

# 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



■ Competitive Analysis

# Competitive Analysis

	Vanguard	Prosper	Our platform
Reasonable fee	✓	✓	✓
Extensive content			✓
Wide rang of investment choices		✓	✓
Prefer public market and data transparency	✓		✓
Advanced technology			✓