

■ Revenue Model

Revenue Model

Revenue Streams:

- 0.15% Annual Fee: Charged on assets under management (AUM) for savers aged 35 and under.
- 0.35% Annual Fee: Charged on AUM for savers over the age of 35.

Competitive Advantage:

- Industry-standard fees can go up to 0.50% on AUM, positioning our platform as a more affordable solution.

Cost Structure

Customer Acquisition Costs:

- Young Adults (Aged 18–35): £30–£100 per person.
- Savers Over 35: £200–£400 per person.

Running Costs:

- Employee and technology costs increase at a slower rate than assets under management (AUM).
- Focus on R&D: key to innovation and controlling costs