

- \* 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