & Markets Financial Planning News Search

FEATURED ARTICLE

Guide to Filing Your Taxes: 2019
They say only two things in life are certain, and the time of year has arrived for one of them. It's tax season! This guide will provide you with everything you need to know to file your taxes in 2019.
January 29, 2019 Read more

RECENT ARTICLES | ALL ARTICLES

- TAXES & INSURANCE** Apr 2, 2019 Tax Benefits of Marriage: What Are They...Really?
- INVESTING & MARKETS** Apr 2, 2019 What Are Restricted Stock Units?
- INVESTING & MARKETS** Mar 29, 2019 Weekly Market Digest: Stocks Finish Q1 on a High Note

TOP ARTICLES | ALL ARTICLES

- RETIREMENT PLANNING** Can I Contribute To A 401k And An IRA? Dec 13, 2018
- RETIREMENT PLANNING** The Average 401k Balance By Age Feb 4, 2019
- RETIREMENT PLANNING** When Can You Withdraw From Your 401k Or IRA Penalty Free? Sep 13, 2018
- INVESTING & MARKETS** Market Volatility: How Will You React? Oct 18, 2018

ELLEVEST

ELLEVEST ONLINE INVESTING RETIREMENT PRIVATE WEALTH WHY FOR WOMEN MAGAZINE PRICING LOG IN GET STARTED

Magazine
INVESTING MONEY & LIFE CAREER DISRUPT MONEY

FEATURED STORY
Ellevest just Raised \$33 Million. Here's the Annotated Press Release.
BY SALLIE KRASINSKY

DISRUPT MONEY
History ... But With Women

INVESTING
Here's How We All Rise Financially: With Friends

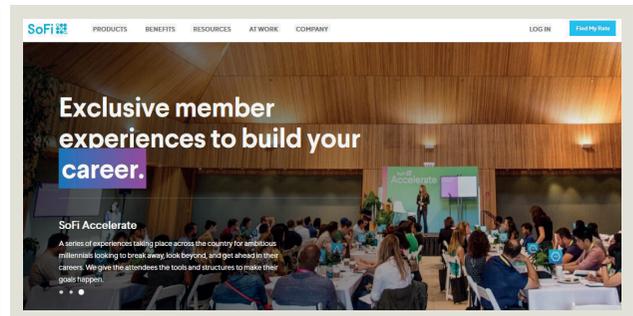
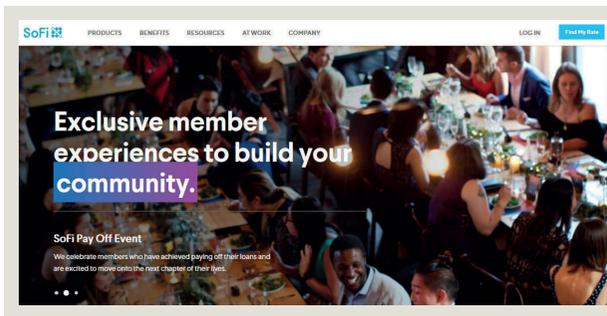
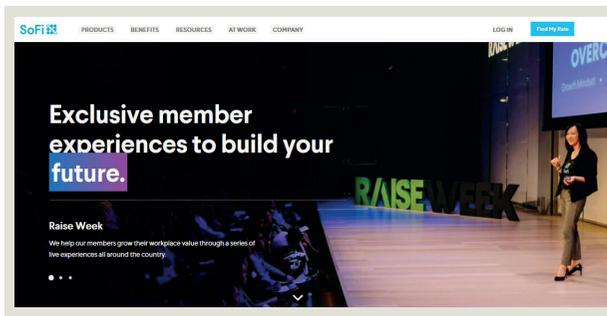
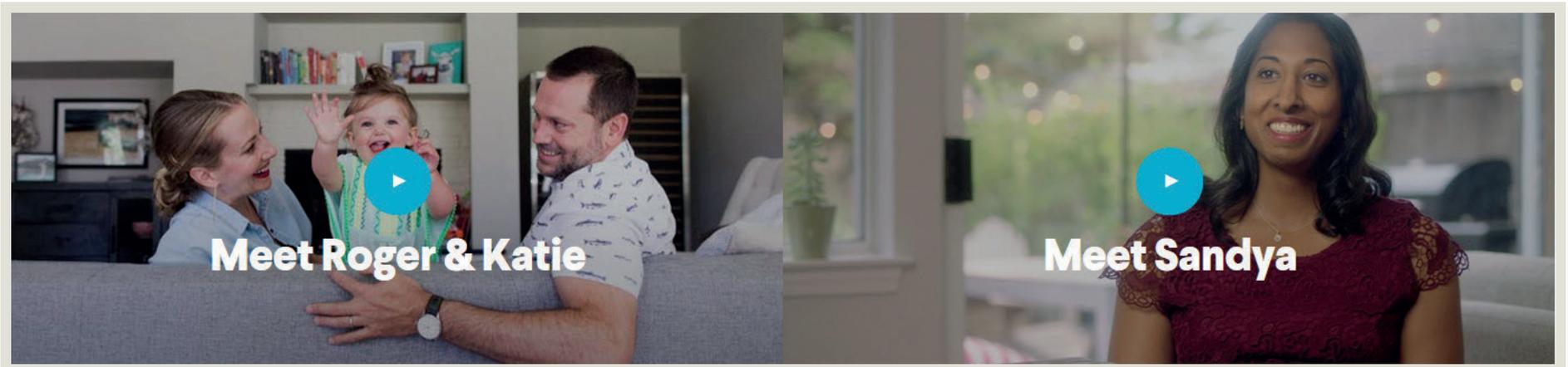
INVESTING
What's a Donor-Advised Fund?

MONEY & LIFE
Bookmark This Tax Filing Info, Ellevest Clients

IMPACT INVESTING
What If All Women Invested for Better?

INVESTING
Can I Lose Everything in the Stock Market?

Enable sticky features



Enable sticky features

united
Income

The screenshot shows the top portion of the United Income website. A dark blue navigation bar contains the 'ui' logo on the left, followed by menu items: 'WHY UNITED INCOME', 'SERVICES', 'CONCIERGE', 'PRICING', 'INSIGHTS', and 'IN THE PRESS'. On the right side of the bar are 'SIGN IN' and 'BECOME A MEMBER' buttons. Below the navigation bar is a light green hero section with the heading 'Concierge Team' and the main text: 'A private concierge will take care of the things you don't want to do.'

This screenshot shows a list of services provided by the concierge team. The text reads: 'Here is a sample of the services our concierge team can provide you:'. Below this, there are eight service items arranged in two columns:

- Enroll in Social Security Benefits
- Manage Required Minimum Distributions
- Enroll in Medicare Benefits
- Withdraw from 401(k) Plans
- Find Supplemental Health Insurance
- Recommend Elderly Care Services
- Consolidate Financial Accounts
- Find Experiences You'll Enjoy

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Be a stakeholder.

Be engaged in what you believe in. Join a community of shareholders who are voting with their money to shape a better world.

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Jen W. NON-PROFIT MANAGER Stakeholder in: Non-Violence	Mimi B. SURGEON Stakeholder in: Environment	Monica H. HUMAN RESOURCES Stakeholder in: Equality & Diversity
Laura L. PERSONAL TRAINER AND FITNESS INSTRUCTOR Stakeholder in: Healthy Living	Julio M. FILM PRODUCER Stakeholder in: Healthy Living	Terry D. BANK REGIONAL MANAGER Stakeholder in: Corporate Governance
Uri P. URBAN PLANNER Stakeholder in: Community Development	Diah S. TEACHER Stakeholder in: Human Rights	

These are actual clients who have consented to our displaying their identifying information and favorite ESG screen. The inclusion of a client on this list does not mean, and should not be taken to suggest, that the client recommends or endorses Blue Marble Investments, LLC as an investment adviser. If you're a client and would like to be included in our Stakeholder gallery, please send us a request at sgpccc@earthfolio.com.

SoFi

Networking experiences—not bank branches.

We regularly host exclusive community experiences all across the country where you'll get the opportunity to connect face-to-face with other members of the SoFi community, as well as in-person access to financial advice¹ and other resources that'll help you reach your goals sooner.

- Get financial advice¹**
You'll have access to hands-on workshops and high-profile speaker series—designed to help you get financially ready for the future, from buying your first home to preparing for retirement.
- Gain a network**
Besides helping you actually get a job, networking can be a great way to learn about an industry, bounce ideas off people, and get valuable career advice.
- Grow your career**
From participating in career workshops to making professional connections, SoFi experiences can be a great opportunity to get the resources you need to get to the next level.

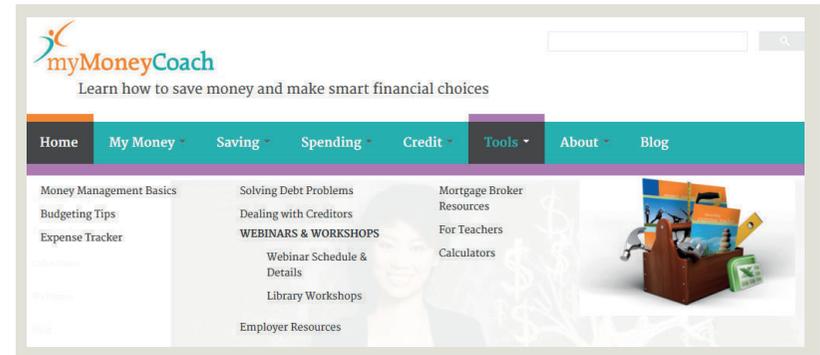
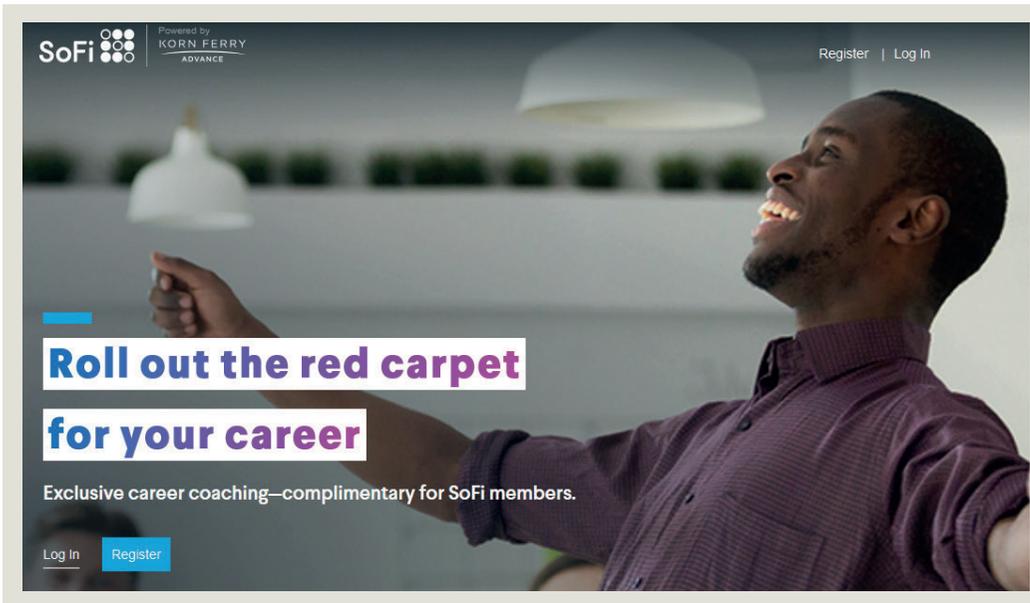
Betterment

DEDICATED ADVISORS

Access to a dedicated advisor.

If you're looking for a one-on-one relationship with a dedicated financial advisor at a partner firm, we'll match you with a CFP® professional who can provide more regular and comprehensive financial planning.

Enable sticky features



Demonstrate

Remove barriers to purchase by demonstrating how customers could achieve their goals and grow their investment before committing

APPROACH

1. Provide illustrative information and examples based on a range of typical customer situations
2. Create interactive simulation tools that the customer can configure according to their goals, investment amount and risk appetite
3. See the examples on the following page

RATIONALE

The customers likely to be interested in DIA are typically new to investing and need guidance on what to expect. The more they feel the content and benefits are relevant to them, the more reason they have for signing up.

KEY IDEAS

- Charts of historic performance with interactive controls
- Simulated performance based on customer situation
- Levels of investment required to achieve goal of 'X' over time
- Explainer videos for features and investing concepts
- Customer success stories and case studies
- Fantasy investment planner – try before you buy

Demonstrate



Openbank Grupo Santander

Products Promotions and Open Discounts About us Register Login

Simulate your investment with the new automated investing service

Indicate the term and amount of your investment and choose the investor profile that suits you best.

Term: 2 Años

Amount: 500 €

Profiles: Conservative Moderate **Balanced** Dynamic Aggressive

Asset Allocation: Mercado Monetario, Renta Fija, Renta Variable, Activos Rotos

Rentabilidad a 2 años: +11.07%

489 € -2.22% 555 € +11.07% 631 €

Balanced: According to this profile, your objective is the balance between stability and asset growth and you are willing to take risks in your financial investments and potential losses in the medium term.

Openbank Grupo Santander

Products Promotions and Open Discounts About us Register Login

Simulate your investment with the new automated investing service

Indicate the term and amount of your investment and choose the investor profile that suits you best.

Term: 10 Años

Amount: 738,176 €

Profiles: Conservative Moderate **Balanced** Dynamic Aggressive

Asset Allocation: Mercado Monetario, Renta Fija, Renta Variable

Rentabilidad a 10 años: +103.84%

1,003,790 € +103.84% 1,504,698 €

200,476 € -200,476 € 231,797 €

Dynamic: According to this profile, your objective is asset growth and you would be willing to take the risks inherent in the evolution of financial markets, including potential losses in the medium term.

Openbank Grupo Santander

Products Promotions and Open Discounts About us Login Francisco Javier Logout

Accounts Overview Account / Direct Debits Cards Transfers Loans And Mortgages Deposits **Investments**

Investments My Goals Investment Plan

New Car

Your investor profile is **Moderate**. We show you the strategy possibilities to reach your target with an investment portfolio based on the result of your investor profile. **Apply**

Your goal: 80,000.00 € **Goal date:** 07 abr. 2020 **Initial investment:** 5,000.00 €

Regular contributions (optional): Amount: 1,000.00 € Frequency: Monthly

Choose the day to make your contributions: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Strategies: You've selected a goal date below the time horizon you indicated in your suitability test (10 Dec 2020). The investment strategies shown below have been adjusted for your goal date.

These are the possible strategies to reach your target according to your investor profile [View risk indicators](#)

The chart shows the estimated valuation of your portfolio at 07 Apr. 2020.

Initial investment: 5,000.00 € **Regular contributions:** 12,000.00 € **Return:** Expected maximum, Expected minimum

Your goal: 80,000.00 € (7 Apr. 2020)

Kirola Lurgur Low Risk Portfolio: -726.14 € / +1,059.23 €

Kirola Medium-Low Risk Portfolio: -736.14 € / +1,491.62 €

Notes: The scale of these graphs was modified to enhance the display. The proportions are a guideline.

With this portfolio you can reach your goal of 80,000.00 € for 7 of Apr 2020, although the expected return could fluctuate between -726.14 € and +1,059.23 €, depending on how the market evolves based on the scenarios analysed. [See allocation of the selected portfolio](#)

If you want more information about how we calculate the forecasts of expected returns [you can find it here](#). You can also find the [discretionary portfolio management contract](#) and the [MIFID prospectus](#) to read before signing up.

If you want more time to analyse it, you can save the investment strategy.

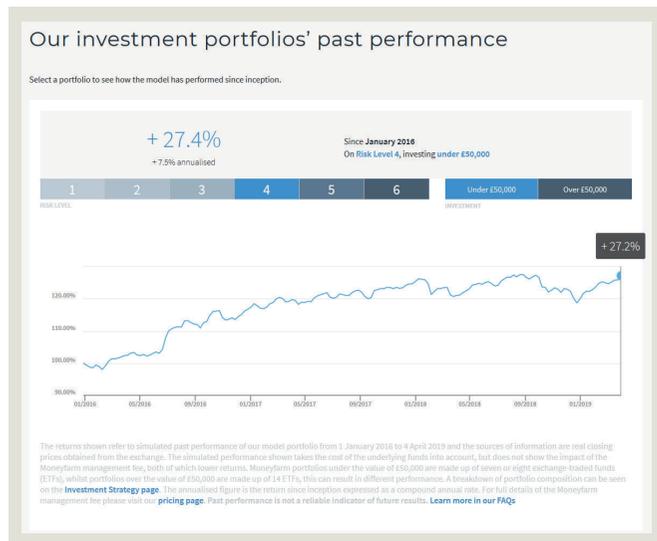
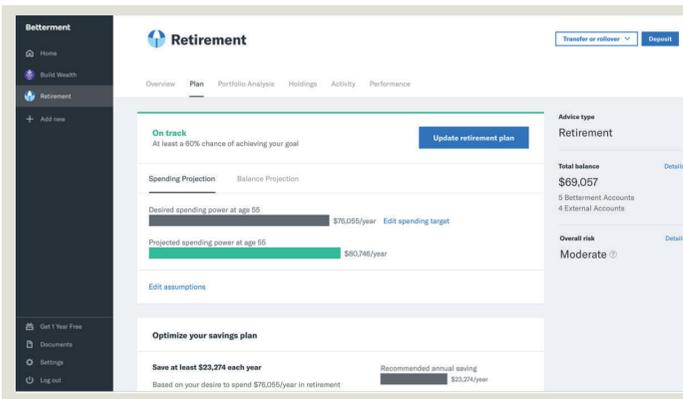
Grupo Santander | Legal information and claims | Legal notice and terms of use | Privacy policy and cookies | Security

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Demonstrate



Betterment



Variable pricing

Help customers understand and control costs through transparent charging of features used, amount invested and success rather than just a fixed fee.

APPROACH

1. Enable 3 different price points for different investor types.
2. Charge based on amount invested, number of goals, number of transaction and the success of the investment.
3. See the examples on the following page

RATIONALE

Removes uncertainty on how much they will end up paying for their investment over the longer term and helps different investor types get started on achieving their goals.

KEY IDEAS

- Compare the prices to the context of everyday life, e.g. for the price of your daily coffee...
- Compare against the competition to demonstrate transparency and differentiation of charges
- Provide a 'fees' calculator that illustrates the likely fees based on the customer's selected goals, amount to invest etc
- Incentivise the customer to sign up, e.g. first 6 months free, discount for lump sum deposits, 'abandoned cart vouchers'

Variable pricing

Swell

Alex from Swell · hello@swellinvesting.com · Cancelar suscripción
para mí ▾ mié., 30 ene. 19:34 (hace 3 días) ☆ ↶ ⋮

🌐 inglés ▾ > español ▾ Traducir mensaje Desactivar para: inglés ✕

HI JAVIER,

I'm following up to see if you needed any help completing your Swell account. I'm here to answer any questions. To make the process easier, we'd be happy to fund your account with \$50 once you've made your first investment. (Our minimum is \$50, so that means a nearly-immediate 100% return on your investment!) **Just use the code INVEST50.**

[Complete your investment now.](#)

All the best,
Alex



Alex Mora
Investor Relations | Swell Investing
support@swellinvesting.com

W. Wealth Horizon Surprisingly simple investments



Dear Javier,

Invest in the next 48 hours and we will waive your initial fee

I've reviewed your investment proposal and wanted to let you know that if you invest in the next 48 hours, we will waive your initial fee*. In order to take advantage of this offer you must activate it now using the button below.

[Activate offer now](#)

stockspot

Fees

Our fee fees are better value and all-inclusive. No hidden costs in the small print. You won't be surprised with extra costs that eat into your returns. We make it easy for you to invest and you can top up regularly without incurring charged brokerage or transaction costs. Stockspot's fees are transparent so you always know what you're paying for and why.

Balance	Management fee	Waiver
For balances up to \$10,000 or less	\$5.50 per month	Waive your initial fee
For balances between \$10,001 to \$40,000	0.055% per month	Waive your initial fee
For balances between \$40,001 to \$100,000	0.055% per month	Waive your portfolio with Stockspot System
For balances between \$100,001 and \$1,000,000	0.044% per month	Waive your portfolio with Stockspot System
For balances above \$1,000,000	0.033% per month	Waive your portfolio with Stockspot System and Access to our Smart Investment Strategy

*Not all the "No Fee" offers that qualify for accounts will be. A \$1000 transfer each year affects the amount of the value of your portfolio for 6 months from year 10.



Swell OFFERINGS ▾ OUR APPROACH PRICING ABOUT LOG IN [SIGN UP](#)

IN HUMAN TERMS

If you invest **\$500**, Swell will cost you **\$3.75** per year. That's less than a fancy coffee.



Variable pricing



Competitive costs, so you can focus on returns

Use the slider to see how our fees compare to other wealth managers. We keep costs low, so you keep more of your returns.

If you invest £20,000

	Annual % fee	Annual cost
● Moneyfarm fee:	0.70%	£140
● Average ETF cost:	0.30%	£60
● Effect of market spread: ?	up to 0.09%	£18
Total cost:	1.09%	£218

[Learn more about how we calculate our fees](#)



Get more great features with simple pricing plans

Account Balance: \$ 500,000

	Free Everything you need to start your plan.	Self Service Let us manage your money for you.	Full Service We do the work, you live your dreams.
Pricing <small>Fees calculated based on account balance</small>	Always free	0.50%	+0.80% <small>None</small>
Account Minimums	None	\$10,000	\$300,000
Financial Plan	✓	✓	✓
Social Security Advice	✓	✓	✓
Investment Management		✓	✓
United Income Paycheck		✓	✓
Technical Support		✓	✓
Personal Financial Advisor			✓
Personal Retirement Transition Concierge			✓
Personal Retirement Financial Concierge			✓



Price Comparison

	Openinvest	Vanguard	BellInvestment	Swirell
MANAGEMENT FEE	0.50%	\$20*	0.25%	0.75%
AVERAGE EXPENSE RATIO	0%	0.85%	0.85%	0%
TOTAL % FEE	0.50%	0.67%	0.40%	0.75%
FIRST YEAR FEE FOR A \$100 INVESTMENT	\$5	\$6.70	\$4	\$7.50

*Annually for accounts under \$5K

Reduce friction

Streamline the customer experience by simplifying the join and investment process to make it quick and easy.

APPROACH

1. Reduce friction during onboarding and ongoing that may lead to dissatisfaction later, e.g. poor design or usability, lack of information
2. Refine the registration process to only capture what is necessary to get started
3. Short-form based on default assumptions
4. Increase satisfaction with engaging features
5. Aim for the customer to be able to start investing within 10 minutes of starting the registration process
6. See the examples on the following page

RATIONALE

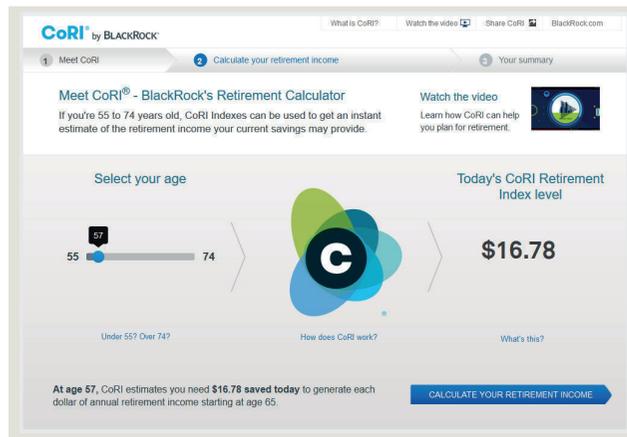
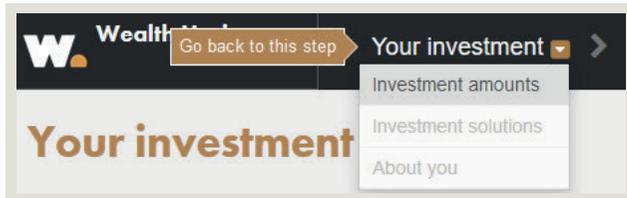
Reduces reasons for the customer to abandon the registration process and enables the business to manage the consumers expectation before and during the registration process.

KEY IDEAS

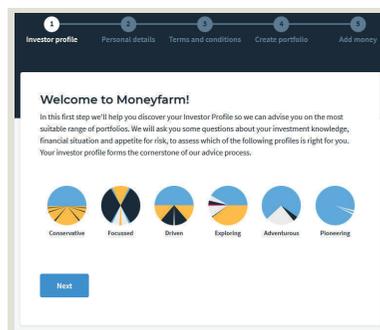
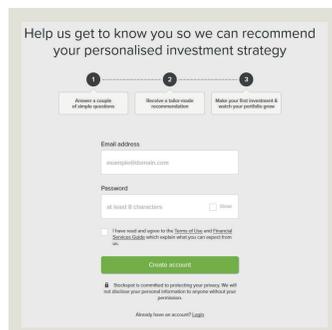
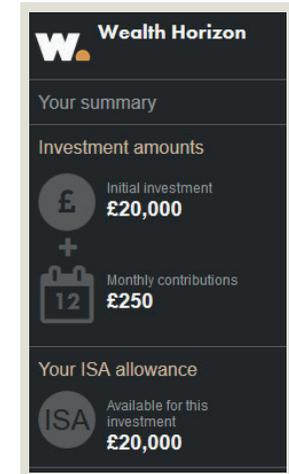
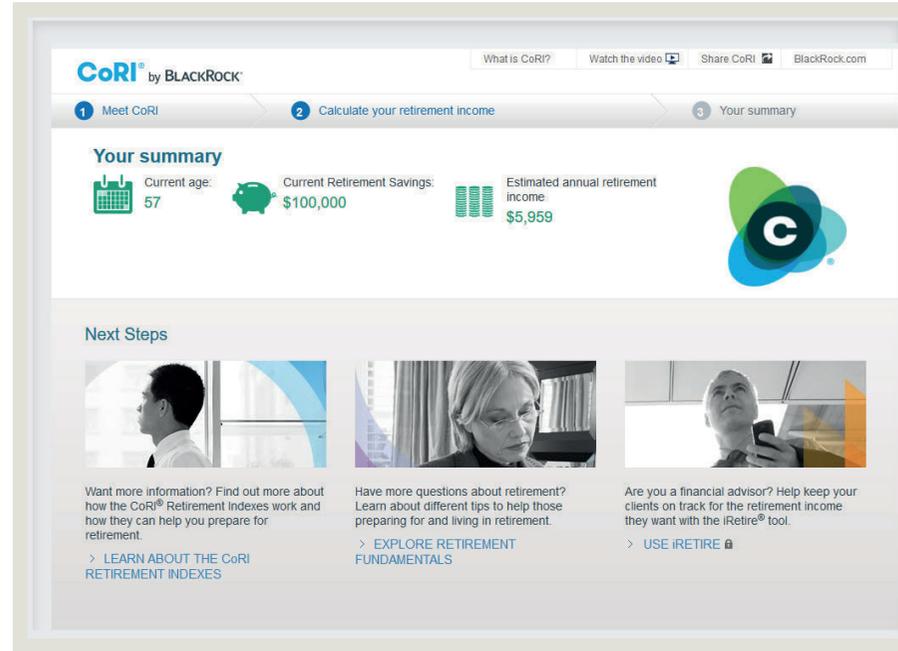
- Breadcrumb the navigation journey
- Save and retrieve the registration details
- Capture email address up front, in case of problem (and to follow up abandons)
- Contextual help for every question asked, i.e. why are we asking this?
- Persistent summary box of information
- Responsive indicators of when information is correctly entered correctly
- Glossary of terms and FAQ
- Incorporate Chat and Call Me Back features, pop-up whilst browsing
- Investment strategy, methodology and team explainers
- Keep the customer informed, particularly after account opening
- Provide multiple recommendations for comparison, not just one
- Enable social media login
- Incentivise referrals
- Collaborate with other providers to offer alternate products above/below own
- Use common terms and visualisations to refer to investment strategies, e.g. gemstones, metals
- Ensure the business' credentials are always present
- Video explainers of the onboarding and ongoing customer experience
- Enable contact with a human advisor during the onboarding process

Reduce friction

BREADCRUMB



SUMMARY OF INFORMATION ENTERED



Reduce friction

SAVE & RETRIEVE



Your investment

How much would you like to invest?

Initial investment £

and / or

Monthly investment £

Investment amounts

You can experiment with these amounts later in the process.

Use your ISA allowance?

Investing through an [ISA](#) is tax efficient. Amounts over your annual ISA allowance will be held in your [GIA](#). Read about [using your ISA allowance](#).

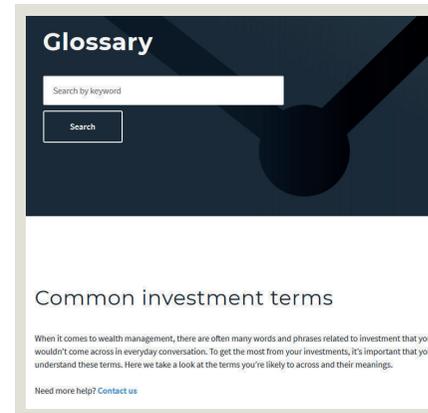
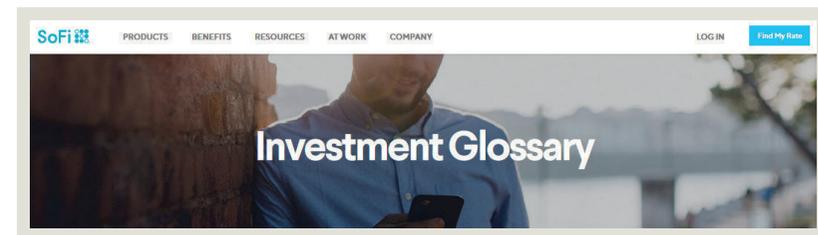
Use your annual ISA allowance?

What does this mean?

Each tax year you receive an annual ISA allowance, which may be split between a cash ISA and a stocks and shares ISA. If you do not wish to use your available allowance through this service then we will apply 100% of your contributions into your GIA (General Investment Account). A General Investment Account or GIA is a form of investment account that can be used to hold investments directly. It is often used as a feeder account for an ISA although unlike an ISA, it does not attract favourable tax treatment.

[Back](#) [Save and continue](#)

GLOSSARY OF TERMS



Reduce friction

WHY THE INFORMATION IS CAPTURED



How does this affect financial performance? ▾

I'm 46 years old

I am investing to save for retirement. ✎

Help! I'm not sure how much I should invest. ▾

That's OK! An estimate of how much you will be investing is OK. We'll help you see how your initial investment can grow.

I'd like to start by investing:

- \$3,000
- \$10,000
- \$30,000
- Other

Betterment

BUILT ON NOBEL PRIZE-WINNING RESEARCH

Invest in thousands of companies across the world.

Your Betterment portfolio can benefit from growth in both developed and emerging markets, via active fees supported by the economy of scale.

See complete list of our stock ETFs and bond ETFs.

Stocks **Bonds**

U.S. Total Stock Market U.S. High-Quality Bonds

Other fund expenses to include in the U.S. market. Other expenses in the U.S. investment assets fund markets, foreign markets, portfolio, with affecting higher each income from U.S. Treasury bonds etc.

INVESTMENT STRATEGY AND CREDENTIALS



ELLEVEST | ONLINE INVESTING | RETIREMENT | PRIVATE WEALTH | WHY FOR WOMEN | MAGAZINE | PRICING | LOG IN | GET STARTED

OUR INVESTMENT PHILOSOPHY

“It’s not about beating the market — it’s about reaching your goals.”

— SYLVIA KWAN, CHIEF INVESTMENT OFFICER



Plan • Invest • Save • Borrow • Expertise • LOGIN • GET STARTED

Investing isn't an art. It's a science.

About 50 years ago, our Chief Investment Officer Burt Malkiel launched the passive investing revolution.

Passive investing is foundational, but technology is our innovation. Our software-only solution puts your money to work automatically, with keeping costs and taxes low. And it's all effortless for you.

Our investment strategy is time-tested. But technology is the game changer.

105 Hours

Your needed per year to replicate our strategy.

PassiveUP is an suite of investment strategies grounded in academic research and brought to life by software. We don't invest these strategies for our own benefit. We make them available to more generations of investors.

Our software executes these strategies better than a person ever could. No time, no work, no research left to you.

Plan • Invest • Save • Borrow • Expertise • LOGIN • GET STARTED

PhDs with passion.

The research team that developed and continually improves our investment strategies includes the original creator of Modern Portfolio Theory. They couldn't be any more passionate about making it work.

We put decades of finance research to work for you.

John Carr
VP of Research, PhD

Picking stocks? A blindfolded monkey throwing darts can do better.

Scott Madoff
Chief Investment Officer, PhD

The most powerful word in the world is compounding.

Colin Lee
Generalist, PhD, CFA

We provide easy-to-use products that promote financial health.

Ashley Clark
Investment Advisor

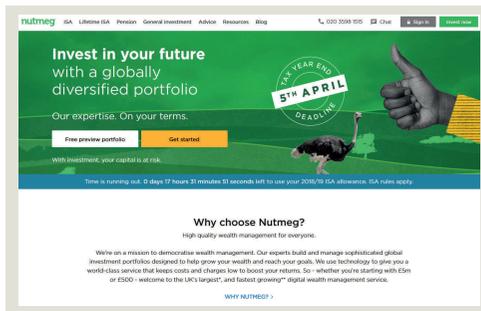
Why follow generic rules of thumb when you can get sophisticated advice?

Adam Kurlan
Co-Founder Researcher, PhD

Reduce friction

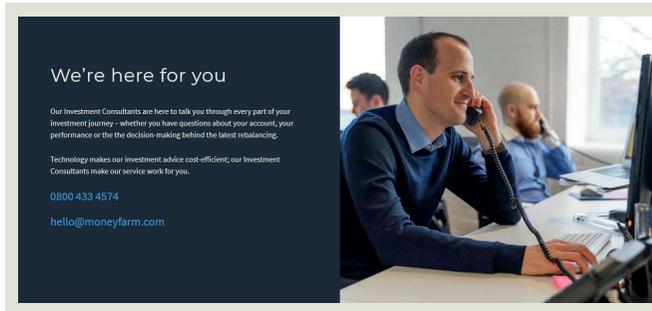
FAQ, CHAT AND CONTACT DETAILS

nutmeg



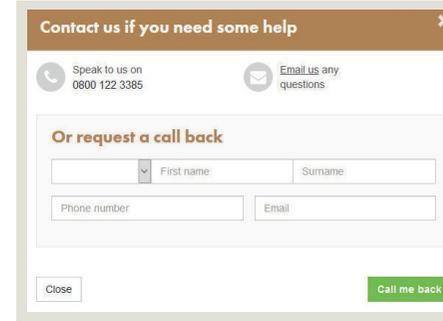
The screenshot shows the Nutmeg website homepage. At the top, there's a navigation bar with links for USA, Lifetime ISA, Pension, General Investment, Advice, Resources, and Blog. A phone number (020 3598 025) and a chat icon are also present. The main content area features a green background with the headline "Invest in your future with a globally diversified portfolio". Below this, there's a call to action with "Free preview portfolio" and "Get started" buttons. A circular badge indicates a "5th APRIL DEADLINE". A section titled "Why choose Nutmeg?" is visible at the bottom, with a sub-heading "High-quality wealth management for everyone".

moneyfarm



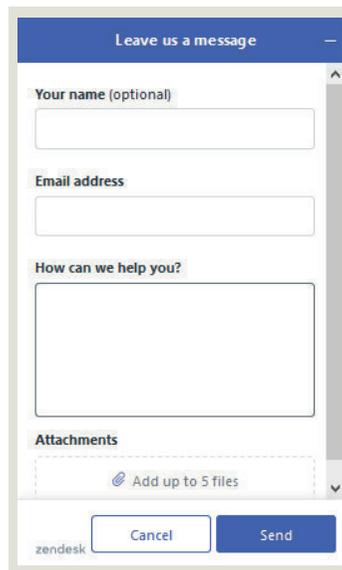
The screenshot shows the Moneyfarm website. The header features the Moneyfarm logo and the text "We're here for you". Below this, there's a paragraph: "Our Investment Consultants are here to talk you through every part of your investment journey – whether you have questions about your account, your performance or the decision making behind the latest rebalancing." A phone number "0800 433 4574" and an email address "hello@moneyfarm.com" are provided. The background image shows a man in a blue sweater talking on a phone while sitting at a desk with a computer.

W. Wealth Horizon
Surprisingly simple
investments



The screenshot shows a contact form titled "Contact us if you need some help". It includes a phone icon with the number "0800 122 3385" and an email icon with the text "Email us any questions". Below this, there's a section "Or request a call back" with input fields for "First name", "Surname", "Phone number", and "Email". At the bottom, there are "Close" and "Call me back" buttons.

OpenInvest



The screenshot shows a contact form titled "Leave us a message". It has input fields for "Your name (optional)" and "Email address". Below these is a large text area for "How can we help you?". At the bottom, there's an "Attachments" section with a button "Add up to 5 files". The form is set against a blue background and includes "Cancel" and "Send" buttons. The Zendesk logo is visible in the bottom left corner.

SoFi



The screenshot shows a promotional banner for SoFi. The text reads "Need help? Speak with a SoFi Financial Advisor and get the answers you need at no cost." Below the text are three options: "Chat" with a speech bubble icon, "(855) 525-7634" with a phone icon, and "Schedule" with a calendar icon.

Reduce friction

RESPONSIVE BUTTONS



Why are you investing?

- Building wealth
- Buying a property
- Retirement
- Investing for children
- Other

→

←



Step 1. Getting to Know Each Other Step 2. Creating Your United Income account

About 29 percent of the people in your Beverly Hills neighborhood have a college degree or higher and 7 percent have less than a high school diploma.

What is the highest level of education you've completed?

- Some High School
- High School
- Some College
- College Degree**
- Masters Degree or Higher

CONTINUE

SOCIAL LOGIN



Sign Up

There is no commitment and you can make changes any time.

Have a promo code?

Sign Up with Email

or use

- Facebook
- Google**
- Twitter

Reduce friction

DEFAULT ASSUMPTIONS

Wealthsimple

We made these assumptions about you:

- You are not employed by a FINRA member firm and are not a director or senior officer of a publicly traded company.
- You are not related to a current or former politically exposed person. For example, you are not related to the President of the United States.
- You are not employed by or affiliated with a member firm of a stock exchange or FINRA.
- You are not maintaining this account for a foreign financial institution or foreign bank located outside of the US.

All of these are correct One or more of these is NOT correct

PERSONALISED INTERACTIONS WITH ADVISORS

HI JAVIER,

Just checking in! If you've got questions, we've got answers. Here are a few that we hear all the time:

Q: Do I have to sacrifice returns when I invest in Impact?
A: Nope! Over time and in aggregate, ethical and Impact Investments perform as well as, if not better, than traditional investing. Pretty cool!

Q: Who manages Swell's portfolios?
A: Swell uses a "rules-based" investment approach. Our portfolios are managed by our portfolio management team, who you can meet [here](#).

I joined Swell a few months ago to help people make a difference with their money more easily.

Please let me know if you need anything at all!

Cheers,
 Sarah

Sarah Rienhoff
 Product Experience | [Swell Investing](#)
sarahrienhoff@swellinvesting.com

Have questions? [Check out our FAQ](#)

HI JAVIER,

Five years ago, I was struck by a thought: we do our best to live sustainable, meaningful lives -- isn't it time that our investments reflected that?

And that's how Swell was born. We believe that today's biggest challenges will result in tomorrow's leading industries, which offers an opportunity to seek progress and returns at the very same time. Swell's combined portfolios have a **40% return on investment since launch**.

Our minimum to get started is just \$50 and our fee is flat, fair, and simple.

All the best,
 Dave Fanger



Dave Fanger
 CEO, Swell Investing

Swell



Let's get started!

You're just a hop, skip, and a jump away from meeting in the courses and industries you believe in.

Click the button below to confirm your email address, and we'll keep the process moving.

ACTIVATE ACCOUNT

CONTEXTUAL HELP

SoFi

Need help?

Speak with a SoFi Financial Advisor and get the answers you need at no cost.

[Chat](#) [\(855\) 525-7634](tel:(855)525-7634) [Schedule](#)

PERSONAL CAPITAL®

Questions?

Start the conversation about becoming a member of our Private Client Service. You can reach us directly by phone, email or schedule a call with one of our advisors.

Get Started



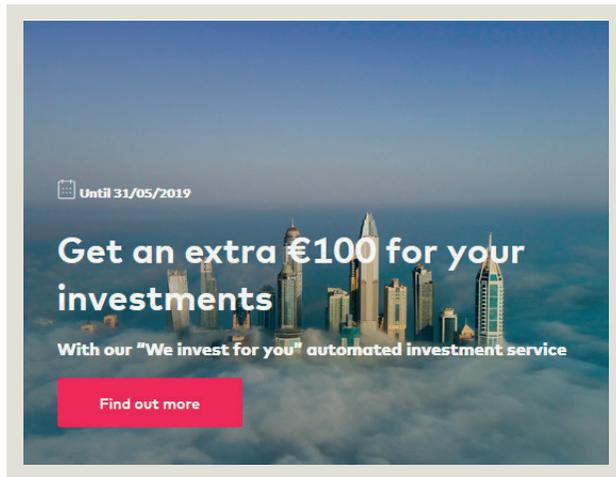
Michelle Brownstein
 VICE PRESIDENT OF PRIVATE CLIENT SERVICES

Email: privateclient@personalcapital.com
 Toll-free: 855.855.8005

Reduce friction

CUSTOMER REFERRALS

Openbank 
Grupo Santander



Until 31/05/2019

Get an extra €100 for your investments

With our "We invest for you" automated investment service

[Find out more](#)



amazon prime

Until 26/04/2019

Get a one year subscription to Amazon Prime

When you are one of the first 1,500 new customers who meet the criteria

[Find out more](#)

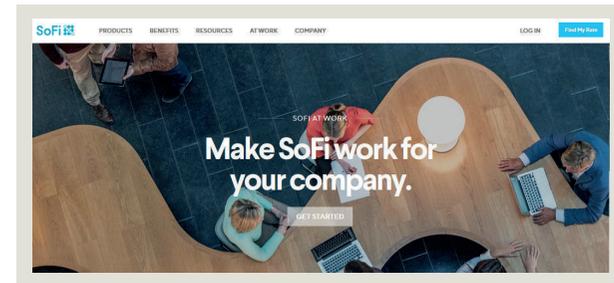


5% discount

With Club VIPS enjoy your favorite Starbucks coffee or drink at a discount

[I want it!](#)

SoFi 



SoFi PRODUCTS BENEFITS RESOURCES AT WORK COMPANY LOG IN Find My Team

Make SoFi work for your company.

[GET STARTED](#)

Reduce friction

COMPLEMENTARY PRODUCTS



Term life insurance made easy.
Offered by Ladder.

Get My Quote Calculate My Needs

PEACE OF MIND IN ABOUT 5 MINUTES ONLINE

SoFi has teamed up with Ladder to bring you a term life insurance offering that's affordable, quick to set up and easy to understand. Get your quote for coverage that ranges from \$100K to \$8MM. Apply in about 5 minutes online for an instant decision. This makes it easier than ever to protect your loved ones starting today.



Providers

Stockspot is fortunate to have strong providers to help us deliver our service. Here we explain our relationship with various companies and the services they provide our clients.

MACQUARIE
Macquarie is a provider of banking, financial, advisory, investment and funds management services with more than 70 offices in 28 countries.

Sanlam PRIVATE WEALTH
Sanlam Private Wealth provides integrated wealth management solutions for individuals and their families, trusts, charities and corporates in the UK, South Africa, Western Europe and Australia.

desktopbroker
Desktop broker is one of Australia's largest online share brokers.

Class
Class provides online portfolio management and administration software for individual investors and Self Managed Super Funds (SMSF).

COMMON TERMS AND VISUALISATIONS FOR INVESTMENT STRATEGIES



Portfolios

The Stockspot investment portfolios are based on Nobel Prize winning research. We help manage a mix of globally diversified investments to grow your savings over the long-run. Our portfolios are thoroughly researched and designed with the right combination of investments to weather all market conditions.

Our portfolios

When you invest it's important to have a good mix of both growth assets like shares and defensive assets like bonds to help cushion your portfolio against the ups and down in the stock market. We offer 5 investment portfolios with a blend of these assets to best match your life stage, goals and financial situation.

Topaz	Aggressive growth Asset mix: 68.8% growth 31.2% defensive
Emerald	Growth Asset mix: 60.5% growth 39.5% defensive
Turquoise	Balanced Asset mix: 50.3% growth 49.7% defensive
Sapphire	Moderately conservative Asset mix: 44.2% growth 55.8% defensive
Amethyst	Conservative Asset mix: 35.5% growth 64.5% defensive



Thoughtfully Selected Investments

Ellevest Impact Portfolios includes asset class diversity — while investing to create thriving communities, to support sustainable, accountable companies, and ultimately to advance women.

US LARGE CAP GROWTH	US MID CAP VALUE	INTL DEVELOPED MARKETS	US SHORT TERM BONDS	US SHORT TERM MUNI BONDS	INTL DEVELOPED BONDS	FDIC CASH
US LARGE CAP VALUE	US SMALL CAP GROWTH	EMERGING MARKETS EQUITY	US HIGH YIELD BONDS	US HIGH YIELD MUNI BONDS	LOCAL CURRENCY EMERGING MARKET BONDS	US REAL ESTATE
US MID CAP GROWTH	US SMALL CAP VALUE	US INTERMED. TERM BONDS	US INTERMED. TERM MUNI BONDS	US TIPS BONDS	US DOLLAR EMERGING MARKET BONDS	INTL. REAL ESTATE

21 ASSET CLASSES
■ STOCKS ■ BONDS ■ ALTERNATIVES
■ CONTAINS IMPACT FUND



Estas son las estrategias posibles acorde a tu perfil de inversor

Los edificios representan, según su altura, el nivel de riesgo de las carteras a modo ilustración.

Ver índices de riesgo

Ver detalle

Las carteras disponibles son en base al resultado de tu Test de idoneidad. Si consideras que alguna de las carteras deshabilitadas es más apropiada para ti, deberás volver a realizar el Test de idoneidad comunicándolo con el Contact Center al +34 91 177 33 16.

Inversión inicial	Aportaciones periódicas (opcionales)	Si no deseas configurar la aportación ahora, podrás hacerlo más adelante.																																		
Importe: 1.000,00 €	Importe: 100,00 € Periodicidad: Mensual	Elige el día para realizar tus aportaciones																																		
Más info		<table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> </tr> <tr> <td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td> </tr> <tr> <td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td> </tr> </table>		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		
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12	13	14	15	16	17	18	19	20	21	22																										
23	24	25	26	27	28	29	30	31																												

Reduce friction

HUMAN ADVISORS ON HAND



We're here for you

Our Investment Consultants are here to talk you through every part of your investment journey – whether you have questions about your account, your performance or the the decision-making behind the latest rebalancing.

Technology makes our investment advice cost-efficient; our Investment Consultants make our service work for you.

0800 433 4574
hello@moneyfarm.com



STARTING A FAMILY

“We’re considering starting a family – what should we be thinking about financially?”

• • •

EXCLUSIVE TO ELLEVEST PREMIUM

One-on-One Guidance with Our CERTIFIED FINANCIAL PLANNERS™:

Get personalized guidance when you want to:

- Plan a home purchase, remodel, and more
- Grow your family with or without a parental leave policy
- Leverage employee benefits, bonuses, & stock options
- Consider retirement options and timeline
- Navigate your finances through life and career transitions

TRY ELLEVEST PREMIUM

FOR ALL OUR CLIENTS

Unlimited Access to the Ellevest Concierge Team

Help getting organized when it comes to:

- Consolidating your IRAs and old 401(k)s
- Customizing your Ellevest goals and accounts
- Receiving guidance from financial professionals
- Asking questions via text, phone, and email

TRY ELLEVEST DIGITAL

TRANSFERRING ACCOUNTS

“I have an account at another firm – how can I transfer it to Ellevest?”

• • •

Reduce friction

VIDEO EXPLAINERS



Have the home (and still have everything else)

Home is where the heart is, but you also have your heart set on other things.

We help you plan for the right home — one that doesn't prevent you from providing for your kids, living a comfortable retirement, or splurging on that dream trip.

The key is total affordability

Based on your finances, we recommend a home budget that still keeps your other goals on track.

We incorporate real-time prices through our Redfin integration to keep you up-to-date on what it takes to get the home you want.



Schwab Portfolio Overview

See how easy it can be to manage your portfolio.

See how Schwab Intelligent Portfolios works—and helps you stay on track to meet your goals.



Be a stakeholder.

Be engaged in what you believe in. Join a community of shareholders who are voting with their money to shape a better world.

'Tomorrow Begins Today' is Not Just an Ad Campaign

We partnered with Jonathan Alric from the French electronic duo The Blaze to make a series of ads about the big, small, beautiful, life-changing moments that define our lives in 2019, and our futures.



3 simple steps to start investing

- 1. Match with your investor profile**
Sign up and discover your investor profile in a matter of minutes. Our investment advice means you can be confident you're in the best position to reach your goals.
- 2. Discover the right portfolio**
Whether you need a Moneyfarm Pension, ISA or General Investment Account, we'll find the right portfolio to help you reach your goals, built and managed by our experts.
- 3. Add money and start investing**
Adding money to your account is simple. Complete an online transfer, set up a direct debit for hassle-free investing, and transfer your old pensions and ISAs.

Reduce friction

INVESTMENT SCENARIO COMPARISON



finizens

TU CARTERA A LARGO PLAZO

Nuestras carteras están optimizadas para la inversión a largo plazo. Comprueba los diferentes escenarios de rentabilidad potencial a futuro:

Pesimista Esperado Optimista

Tras 10 años, en este escenario, tu inversión podría generar ganancias de:

60.400€ y 104.000€
+10.400€ +54.000€
[¿Cómo calculamos estos datos?](#)

Si aportara 50.000€ inicialmente (comisión de gestión 0,39%)

Arrastra para cambiar la duración prevista de la inversión y comprueba como a largo plazo los escenarios tienden a ser mucho más rentables.
Duración prevista: 10 años

Entendido



stockspot

YOUR PORTFOLIO

Turquoise

The Turquoise portfolio is best suited to your goal of building wealth.

Start with this plan Select a different portfolio

WEALTH INVESTMENTS BENEFITS

Your match is a balanced portfolio
Our Turquoise portfolio is the best match for your goal of building wealth. Turquoise is a balanced portfolio. It is a portfolio that you who are planning for a comfortable retirement with a long term investment time frame.

Projected wealth
Current value: \$30,000 Investment value: \$0
RETIREMENT TO DATE: \$115,311
As of 12/31/2024

Our past performance
Between 2004-2027 our Turquoise portfolio made a return of: 6.50% p.a.

Start with this plan

Don't worry, you can make changes later.
Create an account now and you can change your portfolio, investment amount, or other plan details later.



W. Wealth Horizon
Surprisingly simple investment

What history tells us

Imagine you invested at risk grade 5 twenty years ago. Over this period the best and worst calendar year returns were:

A gain of 16.7% in 2005
A loss of -15.9% in 2008

Your investment will rise and fall on a daily basis, and significant falls are usually followed by significant gains over time.

The best calendar year return was 16.7% in 2005. Every £10,000 invested at the start of that year would have increased to £11,675.

The worst calendar year return was -15.9% in 2008. Every £10,000 invested at the start of that year would have fallen in value to £8,411.

Higher risk grades may experience larger falls. If you could not tolerate the worst calendar year loss illustrated, please change your risk grade by clicking the +/- buttons above and review these numbers before proceeding.

I confirm that I understand how risk and return affects my investment and I am comfortable with the potential downsides of this level of risk

Back Save and continue

finizens

SIMULACIÓN DE TU INVERSIÓN

Para que puedas visualizar con total transparencia el alcance de tu inversión, aquí te presentamos el desglose para el escenario:

Pesimista

APORTACIÓN
Si no realizas aportaciones adicionales durante los 20 años esperados
200.000€

RENTABILIDAD
Retorno de entre el 1,03% y el 2,89% bruto
Entre +82.000€ y +197.000€

COSTES
Hasta un 85% más barato que un banco.
Entre -36.000€ y -44.000€

PATRIMONIO TOTAL
En conjunto, este sería el valor total aproximado de tu inversión
Entre 246.000€ y 354.000€

Nota importante: rentabilidades pasadas no garantizan rentabilidades futuras. El valor del resaca de la inversión podrá ser con rentabilidad nula e incluso negativa. Capital y rentabilidad no garantizados.



Set a risk/reward balance

Cautious Growth

Low risk/reward High risk/reward Low risk/reward High risk/reward

Steady Adventurous

Low risk/reward High risk/reward Low risk/reward High risk/reward

Balanced

Low risk/reward High risk/reward

nutmeg

Rainy Day pot
15% £15,000 £500 Mana... 8%
Trendline Starting Monthly Style Risk

Set a risk/reward balance

8% How comfortable taking a chance

Low risk/reward High risk/reward

You can change your risk level anytime.

Continue

Need help deciding?

Reduce friction

VISIBLE CREDIBILITY

PERSONAL CAPITAL'



TRANSFORMING FINANCIAL LIVES

\$9 Billion

Assets Under Management

AS OF 3/18/19

19,000

Investment Clients in All 50 States

AS OF 1/31/19

2+ Million

Planning Their Financial Lives

AS OF 1/31/19



It was time to do better.

Sallie Krawcheck served as CEO of Merrill Lynch Wealth Management and Smith Barney. It was through this experience that she realized that the "by men, for men" investing industry hasn't worked very well for women. And that it has cost us the money to plan our futures and live the lives we want.

[LEARN MORE](#)





QUIÉNES SOMOS ESTRATEGIA DE INVERSIÓN PREMIUM

¿Te llamamos? ENTRAR [Invertir](#)

Especialistas en Inversión Pasiva

Obtén **mayor rentabilidad con un menor riesgo** gracias a nuestras carteras altamente diversificadas y bajas comisiones.











OUR CLIENTS TRUST US WITH MORE THAN

\$13 Billion

AS FEATURED IN









RECOGNIZED BY



The Daily Telegraph

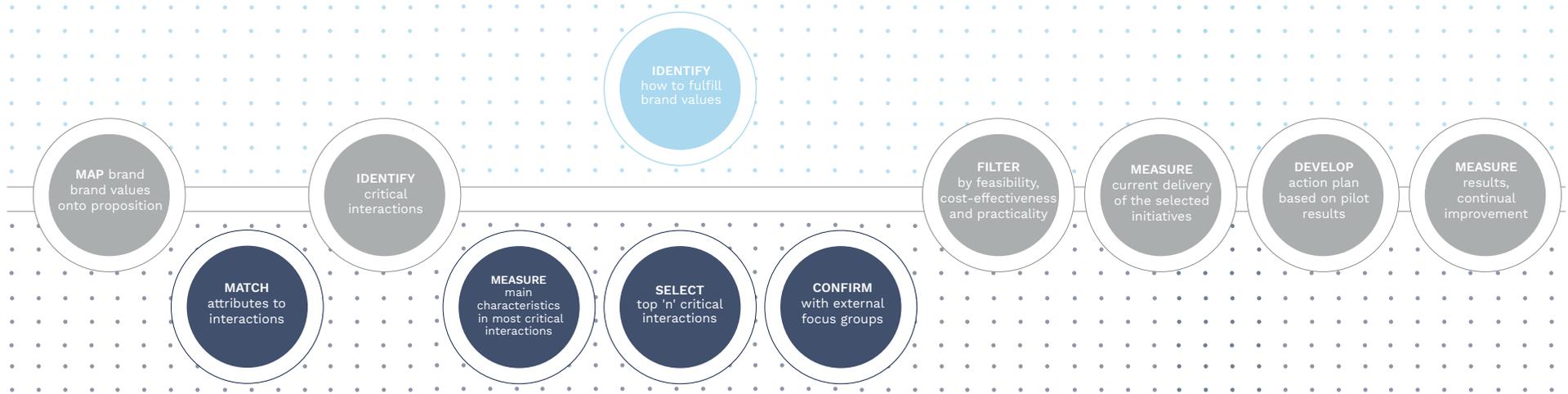
"Wealth Horizon certainly lives up to its promise of making investment simple to understand"

The Observer **Barr** Online **FT** FINANCIAL TIMES **This is M^{ONEY}.**

Click here to read more Wealth Horizon press coverage >

Two ways to align best practice with brand values

FOCUS ON EVERY CRITICAL INTERACTIONS



Re-engineering all relevant customer interactions along the journey to better align with brand values. Higher effort, but also higher benefits.

FOCUS ON SPECIFIC CRITICAL INTERACTIONS

Adjust specific interactions to quickly align with brand values, e.g. for 'simple', the **online experience** should be adjusted to ensure intuitive navigation throughout.

Market Review

In this section you'll find a summary of the organisations we reviewed as part of our analysis.

For each organisation we have listed the key take-aways and stand-out features that support the 6 best practices identified in the first section of this document.

If you want more information about the example organisation then we've included a QR code that you can scan to link to our online version of this document that contains additional screens captured from the website of the organisation and our commentary.



Find out more online

Market Review

The screenshot displays the Wealth Horizon website interface. At the top, there is a contact number (0800 122 3385) and navigation links for Contact us, FAQs, Fees, LOG IN, and TRY IT. The main header features the Wealth Horizon logo with the tagline "Surprisingly simple investments" and navigation links for Why use Wealth Horizon, Our story, Knowledge hub, and In the press.

The central focus is a tablet held by a hand, displaying the "What risk means" section of the investment proposal. The interface includes a "Your summary" sidebar with input fields for "Initial investment" (£10,000), "Monthly contributions" (100), and "Investment term" (10 years). The main content area shows a line graph titled "Your investment projection" with a green area representing "More than invested" and a red area representing "Less than invested". A "Risk grade" of 5 is prominently displayed, along with a forecast: "You will have invested £22,000. There is a 90% chance your investment will be worth £23,138 to £49,411." Below the graph, there are controls to "Change years" (set to 10) and "Change risk grade" (set to 5).

On the left side of the tablet screen, the text reads: "The simple way for everyone to invest online." followed by three bullet points: "Affordable financial advice", "Simple online investing", and "A portfolio built for you". A green button below this text says "Your FREE investment proposal >".

At the bottom of the tablet screen, a section titled "What history tells us" provides context: "Imagine you invested at risk grade 5 twenty years ago. Over this period the best and worst calendar year returns were: Your investment will rise and fall on a daily basis, and significant falls are usually followed by significant gains over time."

At the bottom of the overall screenshot, a dark banner contains an information icon and the text: "Investment carries risk – the value can go up or down so you may get back less than your initial investment. [Read about investment risk.](#)"

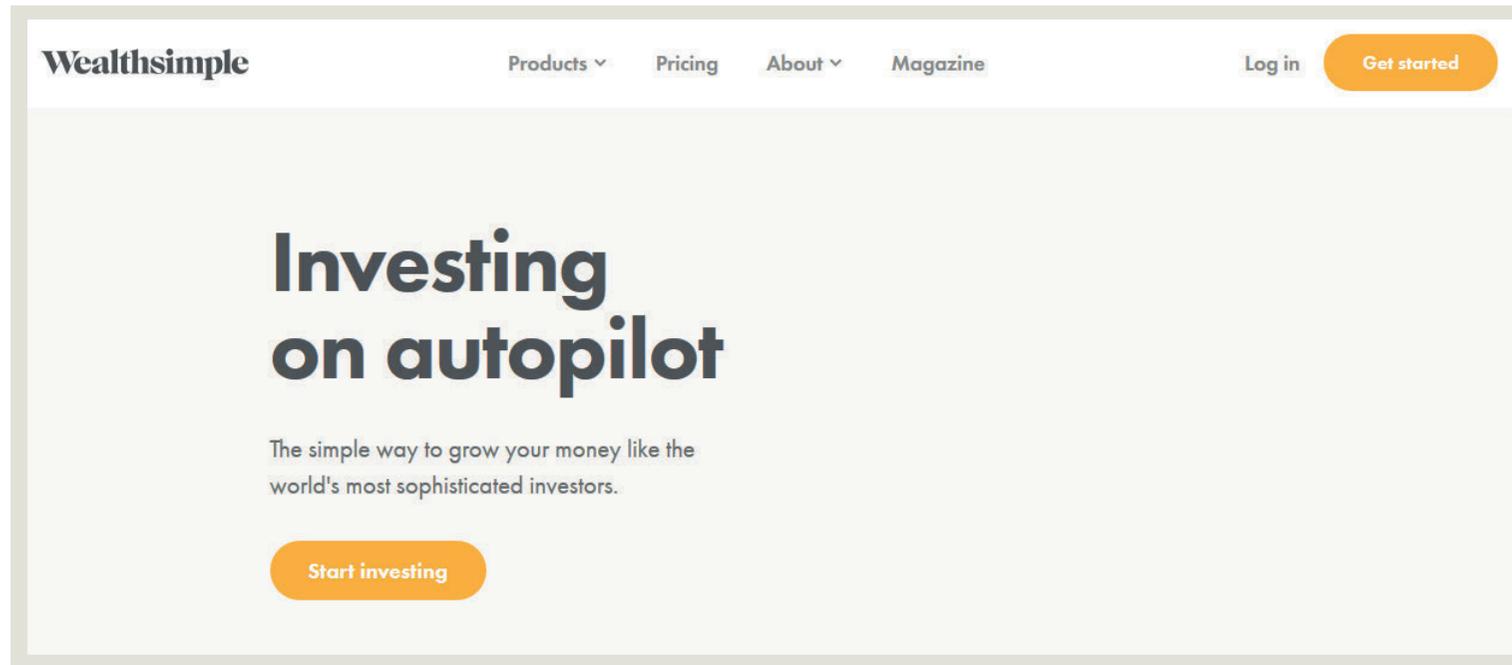
Market Review

- **Clear branding and tag-line – ‘simple’**
- **Home page has nine clear messages:**
 - Above the fold are 3 core values
 - Press release (Social Proof)
 - ‘You are not alone’
 - Online Investment made easy
 - Team
 - Intelligent Investing Theory
 - Winning Prizes
 - Everything you need to know
 - CTA is a free investment proposal
- **4 steps to investing in 10 minutes**
- **Simple questions for setting up an account, determining suitability, risk and investing objectives**
- **Highly visual, with breadcrumb navigation and contextual help throughout**
- **Simple explanations for complex concepts**



Find out more online

Market Review



The screenshot shows the Wealthsimple website homepage. At the top left is the Wealthsimple logo. To its right are navigation links: Products (with a dropdown arrow), Pricing, About (with a dropdown arrow), and Magazine. Further right are 'Log in' and a prominent orange 'Get started' button. The main content area features a large heading 'Investing on autopilot' in a bold, dark font. Below this is a sub-headline: 'The simple way to grow your money like the world's most sophisticated investors.' At the bottom of this section is another orange button labeled 'Start investing'.

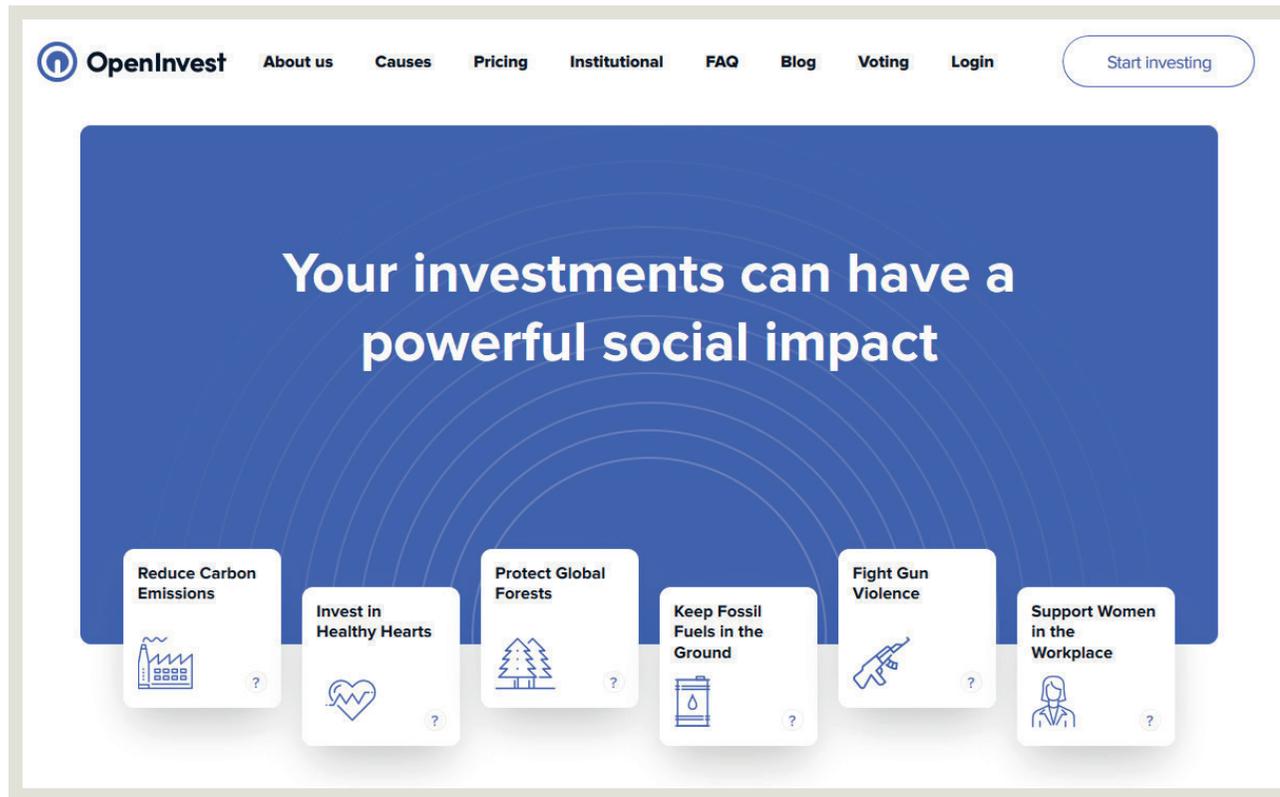
Market Review

- **Simple concept with 5 clear messages:**
 - Powerful technology & human advice
 - Invest in Future You
 - Put your money on autopilot
 - We keep your money safe
 - Benefits and pricing
- **Stylish videos around investing needs using just images and music**
- **Account opening includes a suitability call**
- **Suggested answers speed up responses**
- **Manage expectations of time to complete**
- **'Why we ask' to explain reason for question**
- **Clear step-by-step navigation**
Investment portfolio tailored to the applicant based on their answers
- **Smart savings account can be personalised**
- **Automatic link to banking account**



Find out more online

Openinvest



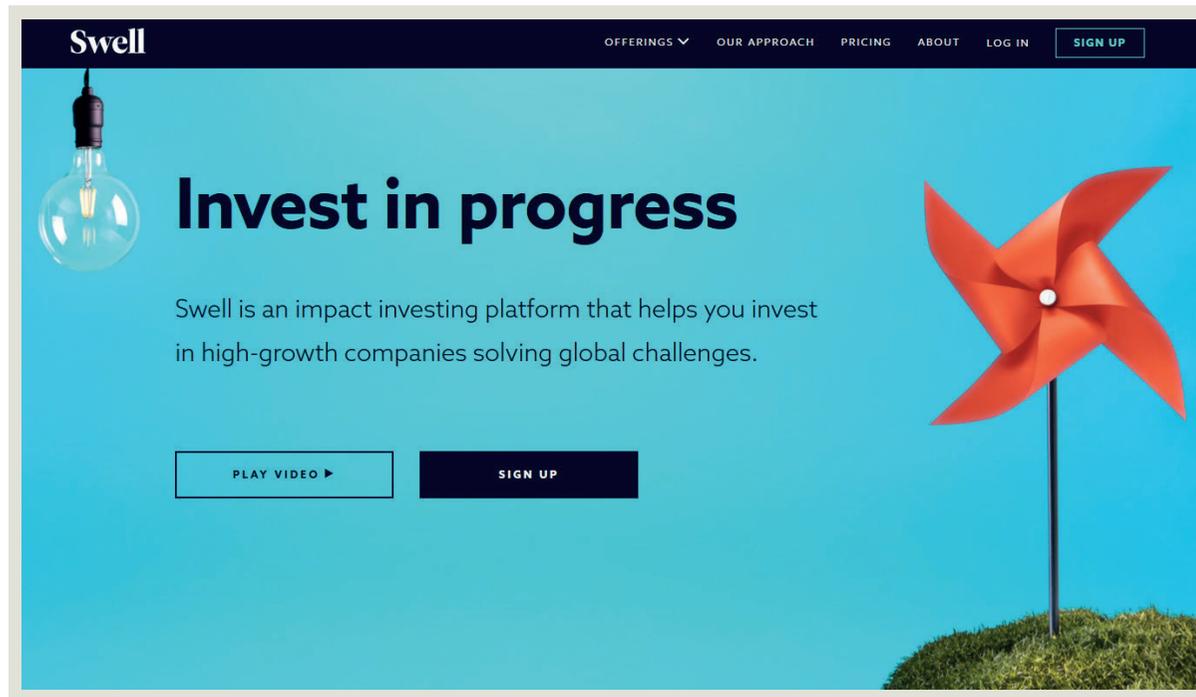
Openinvest

- Value proposition is all about social impact
- How it works described in 3 simple steps
- Pricing including a comparison against similar organisations
- Links to relevant information sources to explain socially responsible investment
- Very short enrolment process starts by asking for your values
- Each values-category has a detailed description and methodology for the type of investments (e.g. are you against Donald Trump?)
- Clear navigation shows a 'breadcrumb' trail of previous answers and a progress bar manages expectations
- Provides value after just 4 questions with an interactive tool that shows impact of risk on investment performance
- Generates a free, personalised portfolio recommendation that can be saved if signing up



Find out more online

Swell



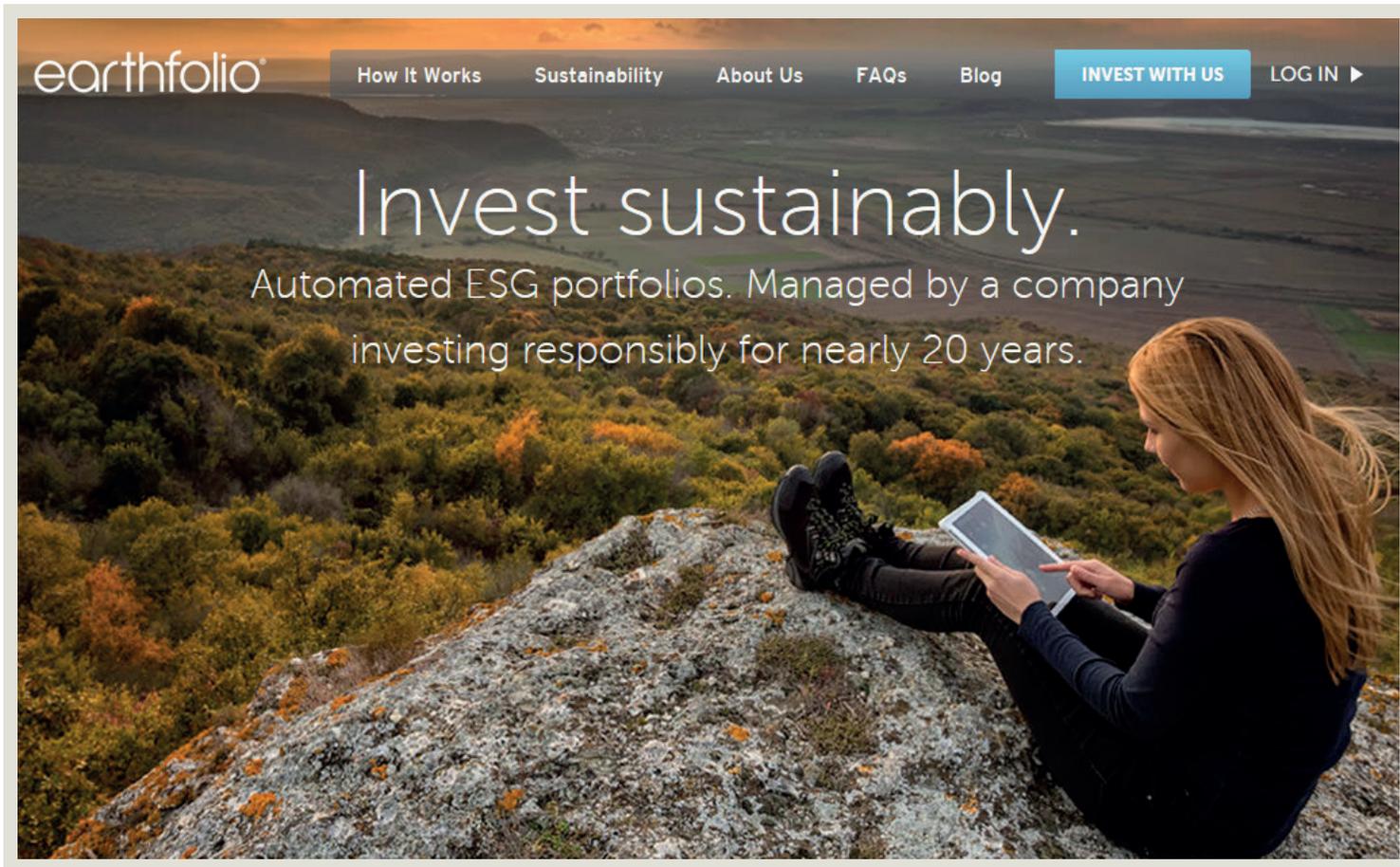
Swell

- Offers 7 portfolio options all focused on helping to solve global challenges
- Clear explanation of investment strategy based on the United Nations Sustainable Development Goals
- Simplified selection through thematic portfolios, e.g. renewable energy
- Each option can be explored in detail before enrolling
- Competitive differentiators shown with historic performance
- Pricing is clear and simple, e.g. explained in terms of cups of coffee
- Start by signing up by email, which contains link to activate the account. Email is followed up if process abandoned.
- 4 simple steps to get the investment set up Starts with selecting the portfolio mix, either one of 3 default options, or create your own
-



Find out more online

Earthfolio



Earthfolio

- Primary value proposition is around investing sustainable
- Four key messages: Smart, sustainable, low cost and quick
- Includes 'customer stories' – pictures, names, job titles and the investment strategy of real customers - to create a community of like-minded people
- Enrolment process explained visually and informatively
- Enrolment starts with a pop up window 'Hi there! You're just 3 steps away from your sustainable investing plan. Sign-up for FREE, then..."



Find out more online

Ellevest

BY ELLEVEST | ONLINE INVESTING | RETIREMENT | PRIVATE WEALTH | WHY FOR WOMEN | MAGAZINE | PRICING | LOG IN | GET STARTED

The best time to invest? Yesterday.

GET STARTED

A woman with curly hair, wearing a denim shirt, is smiling and looking to the right. The background is a light teal color.

Ellevest

- Focuses on investing for women by women
- Breaking the investment stereotypes
- Premium services offered for financial planning, coaching, careers and private wealth
- Start investing in 5 steps and less than 10 minutes
- A 'free plan' option helps you get familiar with the concepts before committing money
- Introduces the investment team, including the Chief Investment Officer
- Unlimited access to a concierge team
- Online magazines for money, career and life
- 21 different Impact Portfolios
- Clear focus around 4 main objectives
 - Invest and change the world
 - Stronger economies
 - Thriving communities
 - Sustainable, accountable companies
- Recommendation visually shows impact of performance, risk, taxes and fees



Find out more online

Wealthfront

Plan ▾ Invest Save Borrow Expertise ▾ [LOG IN](#) [GET STARTED](#)

WEALTHFRONT

Meet your financial copilot

We'll build a free financial plan for the life you want and automate your investments at a low cost.

Our all-in-one solution gives you the financial expertise you need, right in your pocket. No spreadsheets, no annoying sales calls, no judgment.

[GET STARTED](#)

Wealthfront

- Value proposition is the financial co-pilot
- Automate investments and passive investing
- Financial planning made easy:
No spreadsheets, No sales calls, No judgment
- Clients and testimonials help credibility
- Fees calculator to show exact charges
- 4 goal based investments: home ownership, retirement, travel, college
- Wording makes it easy to feel a connection
Starts with retirement to benchmark financial health
- Focuses on saving rather than investing
- Only need to be an expert in the 'need', not the financial products
- Rich content of articles and simple examples to support investment being a science, not an art
- Explanation of the proprietary technology used, including how much effort required to replicate manually



Find out more online

Blackrock

The screenshot shows the BlackRock CoRI Retirement Calculator interface. At the top, there are navigation links: "What is CoRI?", "Watch the video", "Share CoRI", and "BlackRock.com". Below this is a progress bar with three steps: "1 Meet CoRI", "2 Calculate your retirement income", and "3 Your summary". The main content area is titled "Meet CoRI® - BlackRock's Retirement Calculator" and includes a sub-header "Meet CoRI® - BlackRock's Retirement Calculator" and a paragraph: "If you're 55 to 74 years old, CoRI Indexes can be used to get an instant estimate of the retirement income your current savings may provide." To the right, there is a "Watch the video" section with a video thumbnail and the text "Learn how CoRI can help you plan for retirement." The main calculation area is divided into three sections: "Select your age" with a slider from 55 to 74 and a selected value of 57; "Today's CoRI Retirement Index level" showing a value of \$16.78; and a central CoRI logo. Below these sections are links: "Under 55? Over 74?", "How does CoRI work?", and "What's this?". At the bottom, there is a summary statement: "At age 57, CoRI estimates you need \$16.78 saved today to generate each dollar of annual retirement income starting at age 65." and a prominent blue button labeled "CALCULATE YOUR RETIREMENT INCOME".

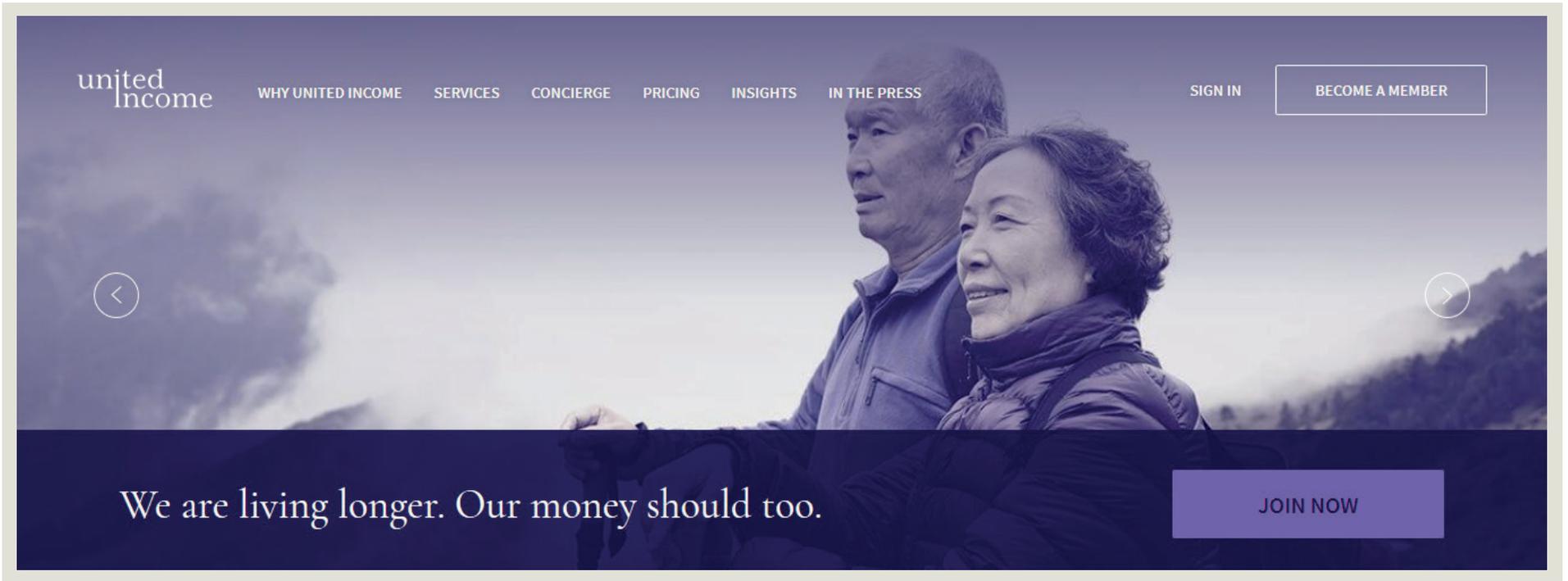
Blackrock

- Value proposition is a retirement calculator
- Just select age and it shows how much needed to save today for each dollar in retirement
- Simplifying the calculation implies that underneath there is a very powerful engine
- Explained in a very simple way....giving trust in the results
- Subsequent steps add in current retirement savings to have a more tailored result
- Result is an estimated annual retirement income, which prompts the question 'can I live with this money?'



Find out more online

Income



The banner features a photograph of an elderly couple in a mountain landscape. The man is on the left, looking towards the right, and the woman is on the right, smiling. The background shows misty mountains and a cloudy sky. The overall color palette is muted, with purples and blues.

united
Income

WHY UNITED INCOME SERVICES CONCIERGE PRICING INSIGHTS IN THE PRESS

SIGN IN

BECOME A MEMBER

<

>

We are living longer. Our money should too.

JOIN NOW

Income

- Efficient Investment Concept and Financial Planning Technology
- Augmented by Financial Advisors and a Private Concierge
- Experts Serving their members: when to retire, in-home care or...lawn-care
- 14 services around the needs of long term investors
- 3 Pricing Plans: Free, Self Service, Full Service, with fees a percentage of account balance
- It's less about money and more about fulfilling future dreams
- Investment tool keeps track of goals with specific monthly tasks and objectives



Find out more online

Sofi

The image shows a screenshot of the SoFi Invest website and mobile app interface. The website header includes the SoFi logo, navigation links for PRODUCTS, BENEFITS, RESOURCES, AT WORK, and COMPANY, and buttons for LOG IN and Invest Now. The main navigation bar lists SoFi Invest, Active investing, Automated investing, and ETFs. The main content area features a blue background with the text "SOFI INVEST" in a red box, followed by the headline "Become an investor—for free." Below this, a paragraph states: "Get started and grow as an investor without paying SoFi fees. Trade stocks and ETFs yourself with **active investing** and let us build a portfolio for your long-term goals with **automated investing**." A dark blue "Invest now" button is positioned at the bottom left. On the right, a hand holds a smartphone displaying the SoFi mobile app interface, which shows account balances for Invest (\$2,652.44), Retirement (\$3,876.86), and The Market, along with a watchlist of stocks like MARNA, NOE, and SNSET.

Sofi

- Get started with as little as \$1 either as a lump sum or regular payment
- No management fees for SoFi customers until the end of the year
- Advice is included for SoFi customers
- Focus on investing for yourself
- Support from experts when needed
- Goal based investments
- Usual range of goals but with a few distinct to SoFi: Managing Debt, Financial Check-up
- Back-tested returns demonstrate performance
- Forecasted returns indicate potential benefits of recommended investment strategy
- SoFi started by refinancing students loans
- Focus is on benefits of being a member: discounts on loans, career services, experiences, referral program
- Networking Experiences not Bank Branches
Coaching and learning opportunities
Tips and news for financial moves



Find out more online

Charles Schwab

The screenshot displays the Charles Schwab website interface. At the top left is the Charles Schwab logo. To its right, the text "Charles Schwab, U.K., Limited" is visible. Further right are links for "Select Local Sites", "Contact Us", and "Log In", followed by a search bar with a "Search" button. Below this is a horizontal navigation menu with categories: "U.S. INVESTING" (highlighted), "ACCOUNTS & PRODUCTS", "PRICING & SERVICES", "MARKET INSIGHTS", and "INVESTOR EDUCATION". Under "U.S. INVESTING", there are sub-links for "About Schwab", "Why the U.S.", and "U.S. Expat Essentials", along with an "Open an Account" button. The main content area features a large banner with a city skyline background. The banner text reads "US\$4.95 online equity trades + Satisfaction Guarantee" with a "See details" link. Below this, a large blue box contains the text "Schwab makes investing in the U.S. more accessible." At the bottom of the banner, five smaller blue boxes list key features: "Intuitive trading platforms and research tools", "US\$4.95 standard online equity trade commissions", "Wide range of U.S. investment products", "Open an account to invest in the U.S. market", and "Brexit queries? We're here to help." Below the banner is a white box with the text "Latest market commentary from Schwab Experts".

Charles Schwab

- UK investing in the USA
- Focus on education with free, live webinars and in-person events
- Demonstration videos explain the technologies and processes involved
- Clear rates, fees and charges
- Intelligent portfolios provide robo-advice
- Infographic explains the concept and helps determine if it's right for the individual



Find out more online

Moneyfarm

moneyfarm Services Why Moneyfarm Resources Help 0800 433 4574 Sign in Get started

0 days 17 hours 11 minutes 20 seconds
The end of the tax year is fast approaching, make the most of your annual ISA allowance today. [Learn more >](#)

You have one life, invest wisely

Moneyfarm looks after your tomorrow, so you can invest time in today. From Pensions to ISAs, we offer cost-efficient investment advice on your portfolio and manage it all on your behalf.

[Get started](#)

With investment, your capital is at risk. [Read more on understanding the risks.](#)

Pension

Investment advice to rely on. Fully-managed portfolios, simple transfers and more. Supplement a workplace scheme or bring old pensions together. Planning for your future is simple with the Moneyfarm Pension.

[Find out more](#)

Stocks & Shares ISA

A tax-efficient way to invest in a fully-managed portfolio, Moneyfarm can take you closer to your goals. The Moneyfarm ISA is flexible, transparent and low-cost. Transferring old ISAs to Moneyfarm is easy and free.

[Find out more](#)

General Investment

Let Moneyfarm's investment advice match you with a fully-managed portfolio to help your money grow. The General Investment Account takes you closer to your goals. You'll love our low fees and customer service.

[Find out more](#)

Moneyfarm

- Investing for life
- Typical value proposition but the focus is on access to Investment Consultants
- Clear set of fees that are tiered according to amount invested
- Simple tool shows how the value of the investment affects the fees charged
- Six different options for asset allocation
- Distribution of the portfolio across cash, bonds, equities and geographies varies depending on the amount of investment
- Clear charts demonstrate past performance for each of the different options
- Simple to start investing, which is further explained in a video



Find out more online

Stockspot

The screenshot shows the Stockspot website homepage. At the top left is the Stockspot logo. The navigation menu includes 'How it works', 'About us', 'ETFs', and 'Blog', followed by 'Login' and 'Get started' buttons. The main headline reads 'Grow your wealth effortlessly'. Below this, a sub-headline states: 'Welcome to the proven way to build wealth by doing less. Successful investing needn't be difficult and time-consuming. Quite the opposite, actually.' A 'Start investing' button is positioned below the text. The background features a 3D illustration of a paper airplane made from folded banknotes, with two paper clips on the surface below it. A chat icon is visible in the bottom right corner.

stockspot

How it works ▾ About us ▾ ETFs ▾ Blog Login Get started

Grow your wealth effortlessly

Welcome to the proven way to build wealth by doing less.
Successful investing needn't be difficult and time-consuming.
Quite the opposite, actually.

Start investing

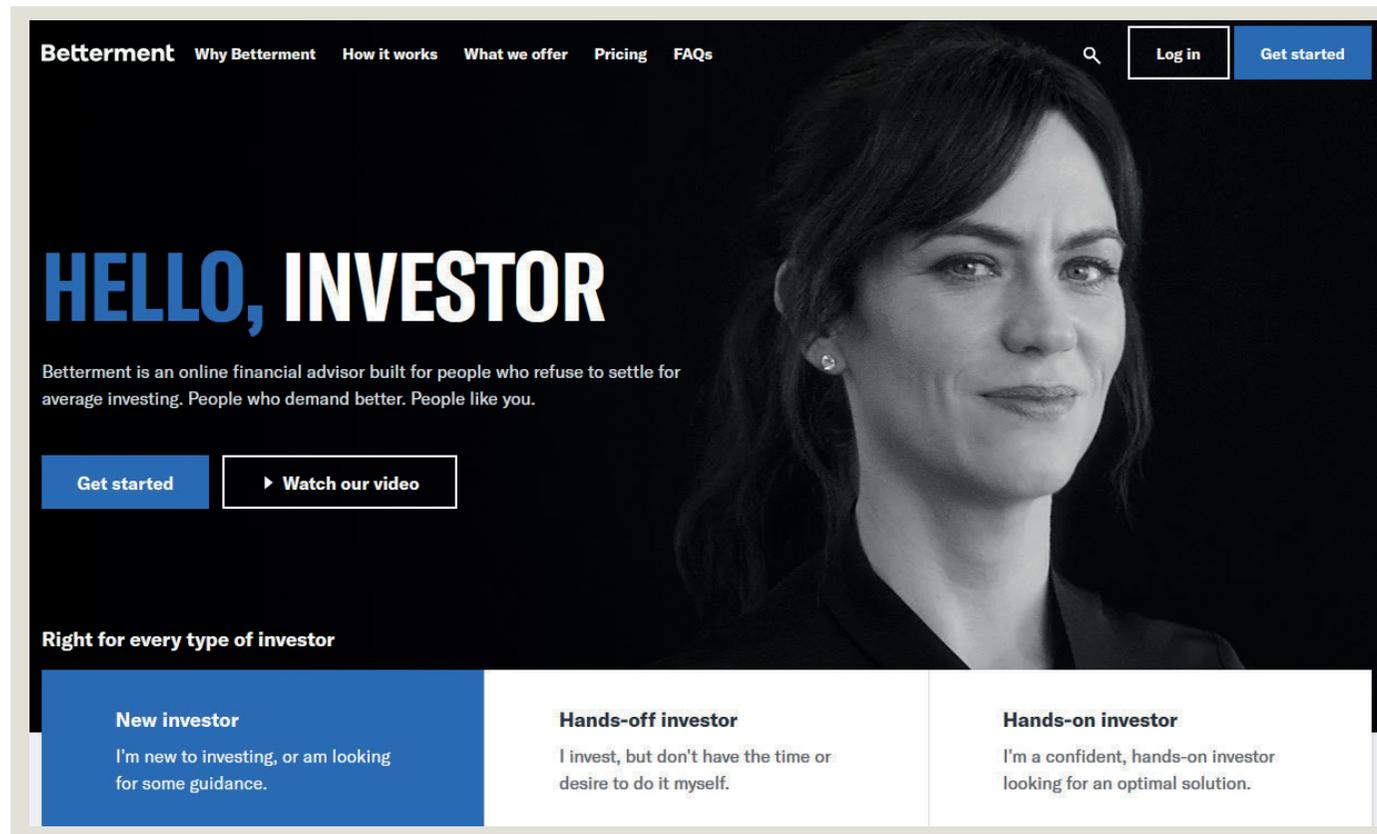
Stockspot

- Investing made easy
- Use 3 steps to convey the value proposition
 - Answer a couple of simple questions
 - Get a tailor-made investment recommendation
 - Make your first investment
- Live Chat feature on every page
- Stylised video explainer reinforces the ease of investing
- Interactive fee calculator – ‘drag me’ – changes the featured tier (bronze, gold etc) and reinforces the benefits
- FAQ in context of fees and charges
Portfolios are given names and colours representing the risk and asset-mix of the investment.
- Colours also help show the difference in performance of each portfolio over different periods of time
- Enrolment is one of the shortest questionnaires
- The final questions are about appetite for risk which then calculates the recommendation with an interactive tool for selecting different scenarios for risk and opportunity
- Different scenarios are named after precious stones to make it easier to remember, with explanations of why the portfolio would fit the requirements



Find out more online

Betterment



Betterment [Why Betterment](#) [How it works](#) [What we offer](#) [Pricing](#) [FAQs](#) [Log in](#) [Get started](#)

HELLO, INVESTOR

Betterment is an online financial advisor built for people who refuse to settle for average investing. People who demand better. People like you.

[Get started](#) [▶ Watch our video](#)

Right for every type of investor

New investor I'm new to investing, or am looking for some guidance.	Hands-off investor I invest, but don't have the time or desire to do it myself.	Hands-on investor I'm a confident, hands-on investor looking for an optimal solution.
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Betterment

- **Three key entry points for investors:**
 - New to investing focus is about personalised guidance and how investment can help you achieve your goals (moments)
 - Hands-off investing focus is about optimal risk-balancing, tax minimisation, dividend re-investment and auto-deposits
 - Hands-on investing focus is about the tools and advice that support investing
- **Tax-Smart Investing helps differentiate from the competition**
- **Two pricing tiers – standard ‘digital’ and premium, with access to human-experts and external accounts**
- **Credibility from knowing that it’s built on Nobel prize-winning research**
- **Simple explanation of the steps to start investing**
- **Initial recommendation based on just age, employment and income**
- **Investment goals are Safety Net, Retirement and General**
- **Account set up commences by capturing an email address**
- **5 step action plan is a simple way to ensure investment is suitable for the individual’s circumstances**



Find out more online

Nutmeg

The screenshot shows the Nutmeg website homepage. At the top, there is a navigation bar with the Nutmeg logo and links for ISA, Lifetime ISA, Pension, General investment, Advice, Resources, and Blog. On the right side of the navigation bar, there are links for '020 3598 1515', 'Chat', 'Sign in', and 'Invest now'. The main content area has a green background. On the left, the text reads 'Invest in your future with a globally diversified portfolio' and 'Our expertise. On your terms.' Below this are two buttons: 'Free preview portfolio' and 'Get started'. In the center, there is a circular stamp that says 'TAX YEAR END 5TH APRIL DEADLINE'. To the right of the stamp is a large thumbs-up hand. Below the hand is an ostrich. At the bottom of the main content area, there is a blue banner with the text 'Time is running out. 0 days 17 hours 31 minutes 51 seconds left to use your 2018/19 ISA allowance. ISA rules apply.' Below the banner is a section titled 'Why choose Nutmeg?' with the subtitle 'High quality wealth management for everyone.' The text in this section reads: 'We're on a mission to democratise wealth management. Our experts build and manage sophisticated global investment portfolios designed to help grow your wealth and reach your goals. We use technology to give you a world-class service that keeps costs and charges low to boost your returns. So - whether you're starting with £5m or £500 - welcome to the UK's largest*, and fastest growing** digital wealth management service.' At the bottom of this section is a link 'WHY NUTMEG? >'.

nutmeg ISA Lifetime ISA Pension General investment Advice Resources Blog 020 3598 1515 Chat Sign in Invest now

Invest in your future with a globally diversified portfolio

Our expertise. On your terms.

Free preview portfolio Get started

With investment, your capital is at risk.

Time is running out. 0 days 17 hours 31 minutes 51 seconds left to use your 2018/19 ISA allowance. ISA rules apply.

Why choose Nutmeg?

High quality wealth management for everyone.

We're on a mission to democratise wealth management. Our experts build and manage sophisticated global investment portfolios designed to help grow your wealth and reach your goals. We use technology to give you a world-class service that keeps costs and charges low to boost your returns. So - whether you're starting with £5m or £500 - welcome to the UK's largest*, and fastest growing** digital wealth management service.

[WHY NUTMEG? >](#)

Nutmeg

- Value proposition is about diversification and performance
- A digital wealth manager with 6 years performance track record
- 10 minute onboarding
- Fixed, Fully Managed or Socially Responsible Investments
- Concepts explained along with financial cost implications for different levels of investment
- Name your own investment 'pots'
- Interactive sliders and option selectors
- Step-by-step approach to setting up a general investment recommendation, including asset mix and historic and projected performance
- Interactive tool quickly assesses whether saving enough
- Clear and very dynamic information suggests a specialist, expert advisor around this area
- Enrolment begins by showing a forecast of performance based on a few input assumptions: Timeframe, contributions, investment style and risk
- Easy sign-up afterwards
- A blog with extra information, not direct, financial advice, but it suggests a wider support community



Find out more online

Capital

PERSONAL CAPITAL Financial Tools Wealth Management About Resources [Login](#) [Sign Up](#)

A Whole New Way to Manage Your Money

- Free online money tools
- Insight-driven advisory

[Sign Up for Free Tools](#)

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The background image shows a family in a living room. A man is standing near a fireplace, a woman is sitting on the floor with a child, and another child is riding a bicycle. A donut chart with four colored segments (cyan, orange, pink, yellow) is overlaid on the scene.

Capital

- Value proposition focuses on the free online tools they provide for analysing your finances to support your lifestyle
- Additional services & tools available based on level of investment
- Goal-oriented: Managing life, not just investments
- Reinforcing the value proposition through award-winning tools for investment account aggregation
- Bold statement about having the most advanced technology in personal finance
- Reinforcing the 'managing life' message with how they are transforming financial lives
- Talk with an advisor, which is not an extra service, its part of the onboarding process
- Specific information about security to show they take it seriously to re-assure customers
- Investing strategy is explained, which helps customers feel they really can manage your money
- Charges shown as an all-inclusive management fee
- Resource section includes news, video and articles relating to financial life



Find out more online

Finizens

The screenshot displays the Finizens website interface. At the top left is the Finizens logo. Navigation links include 'QUIÉNES SOMOS', 'ESTRATEGIA DE INVERSIÓN', and 'PREMIUM'. On the right, there are links for '¿Te llamamos?', 'ENTRAR', and a blue 'Invertir' button. The main headline reads 'Especialistas en Inversión Pasiva'. Below this, a text block states: 'Obtén **mayor rentabilidad con un menor riesgo** gracias a nuestras carteras altamente diversificadas y bajas comisiones.' A blue button labeled 'Invertir ahora' is positioned on the left. On the right, a smartphone displays a 'RESUMEN' screen with a total portfolio value of 53,915,20€ and performance metrics: +3,915€ RENTABILIDAD, +7,83% TU CARTEIRA, and +7,84% ÚLTIMA MODELO. A line chart shows 'Rentabilidad en €' over time. At the bottom, logos for regulatory and partner entities are shown: CNMV, DIRECCIÓN GENERAL DE SEGUROS Y FONDOS DE PENSIONES, Fogain (Fondo de Garantía de Inversiones), KPMG, and GARRIGUES.

Finizens

- Focus on performance, awards and investment partners
- Contact details, including Live Chat, available on each page
- Simple calculator shows how the size of investment and duration affects potential performance
- Investment objectives include transferring in, investing an inheritance, pension plan or investing on behalf of a child
- Information provided about the recommended investment portfolio includes historic performance and investment mix by type, geography and detailed fund breakdown
- The selected portfolio is presented with 3 scenarios, pessimistic, expected and optimistic
- Each can be explored to show an explanation of the investment and the associated costs
- Commission information is clear and interactive, plus shows benchmark performance and fees against the market average



Find out more online

Openbank

The screenshot displays the Openbank website homepage. At the top left is the Openbank logo with 'Grupa Santander' underneath. To the right are navigation links for 'Products', 'Promotions and Open Discounts', and 'About us'. Further right are 'Register' and 'Login' buttons. Below the navigation is a hero banner with a background image of a person in a hammock and the text 'We invest for you'. The main content area features a central promotion: 'Get an extra €100 for your investments' with the subtext 'With our automated investment service "We invest for you"' and a 'Find out more' button. Below this is the heading 'Invest like a professional without being an expert'. The page is divided into two columns of service cards. The left card is titled 'Automated investing service: Robo-Advisor' and includes an image of a city skyline at night. The right card is titled 'Goal-based investing: a home, a car, a trip...' and includes an image of a tropical beach. Both cards contain descriptive text and a 'Find out more' link.

Openbank Grupa Santander Products Promotions and Open Discounts About us Register Login

We invest for you

Get an extra €100 for your investments

With our automated investment service "We invest for you"

Find out more

Invest like a professional without being an expert

Automated investing service: Robo-Advisor



We will set up your portfolio in 5 minutes and tailor to the market every month.

Find out more

Goal-based investing: a home, a car, a trip...



Decide on your goal and start investing with our automated investment service.

Find out more

Openbank

- Investing like a professional
- Use the names of cities and the size of their iconic buildings to describe the portfolio risk, from low to high
- Detailed, sophisticated information about the recommended portfolio
- Free for Openbank customers
- Visual and interactive simulators and calculators
- Different goals for investment: Car; home ; travel; studies; other
- Each goal creates a personalised journey



Find out more online

