



# Ready to get started?

It couldn't be easier. Set up your profile, build your portfolio, then activate your account using our free smartphone app.



## Create your profile

Give us some personal details and answer a few questions on your attitude to risk.



## Build your portfolio

You can have more than one if you wish, all managed from your Tiller account.



## Activate your account

You'll need your bank details plus some documents to verify your identity via the app.

Start now



Save & Exit



# Your Account

First, we need to get some personal details from you, starting with your email address. (If you've had a play with our free trial, use the same email.)

Type your email address

Next



Save & Exit



# Your Account

First, we need to get some personal details from you, starting with your email address. (If you've had a play with our free trial, use the same email.)

ilov@tiller.com

Next



Save & Exit



Hello again

We've found your details so please enter your password to continue setting up your account.

ilov@tiller.com

✓

Type your password

Next

[Forgotten your password?](#)



Save & Exit



# Hello again

We've found your details so please enter your password to continue setting up your account.

ilov@tiller.com

.....

Next

[Forgotten your password?](#)



Save & Exit



# Your Account

First we'll need a few personal details.

Passwords must be at least 8 characters and include 1 number and 1 non alpha numeric character

BackNext



Save & Exit



# Your Account

First we'll need a few personal details.

ilov@tiller.com

Philipe

Comini

.....

Passwords must be at least 8 characters and include 1 number and 1 special character

BackNext



Account Details

Save & Exit



# Your Account

First we'll need a few personal details.

Are you an American citizen?



Yes



No

Sorry, but US citizens aren't able to invest with Tiller at the moment.

Back

Next

?

Account Details

Save & Exit





# Your Account

First we'll need a few personal details.

Are you an American citizen?



Yes



No

Are you reliant on the capital to be invested and I do not have any means to replace this capital in the event they suffer heavy losses.



Yes



No

Back

Next

?

Account Details

Save & Exit



# Your Account

First we'll need a few personal details.

Are you an American citizen?

☐ Yes

☒ No

Are you reliant on the capital to be invested and I do not have any means to replace this capital in the event they suffer heavy losses.

☐ Yes

☒ No

Sorry. In that case we won't be able to continue with your investment. [Find our more.](#)

Back

Next





# Verify your email address

We've sent you an email. When you get a moment, please click the link in it to verify your email address.

Continue



Account Details

Save & Exit



## Name your portfolio

Give your first portfolio a name.

E.g: Kids tuition

Back

Next

?

Account Details

Save & Exit



# Your Portfolio

Choose which type of tax 'wrapper' you'd like to use for your Tiller investment.

i

General Investment

i

ISA

i

SIPP

BackNext



Save & Exit



# ISA

## The Tiller Stocks and Shares ISA

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto beatae vitae dicta sunt explicabo. Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt. Neque porro quisquam est, qui dolorem ipsum quia dolor sit amet, consectetur, adipisci velit, sed quia non numquam eius modi tempora incidunt ut labore et dolore magnam aliquam quaerat voluptatem. Ut enim ad minima veniam, quis nostrum exercitationem ullam corporis suscipit laboriosam, nisi ut aliquid ex ea commodi consequatur? Quis autem vel eum iure reprehenderit qui in ea voluptate velit esse quam nihil molestiae consequatur, vel illum qui dolorem eum fugiat quo voluptas nulla pariatur?Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto beatae vitae dicta sunt explicabo. Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt. Neque porro quisquam est, qui dolorem ipsum quia dolor sit amet, consectetur, adipisci velit, sed quia non numquam eius modi tempora incidunt ut labore et dolore magnam aliquam quaerat voluptatem. Ut enim ad minima veniam, quis nostrum exercitationem ullam corporis suscipit laboriosam, nisi ut aliquid ex ea commodi consequatur? Quis autem vel eum iure reprehenderit qui in ea voluptate velit esse quam nihil molestiae consequatur, vel illum qui dolorem eum fugiat quo voluptas nulla pariatur?Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto beatae vitae dicta sunt explicabo. Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt. Neque porro quisquam est, qui dolorem ipsum quia dolor sit amet, consectetur, adipisci velit, sed quia non numquam eius modi tempora incidunt ut labore et dolore magnam aliquam quaerat voluptatem. Ut enim ad minima veniam,





# Your Portfolio

What's your investment goal? To provide regular income or to grow your capital?

i

Income

i

Capital Growth

BackNext



Save & Exit



# Investing for Growth

How much do you want to invest right now? The minimum is £5,000.

+

-

£900,000

Lump sum

Back

Next



Save & Exit

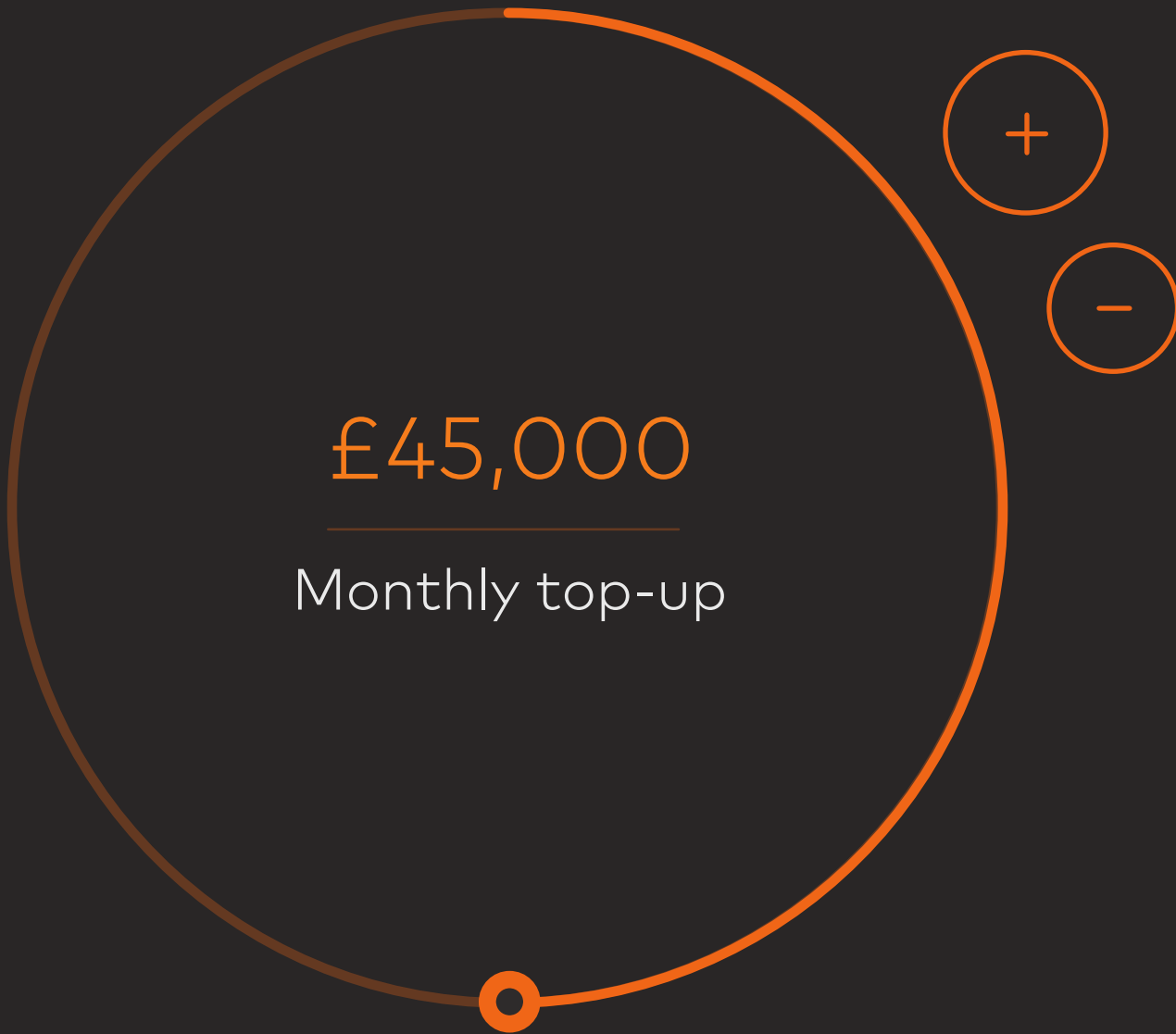




# Investing for Growth

Do you want to add more money each month?

☐ No monthly investments



BackNext



Investment Details

Save & Exit



# Investing for Growth

Have you got a target amount you'd like your investment to grow to?

☒ I have no target



BackNext



Investment Details

Save & Exit



# Investing for Growth

How long do you want to invest for?

☐ I have no time frame

+

30  
Years

-

Back

Next



Investment Details

Save & Exit



# Investing for Income

How much do you want to invest right now? The minimum is £5,000.

+

-

£900,000

Lump sum

Back

Next



Save & Exit



# Investing for Income

Do you want to add more money each month?

☐ No monthly investments



Back

Next



Save & Exit



# Investing for Income

When would you like to start receiving the income?

☐ I have no time frame



Back

Next



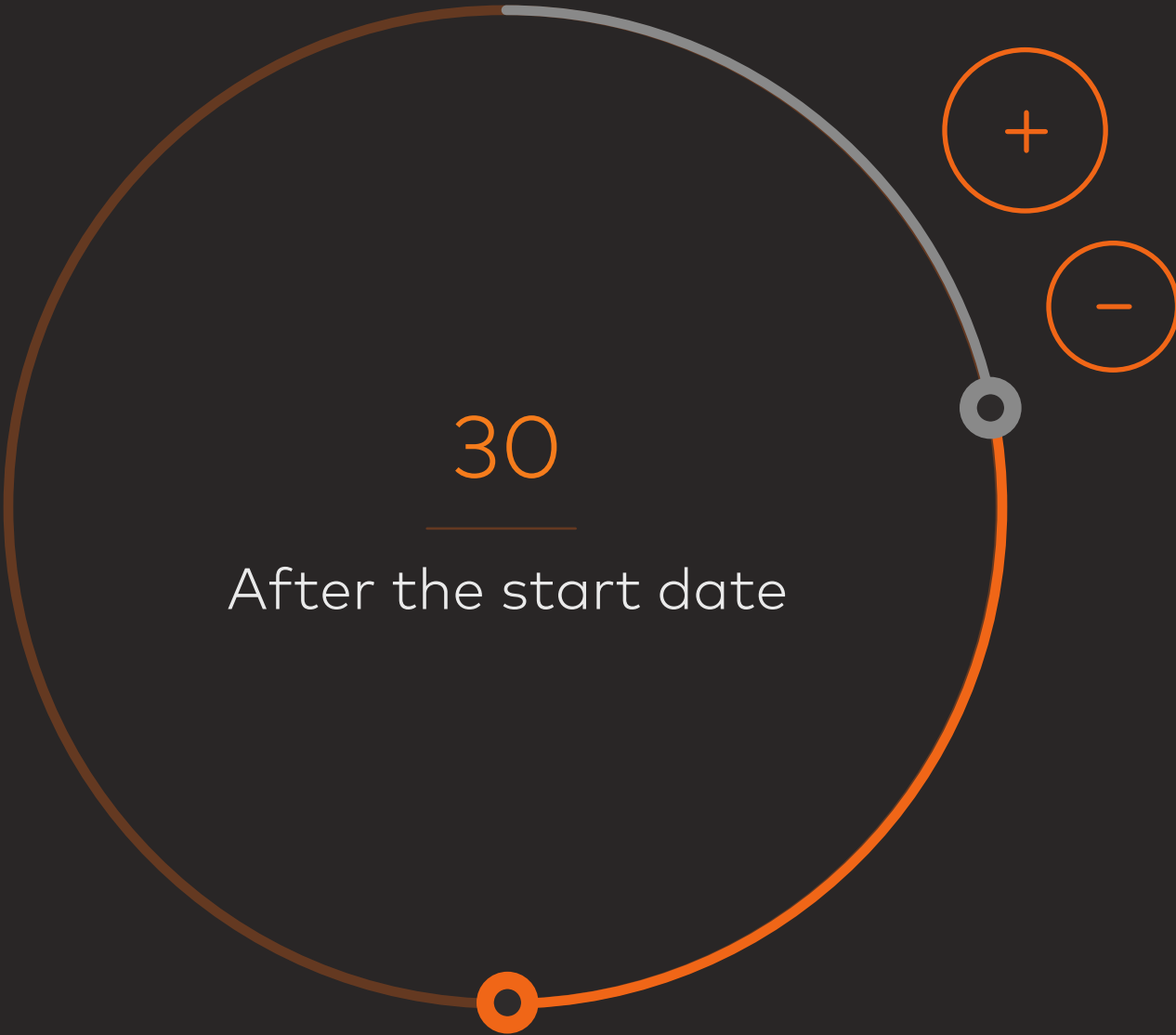
Save & Exit



# Investing for Income

How long would you like to receive income for?

☐ I have no time frame



BackNext



Investment Details

Save & Exit



# Investing for Income

How much income would you like to get?

☐ I have no target

+

£10,000

each month

−

Back

Next

?

Save & Exit

Investment Details





# What is income drawdown?

A drawdown is the peak-to-trough decline during a specific recorded period of an investment, fund or commodity. Click [here](#) for more information.



Do you accept the principle of **drawdown**?

☐ No

☒ Yes

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# Drawdown Explained

Find out what this is all about and be more confident.

## What is a 'Drawdown'

A drawdown is the peak-to-trough decline during a specific recorded period of an investment, fund or commodity. A drawdown is usually quoted as the percentage between the peak and the subsequent trough. Those tracking the entity measure from the time a retrenchment begins to when it reaches a new high.

## BREAKING DOWN 'Drawdown'

This drawdown method of recording is useful because a valley can't be measured until a new high occurs. Once the investment, fund or commodity reaches a new high, the tracker records the percentage change from the old high to the smallest trough. Drawdowns help determine an investment's financial risk. Both the Calmar and Sterling ratios use this metric to compare a security's possible reward to its risk.

Drawdown is simply the negative half of standard deviation in relation to a stock's share price. A drawdown from a share price's high to its low is considered its drawdown amount.

## Stock Drawdowns

A stock's total volatility is measured by its standard deviation, yet many investors, especially retirees who are withdrawing funds from pensions and retirement accounts, are concerned about drawdowns. During volatile markets, and markets that have a possibility of a correction, drawdown is a serious concern for retirees. Many are starting to look at the



# What's your attitude to risk?

The choices Tiller makes for you are based on the level of risk you're prepared to tolerate. Tiller uses five risk levels for this purpose.

1

Low Risk

You'd prefer to keep the risk of losing money as low as possible.

2

Low-Medium Risk

You're happy to take a small amount of risk in return for growth

3

Medium Risk

You're happy to take a reasonable amount of risk in return for good growth

4

Medium-High Risk

You're happy to run the risk of losing over half your capital in return for good growth.

5

High Risk

You're happy to risk losing a very significant amount of capital in return for very high growth.

Please answer the following questions as honestly as you can.

Back

Next

?

Save & Exit

Risk Profile



1 of 10 - Risk profile

Capital preservation is more important to me than making investment gains.



Strongly disagree



Disagree



Neither agree or disagree



Agree



Strongly agree

Back

Next

?

Save & Exit



4 of 10 - Risk profile

Capital preservation is more important to me than making investment gains.



-5%



-10%



-15%



-20%



-30%

Back

Next

?

Save & Exit



# 5 of 10 - Risk profile

Which of the following best describes what you look for when choosing an investment portfolio?



What I could lose



Marginal potential gains and marginal potential losses



High potential gains given your tolerance for higher potential losses

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Next

?

Save & Exit

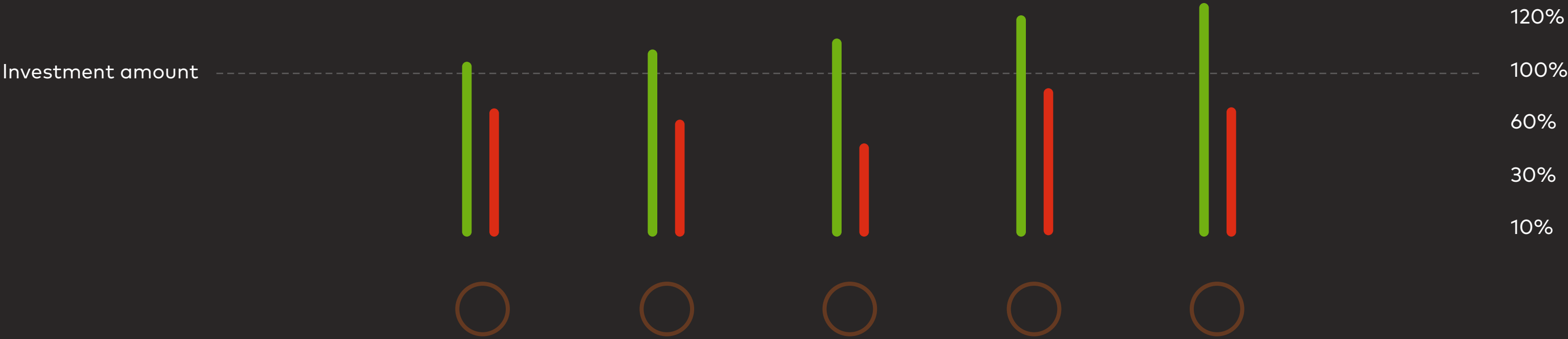


6 of 10 - Risk profile



Based on the following five hypothetical graphs, which would you prefer?

Possible net gain Possible net loss



Back Next



Risk Profile

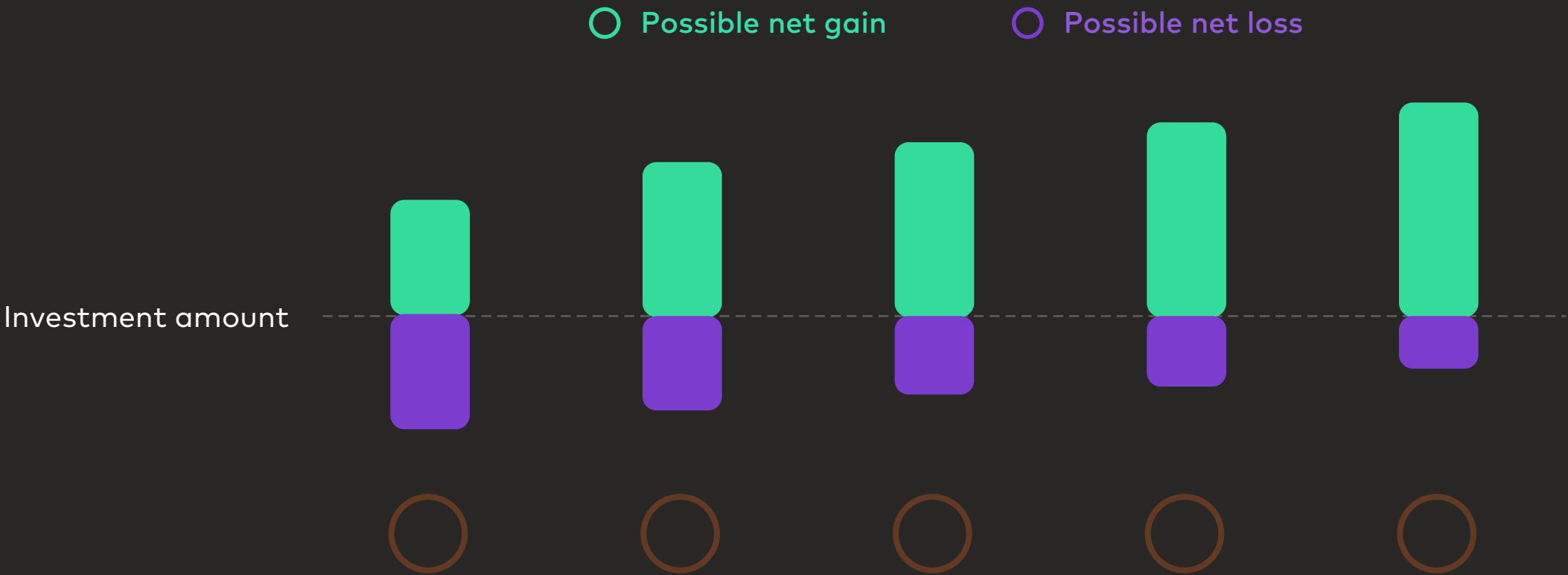
Save & Exit



6 of 10 - Risk profile



Based on the following five hypothetical graphs, which would you prefer?



Back

Next

?

Risk Profile

Save & Exit





Please review the following questions.  
The answers are conflictting.

2 of 10

I would prefer to make safer investments and limit my potential losses, even if that implies lower potential returns.



Strongly disagree



Disagree



Neither agree or disagree



Agree



Strongly agree

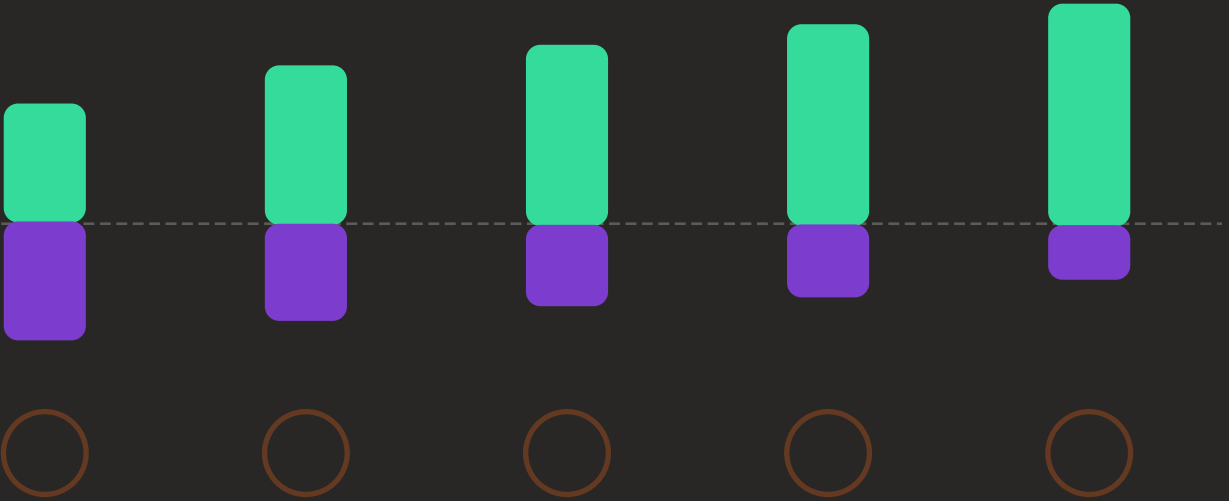
6 of 10

Based on the following five hypothetical graphs, which would you prefer?

Possible net gain

Possible net loss

Investment amount



Back

Next

Risk Profile

Save & Exit



## 7 of 10 - Risk profile

If one of your holdings in a portfolio did very well and made substantial gains in a short term period, what would your initial reaction be?

- ☐ Be concerned that your portfolio held such a volatile investment and so sell it immediately.
- ☐ Sell part or all of that holding as soon as possible to realise the gains and move to something less risky
- ☐ Do nothing immediately and wait to see how the portfolio as a whole performs over a longer period of time, potentially making sales if further rises occur
- ☐ Not concerned, but would sell anyway
- ☐ Invest more in that same holding in the hope it continues to go up in the short term

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Next

?

Save & Exit

Risk Profile



# 8 of 10 - Risk profile

If your investment with us was to lose 15% over a 12 month period, which of the following would best describe how you would be feeling?



Panicked



Concerned



Disappointed



Indifferent



Prepared to invest more

Back

Next

?

Save & Exit



Your risk rating is:

- 1

Low Risk

You'd prefer to keep the risk of losing money as low as possible.
- 2

Low-Medium Risk

You're happy to take a small amount of risk in return for growth
- 3

Medium Risk

You're happy to take a reasonable amount of risk in return for good growth
- 4

Medium-High Risk

You're happy to run the risk of losing over half your capital in return for good growth.
- 5

High Risk

You're happy to risk losing a very significant amount of capital in return for very high growth.

You don't mind taking some risk to get growth.

If you don't agree with this risk rating please complete the questionnaire again.

Retake questionarie

Next



Save & Exit



Your risk rating is:

- 1

Low Risk

You'd prefer to keep the risk of losing money as low as possible.
- 2

Low-Medium Risk

You're happy to take a small amount of risk in return for growth
- 3

Medium Risk

You're happy to take a reasonable amount of risk in return for good growth
- 4

Medium-High Risk

You're happy to run the risk of losing over half your capital in return for good growth.
- 5

High Risk

You're happy to risk losing a very significant amount of capital in return for very high growth.

Are you sure you want to answer the questions again?

No

Yes



Save & Exit



# Choose your investment strategy

Tr

## Tracker

This invests your money in Exchange Traded Funds that match the performance of a selected 'index' such as the FTSE 100.

Ac

## Active

This offers more control over your investment by combining ETFs with higher-performing managed funds hand-picked by our investment team. These 'active' funds can account for up to X% of your portfolio.

A<sup>+</sup>

## Active Plus

This lets you fine-tune your investment choices, by adding up to five specialised investment fund 'themes' to the ETFs and managed funds. These can account for up to 10% of your portfolio.

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Next

?

Save & Exit



ISA Investment  
for Income

3

Medium  
Risk

£25k

Lump sum

£5k

Monthly

£10k

Income amount

?

Gold

+

Retail

+

Biotech

-

Property

Financial

Petrochemicals

-

Tr

Ac

A+

i

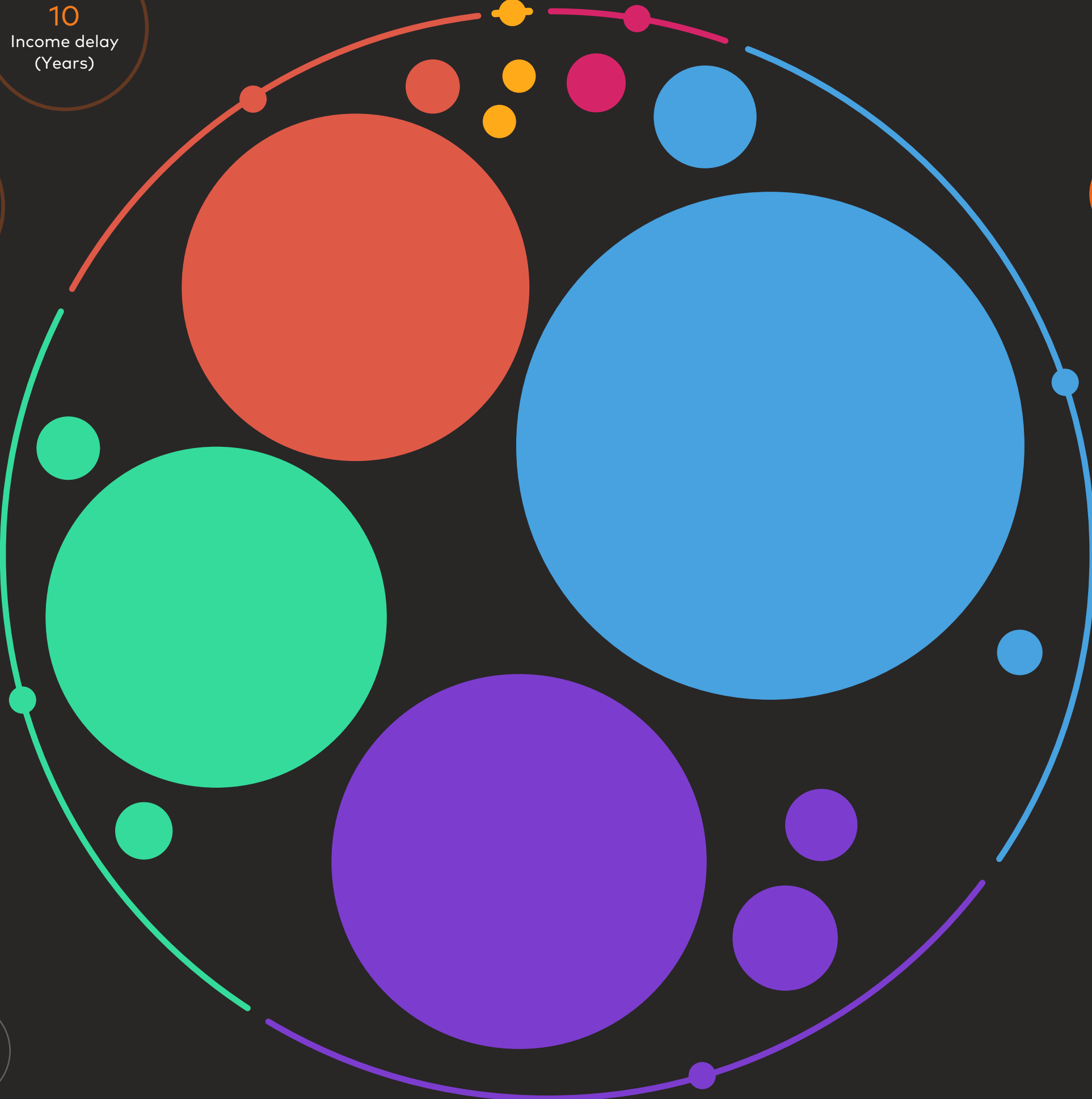
10

Income delay  
(Years)

30

Income duration  
(Years)

Portfolio  
Asset Allocation



- 5% Themes
- 35% Commodities
- 30% Equities
- 20% Bonds
- 9% Cash
- 1% Other

Back

Next

Save & Exit



ISA Investment for Income

3  
Medium Risk

£250k  
Lump sum

£5k  
Monthly top-up

10  
Years from today

30  
Years after the start date

£10k  
Income amount

?

Tr

Ac

A+

i

Gold +

Retail +

Biotech -

Property

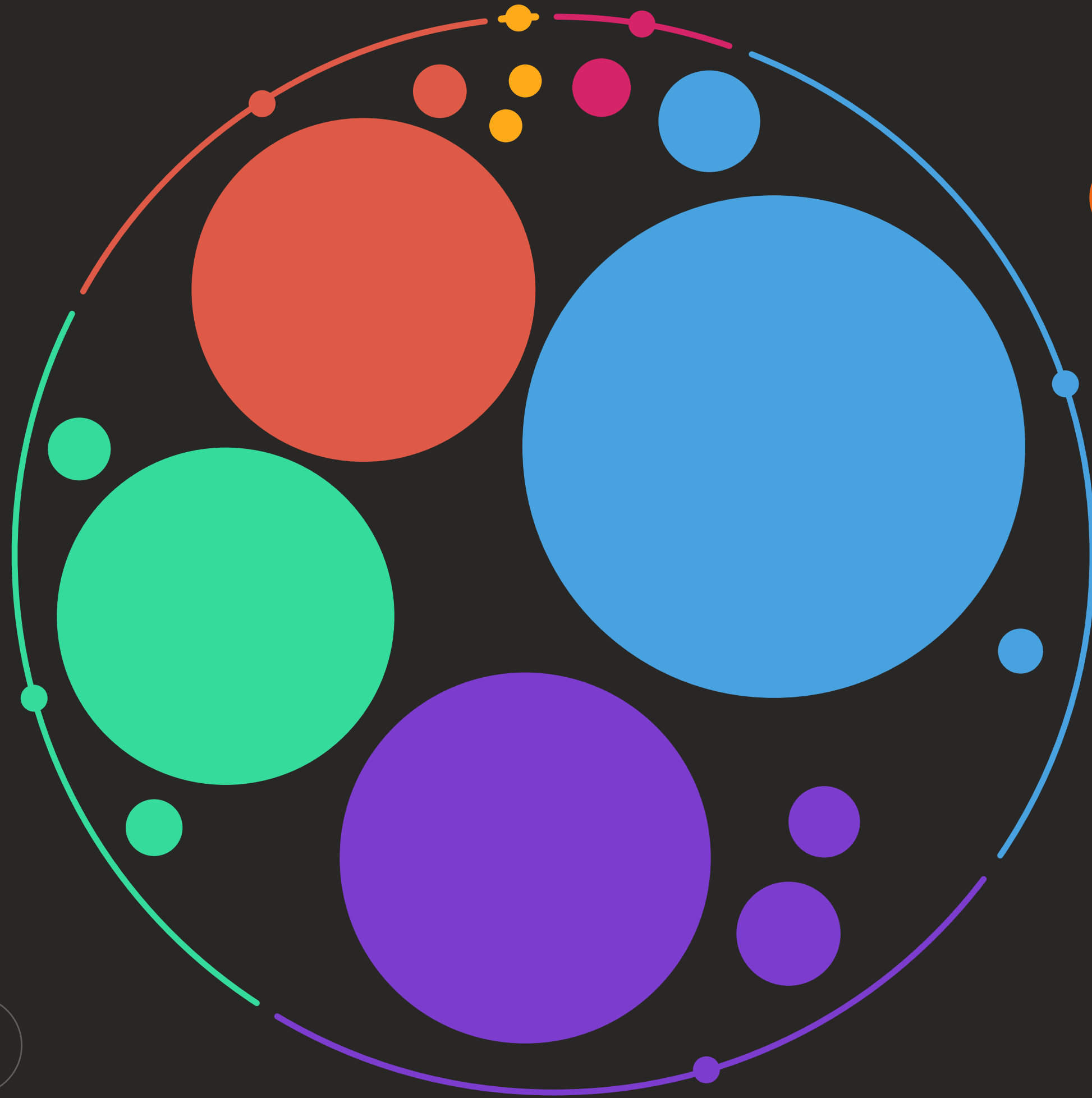
Financial

Petrochemicals -

^

✓

Portfolio  
Asset Allocation



- 5% Themes
- 35% Commodities
- 30% Equities
- 20% Bonds
- 9% Cash
- 1% Other







ISA Investment  
for Income

- 3 Medium Risk
- £250k Lump sum
- £5k Monthly top-up
- 10 Years from today
- 30 Years after the start date
- £10k Income amount

Tr

Ac

A+

i

Gold +

Retail +

Biotech -

Property

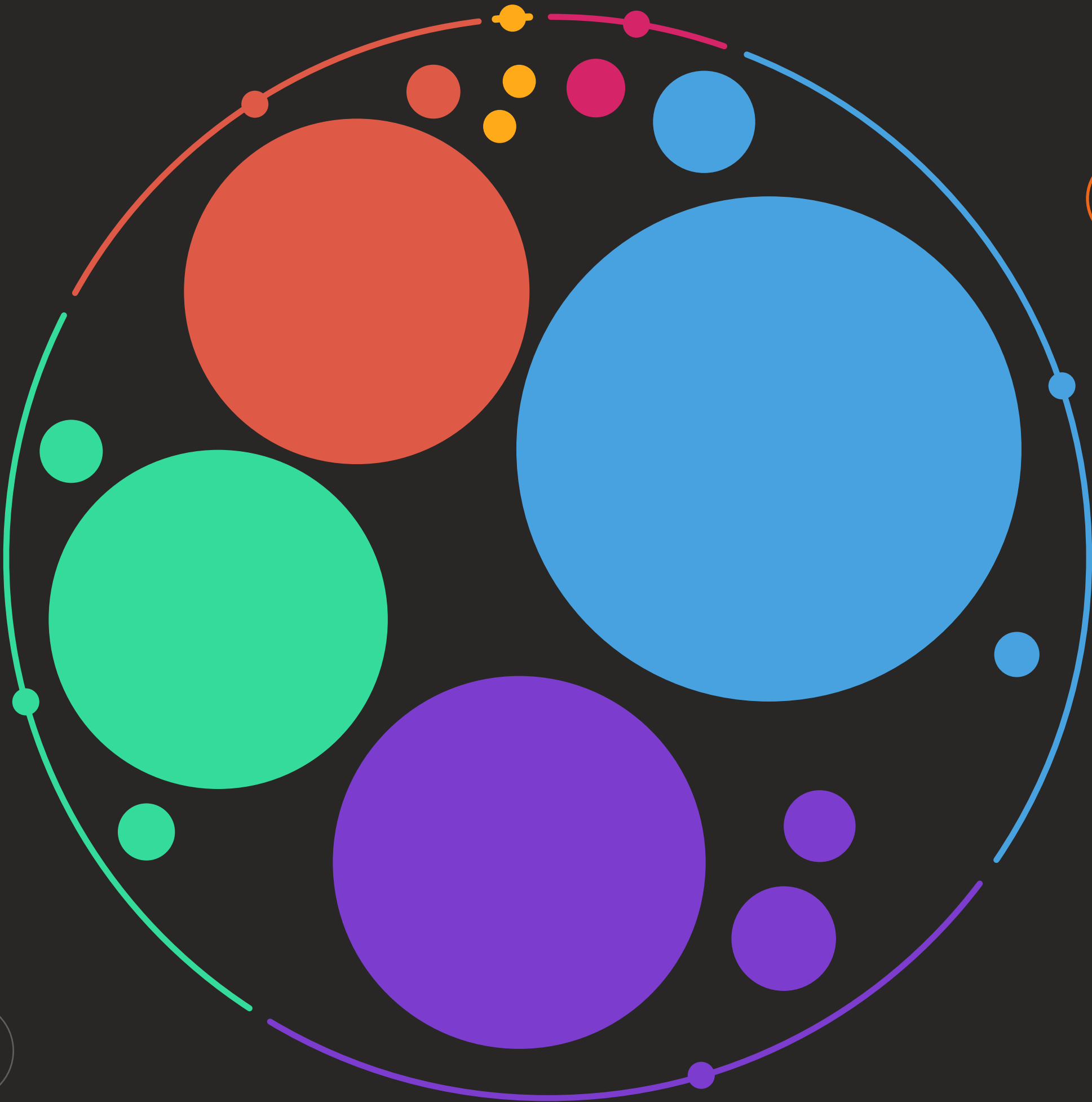
Financial

Petrochemicals -

^

✓

# Portfolio Asset Allocation



- 5% Themes
- 35% Commodities
- 30% Equities
- 20% Bonds
- 9% Cash
- 1% Other



Back

Next

Save & Exit

?



ISA Investment for Income

3

Medium Risk

£250k

Lump sum

£5k

Monthly top-up

10

Years from today

30

Years after the start date

£10k

Income amount

Tr

Ac

A+

i

Gold

+

Retail

+

Biotech

-

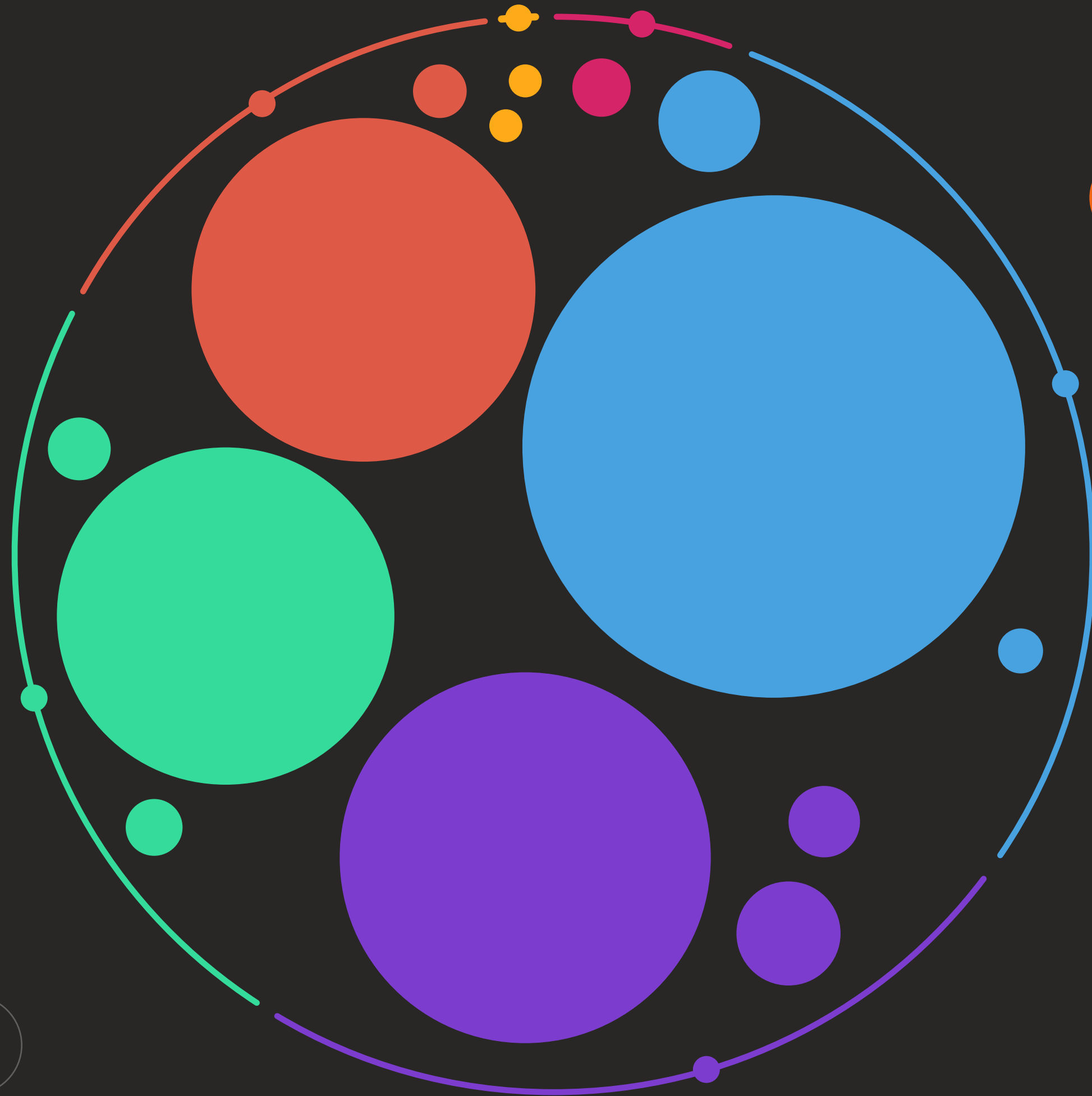
Property

Financial

Petrochemicals

-

# Portfolio Asset Allocation



- 5% Themes
- 35% Commodities
- 30% Equities
- 20% Bonds
- 9% Cash
- 1% Other

Back

Next

Save & Exit

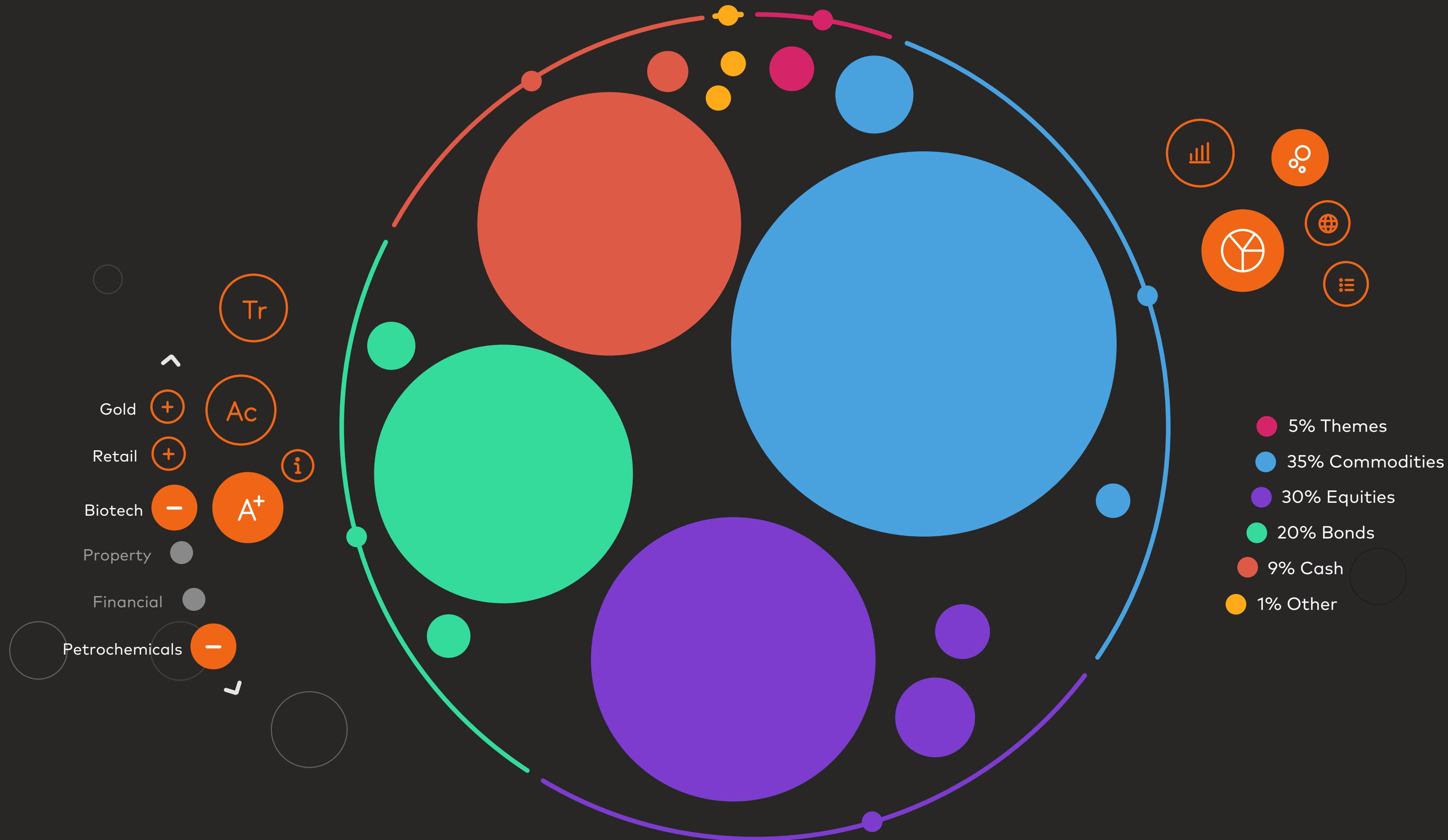




ISA Investment  
for Income



Portfolio  
Asset Allocation



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Next

Save & Exit



OK, Philipe, here's a summary of your new portfolio

Please review your investment portfolio details and make sure you agree with our terms and conditions.

Portfolio Details

Wrapper	Goal	Risk	Type
ISA	Growth	3	A <sup>+</sup> Active+

Investment Details

Lump sum	Monthly top-up	Length	Target
£75,000	£5,000	10 Years	£100,000

Asset Allocation

Commodities	Equities	Bonds	Cash	Other	Themes
35%	30%	20%	9%	1%	5%

Gold

Retail

Financial

Biotech

Petrochemical



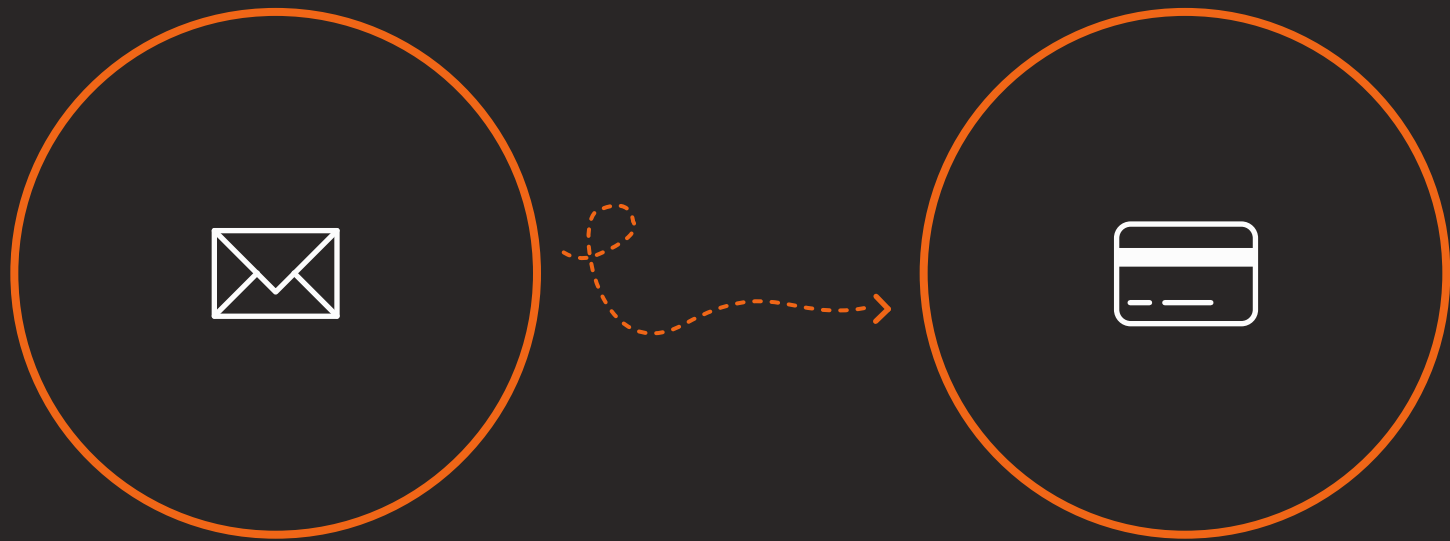
By ticking the box I confirm that I have read and understood the [Terms&Conditions](#)

Create Portfolio



Thanks John! Your account's almost ready to be activated.

Your new portfolio is all set up. Now you need to do two things:



\* Validate your email address with the email we sent you (if you haven't already)

\* Tell us your bank details and verify your identity

OK, let's do it





## Three short steps to go...



Answer a few questions about  
your financial status



## Tell us your bank details



## Verify your identity

Back

Next



# Start

## Save & Exit



More about you

Address

+44

Mobile number

Please enter your date of birth

01 ▾

01 ▾

2016 ▾

BackNext



Save & Exit



# More about you

589a Wa|

- 589A, Wakefield Road    Huddersfield, HD5 9XP
- 589A, Wandsworth Road    London, SW8 3JD
- 589A, Warwick Road    Solihull, B91 1AP

01

02

03

04

05

01

2016

Back

Next







# More about you

589A, Wandsworth Road London, S...

+447794184107

Please enter your date of birth

04011986

BackNext



Save & Exit



# How much do you know about investing?

Are you certain you understand what ETFs and managed funds are and how they work?

☒ Yes ☐ No

Are you sure you understand the differences between the various asset classes that Tiller uses, such as equities, bonds, property and commodities?

☐ Yes ☒ No

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Next

?

Save & Exit

Investment knowledge



# Your employment status

Please choose

Back

Next



Employment status

Save & Exit



# Your employment status

Please choose

Employed

Unemployed

Retired

Student

Self employed



Back

Next



Employment status

Save & Exit



# Your employment status

Self Employed

What is your gross annual income before tax?

E.g: 100,000.00

What is your monthly net disposable income?  
(after all normal expenses)

E.g: 5,000.00

Back

Next



Employment status

Save & Exit



# Funding your investment

Where is the money for your Tiller investment coming from?

Please choose

▼

What proportion of the money you have available for investing are you using for your Tiller investment?

Please choose

▼

Will this portfolio form part of your pension or retirement planning?

☒ Yes

☐ No

Back

Next



Save & Exit



# Your bank details

Please give us the details of the bank account you'd like to link your Tiller account to. This will be used for paying in and withdrawing money.

Bank Name

Account Number

Sort Code

00

00

00

Back

Next



Save & Exit



# Final step: verify your identity

The easiest way to verify your identity is to use the Tiller verification app. Log in with your email and password then follow the on-screen prompts to take and upload two photos of the requested documents. In most cases, your Tiller account will be activated instantly and you can start adding money to your portfolio.

On your computer? Send a link to your phone.

Email it

Text it

On your phone? Download the app.

App Store

Google play

## Using your computer

If you don't want to use the Tiller app, you can upload scans or pictures of your documents using the web form. We'll email you when your account is activated – please note this can sometimes take up to 24 hours.

Use web form

?

Save & Exit

App Download





# Final step: verify your identity

The easiest way to verify your identity is to use the Tiller verification app. Log in with your email and password then follow the on-screen prompts to take and upload two photos of the requested documents. In most cases, your Tiller account will be activated instantly and you can start adding money to your portfolio.

On your computer? Send a link to your phone.



jonhatan-marvingate@gmail.com

Next



On your phone? Download the app.



App Store



Google play

## Using your computer

If you don't want to use the Tiller app, you can upload scans or pictures of your documents using the web form. We'll email you when your account is activated – please note this can sometimes take up to 24 hours.

Use web form