

## Revenue Model

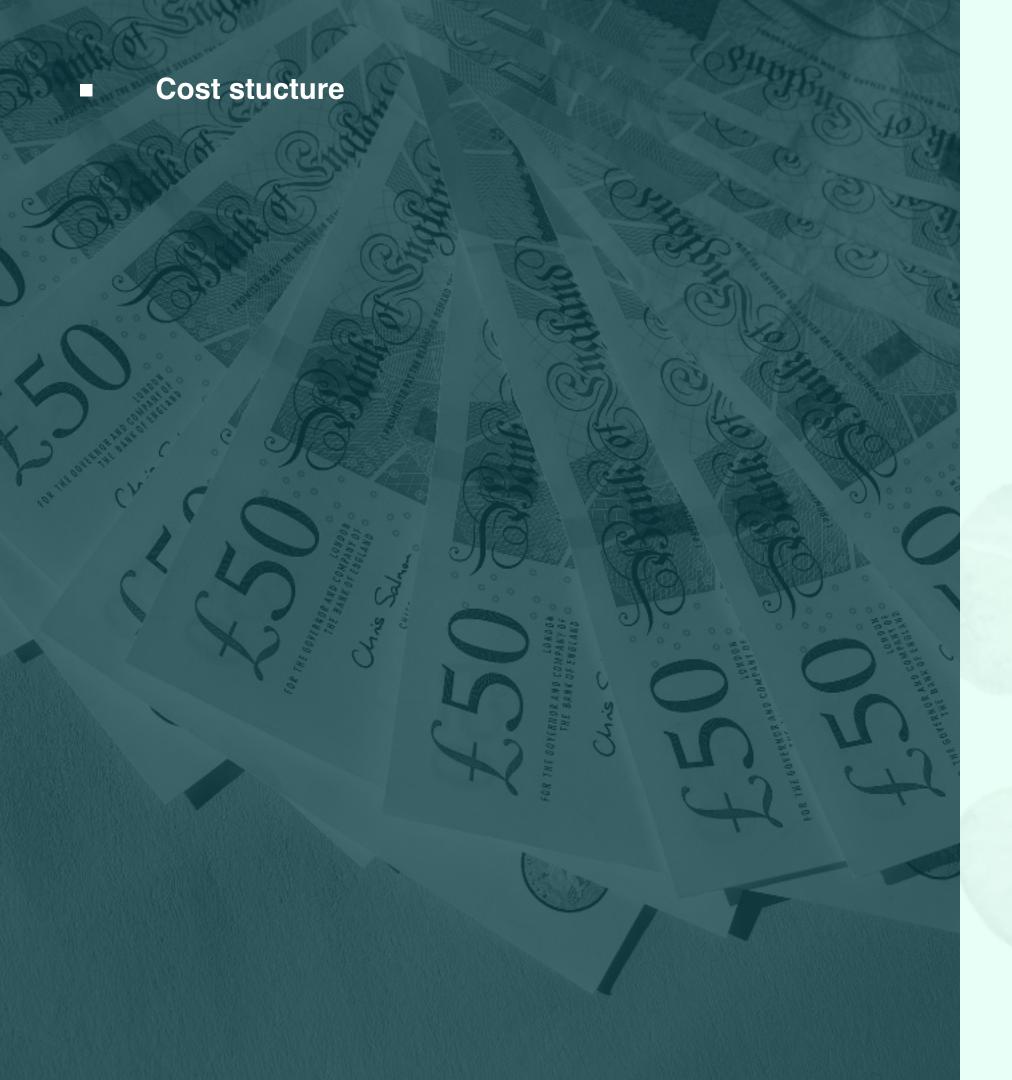
#### **Revenue Streams:**

- 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

