

**Freelancers with no workplace pension:**

**Partnership with accounting software websites, or small business associations**

**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**