

# Need for long-term saving

- \* Young people generally *under-save*
- \* ... in spite of generous contribution cap per annum:
  - \* SIPP: the lower of £60,000 and the salary
  - \* ISAs: £20,000
- \* Saving into SIPP further claims back personal income tax



# Value proposition

- \* Content-led, swipe-friendly
- \* Frequent touch, long-term trust
- \* AI to compute market driving forces, customise content