

Freelancers with no workplace pension:

Partnership with accounting software websites, or small business associations

Savers with already a large pot:

Social media-marketing, targeted ads

Partnership with established pension companies

BUSINESS MODEL

0.15% per annum fee on asset under management for savers before 35

0.35% per annum fee on asset under management for savers after 35

The industry generally charges up to 0.50% on AUM