

Revenue model

- Revenue streams:
 - 0.15% annual fee on asset under management (AUM) for savers aged 35 and under
 - 0.35% annual fee on AUM for savers aged 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 40: £200-400 per person
- Running Costs:
 - Employees and technology costs increase at a slower pace than the asset under management (AUM)
 - Focus on R&D: key to innovation and controlling costs