



Ready to get started?

It couldn't be easier. There are three simple stages to getting started with Tiller.



Create your profile

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



Create your portfolio

This makes sure Tiller recommends the investment mix that best meets your needs.



Activate your account

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

Start now





Welcome back Philipe

Let's get you back to where you left off.

Last time you were just about to share:

Portfolio type

Start set up again





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





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





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?](#)





Check your email

We have sent you instructions to reset your passowrd.



Login





Forgotten your details

Reset your password.

Choose new password

Re-type new password

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

Reset Password





Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

✓ 8 charancters

✓ 1 Number

1 Special character such as *!@()

Are you an American citizen?

✓

Yes

No

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





Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

✓ 8 charancters ✓ 1 Number ✓ 1 Special character such as *!@()

Are you an American citizen?

☐ Yes

☒ No

Are you sure that you can afford to lose the money you're investing if you suffer heavy losses?

☐ Yes

☒ No

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





Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

✓ 8 charancters ✓ 1 Number ✓ 1 Special character such as *!@()

Are you an American citizen?

Yes

✓

 No

Are you sure that you can afford to lose the money you're investing if you suffer heavy losses?

✓

 Yes No

BackNext





Your Account

First we'll need a few personal details.

First Name*

Middle name

Last name*

BackNext





Your Account

First we'll need a few personal details.

Philippe

Comini Amaro

Carneiro

BackNext





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





Name your portfolio

You could choose a name that reflects what you're saving for.

E.g: Kids' tuition fees

Back

Next

?

Account Details



Your Portfolio

You can set up your portfolio as a general investment
or as a tax-free stocks and shares ISA

General Investment

ISA

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?



Save & Exit



Your Portfolio

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

Income

Capital Growth

BackNext



Portfolio Type

Save & Exit



Your Portfolio

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

Income

Capital Growth

BackNext



Portfolio Type

Save & Exit



You can come back at anytime

Rest assure, your data has been saved and next time you login you'll be able to continue from where you left.

Save & exit

Go back to set up





Investing for Growth

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

+

-

£900,000

Lump sum

BackNext



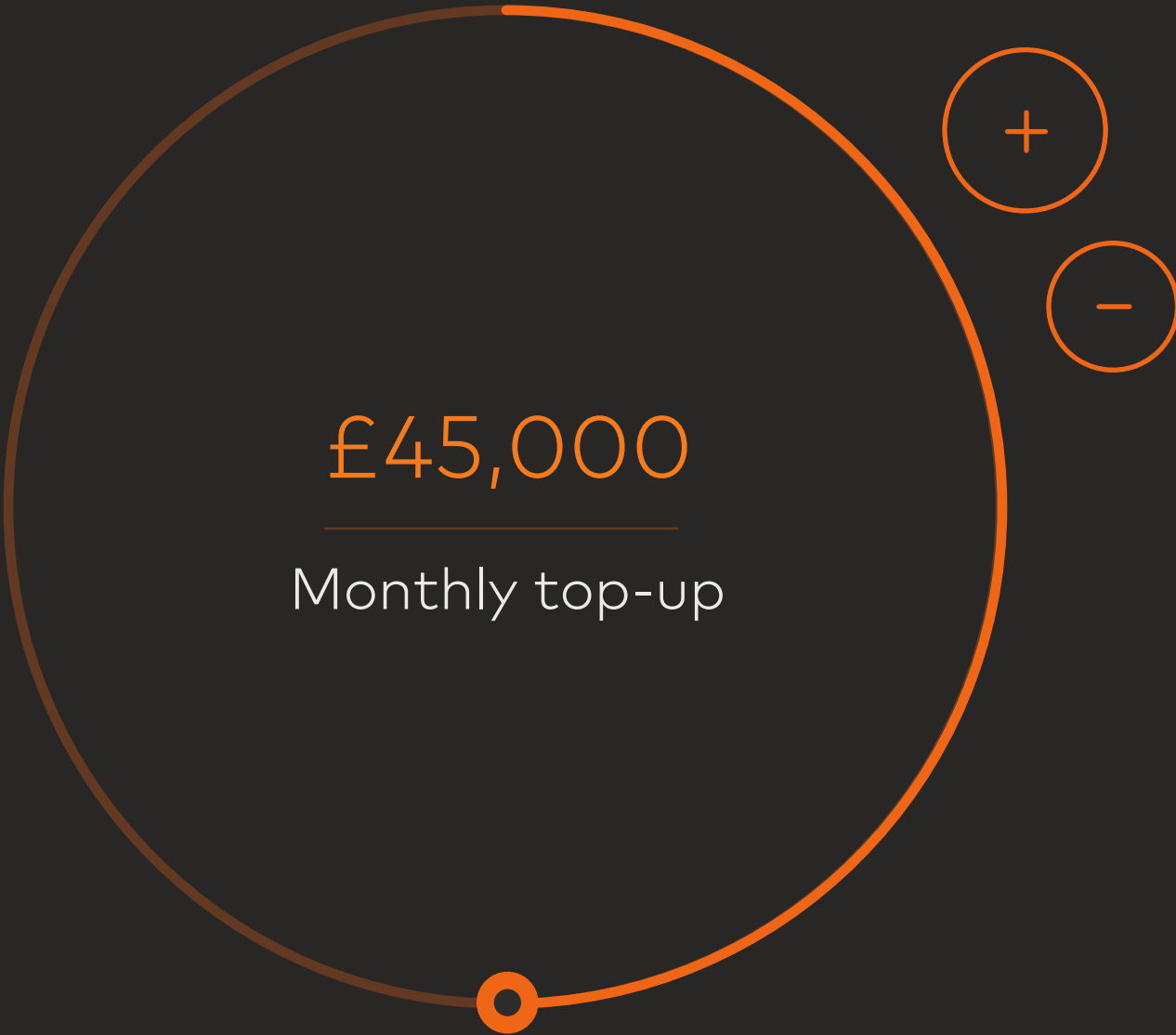
Save & Exit



Investing for Growth

Do you want to add more money each month?

☐ No thanks



Back

Next



Save & Exit



Investing for Growth

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

☐ No



Back

Next

?

Save & Exit

Investment Details



Investing for Growth

How long do you want to invest for?

☐ I have no time frame

+

30
Years

-

BackNext



Save & Exit



Investing for Income

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

+

-

£900,000

Lump sum

BackNext



Save & Exit



Investing for Income

Do you want to add more money each month?

☐ No thanks

+

-

£45,000

Monthly top-up

BackNext



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



Back

Next



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



Funding your monthly income

If your portfolio isn't performing well, you may have to take money out of your initial capital investment.

Here, your income is paid from the growth of your investment.



Here, your investment hasn't grown enough to pay your income, so some of your capital has been used. In this scenario you may not be able to take a monthly income for as long as you wanted to.



Are you OK with this possibility?

☐ No

☒ Yes

Back

Next





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.

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Next

Risk Profile

Save & Exit



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





4 of 10 - Risk profile

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



-5%



-10%



-15%



-20%



-30%

Back

Next

?

Risk Profile

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

Back

Next



Save & Exit



6 of 10 - Risk profile

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



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Next



Risk Profile

Save & Exit



Please review the following questions.
The answers are conflictng.

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



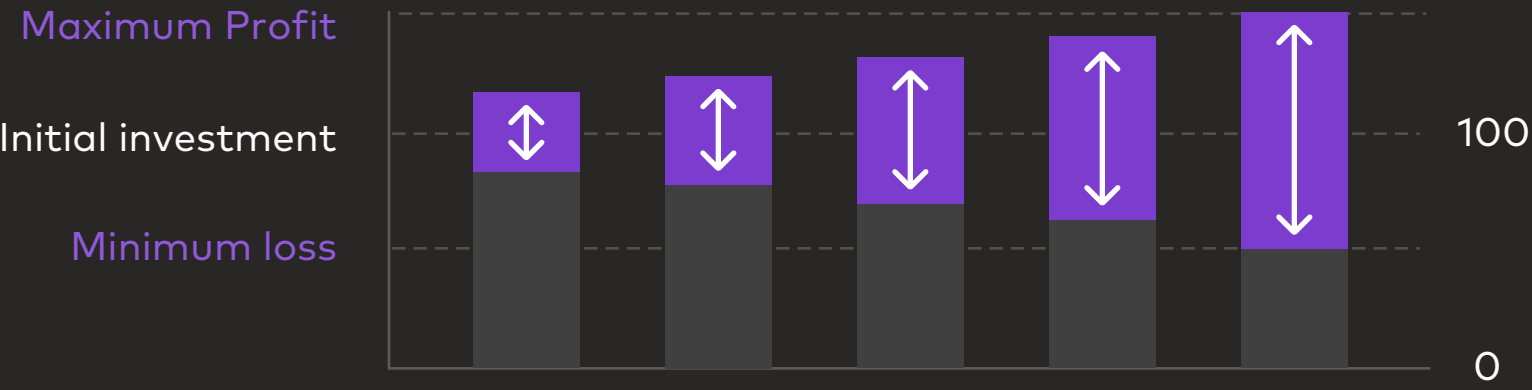
Agree



Strongly agree

6 of 10

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



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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

BackNext



Save & Exit



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.

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

Retake questionarie

Next



Your risk rating is:

1

Low Risk

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2

Low-Medium Risk

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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



Understand Tiller's portfolios



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



This offers more control over your investment by combining ETFs with higher-performing managed funds hand-picked by our investment team.



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

BackNext





Understand Tiller's portfolios

Tracker

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

Active

You had previously selected Active

Are you sure you want to change it?

No

Yes

Active Plus

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

Back

Next

?

Save & Exit



Understand Tiller's portfolios

Tracker

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

Active

You had previously selected Active

Hit confirm below to keep this selection.

No

Yes

Active Plus

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

Back

Next

?

Save & Exit



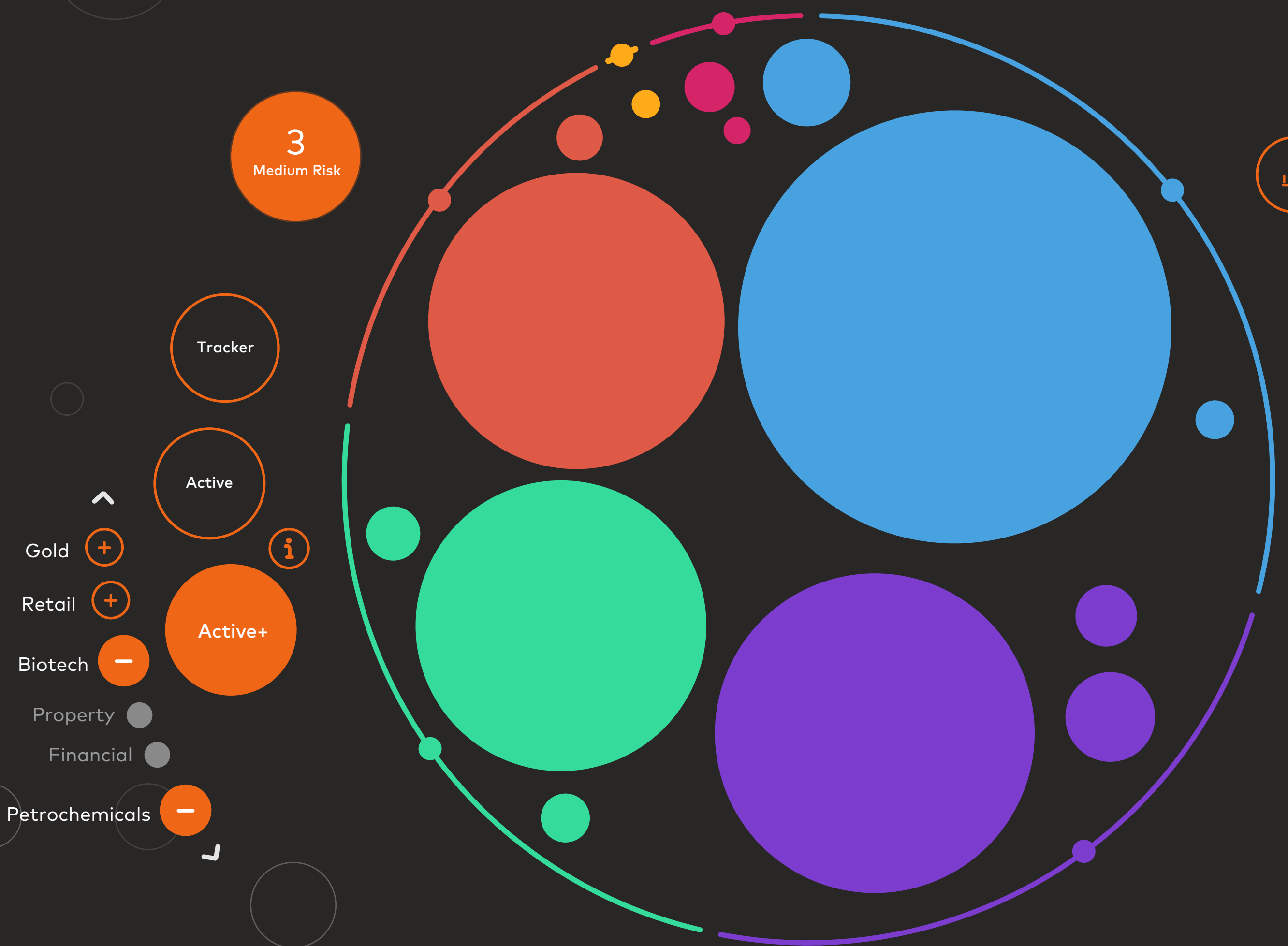
Portfolio Asset Allocation

ISA Investment for Income

£25k Lump sum

£5k Monthly

£10k Income



3
Medium Risk

Tracker

Active

Active+

Gold +

Retail +

Biotech -

Property

Financial

Petrochemicals -



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

Continue

Save & Exit

?



Portfolio
Asset Allocation

ISA Investment
for Income

£25k
Lump sum

£5k
Monthly

£10k
Income

3
Medium Risk

Tracker

Active

Active+

Gold +

Retail +

Biotech -

Property

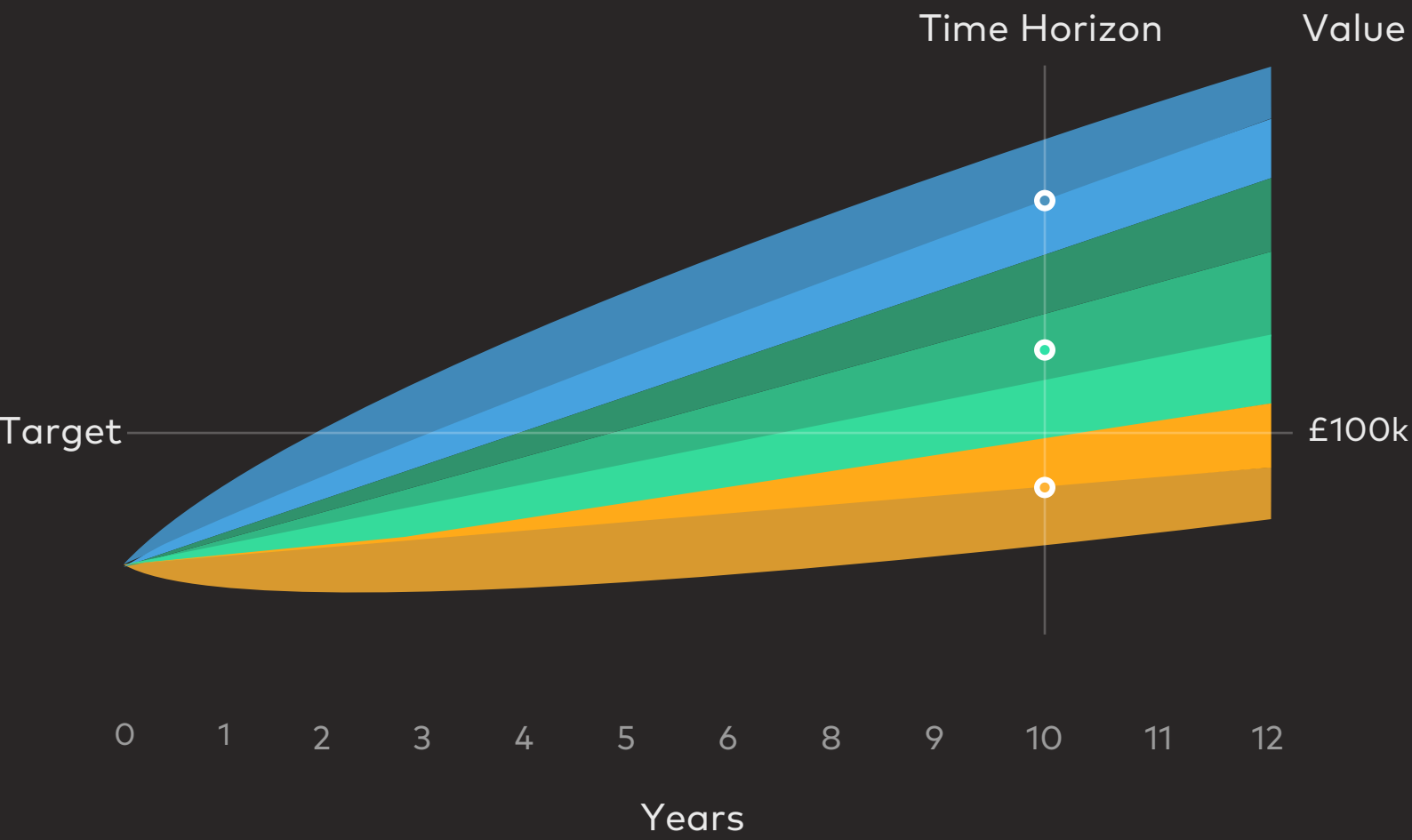
Financial

Petrochemicals -

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

In 10 investment years

Likely £160,000 Good £168,000 Poor £155,000



5

10

?

Continue

Save & Exit



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

Please review these details and make sure...

Portfolio Details

Wrapper	Goal	Risk	Type
ISA	Growth	3	A ⁺ 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 portfolio is now set up.

Just three short steps to go...



Validate your email address
(with the email we sent you if you
haven't done this yet)

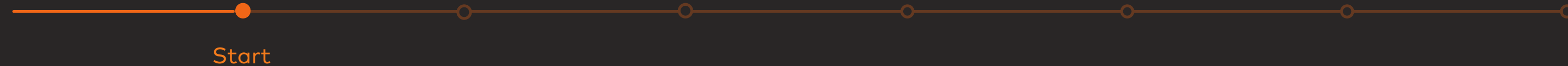


Tell us your bank details and
answer some financial status
questions



Verify your identity

OK, let's do it





More about you

Address

+44

Mobile number

Date of birth

01 ▾

01 ▾

2016 ▾

BackNext



Save & Exit



More about you

589a Wa|

- 589A, Wakefield RoadHuddersfield, HD5 9XP
- 589A, Wandsworth RoadLondon, SW8 3JD
- 589A, Warwick RoadSolihull, B91 1AP

Date of birth

0102030405

01

2016

BackNext



Save & Exit



More about you

589A, Wandsworth Road London, S...

+44

7794184107

Date of birth

04 ▾

01 ▾

1986 ▾

Back

Next



About You

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

Back

Next

?

Save & Exit

Investment knowledge



Your employment status

Please choose

▼

Back

Next



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





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



Save & Exit

App Download



Philippe Comini



Welcome back Philippe

Portfolios

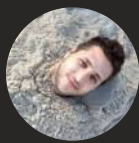
1- General Savings

ISA for growth

£0

Fund portfolio

Create Portfolio



Philippe Comini

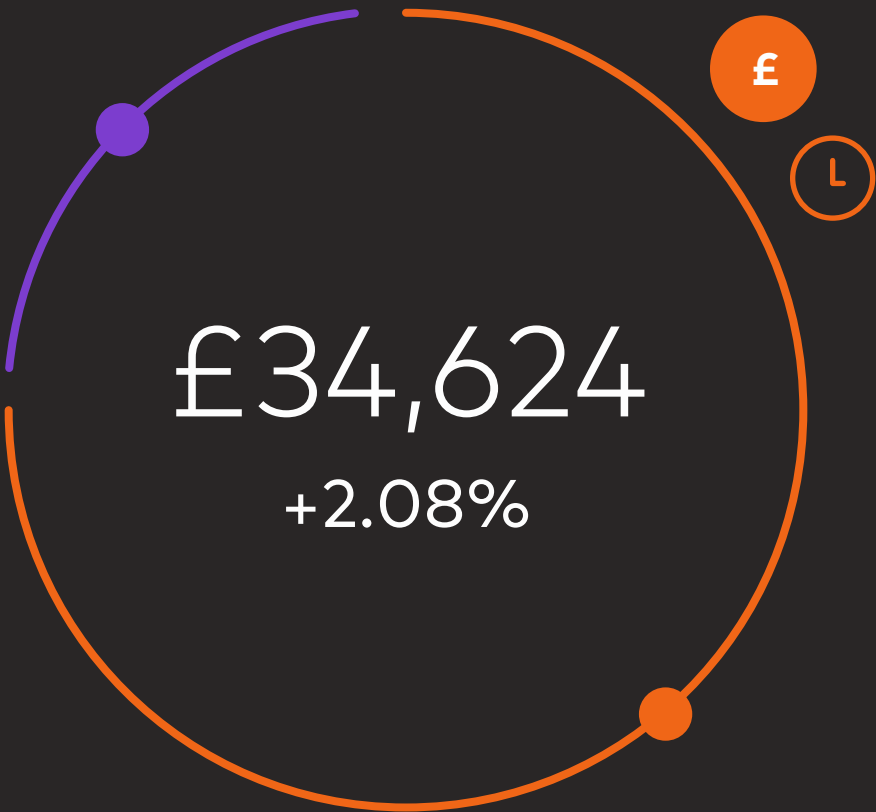


Welcome back Philippe

Portfolios

1- General Savings

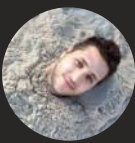
ISA for growth



Gains Investment

See details

Create Portfolio



Philippe Comini



Welcome back Philippe

£335k

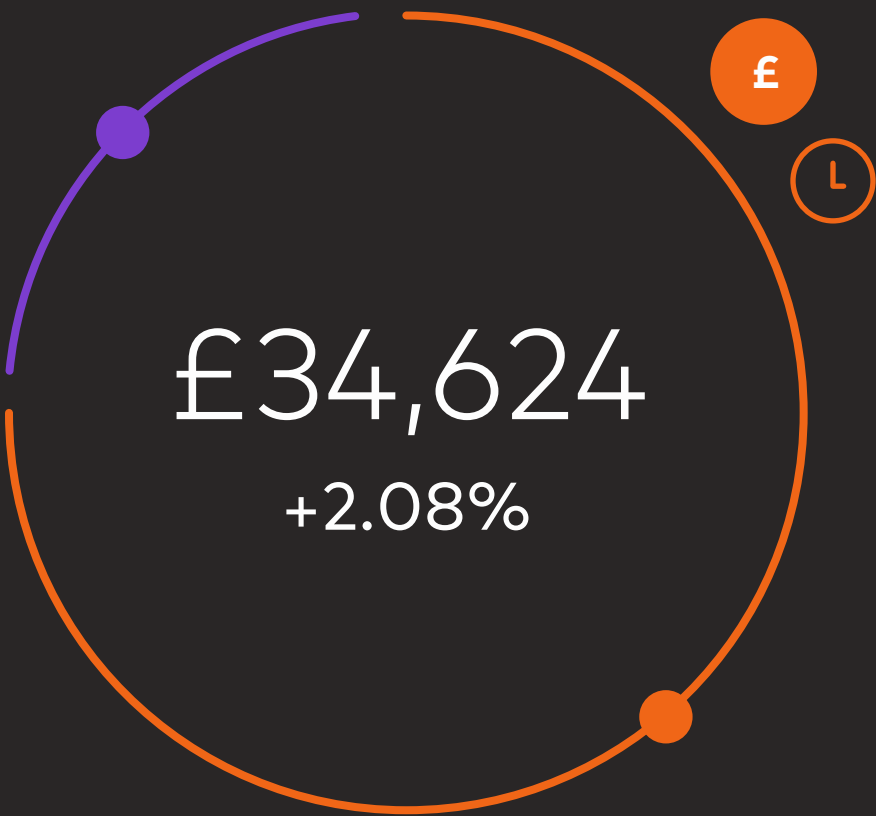
Total Balance

● Genral Savings

Portfolios

1- General Savings

ISA for growth



● Gains ● Investment

See details

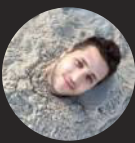
2- Kid's tuition fees

SIPP for income



Fund portfolio

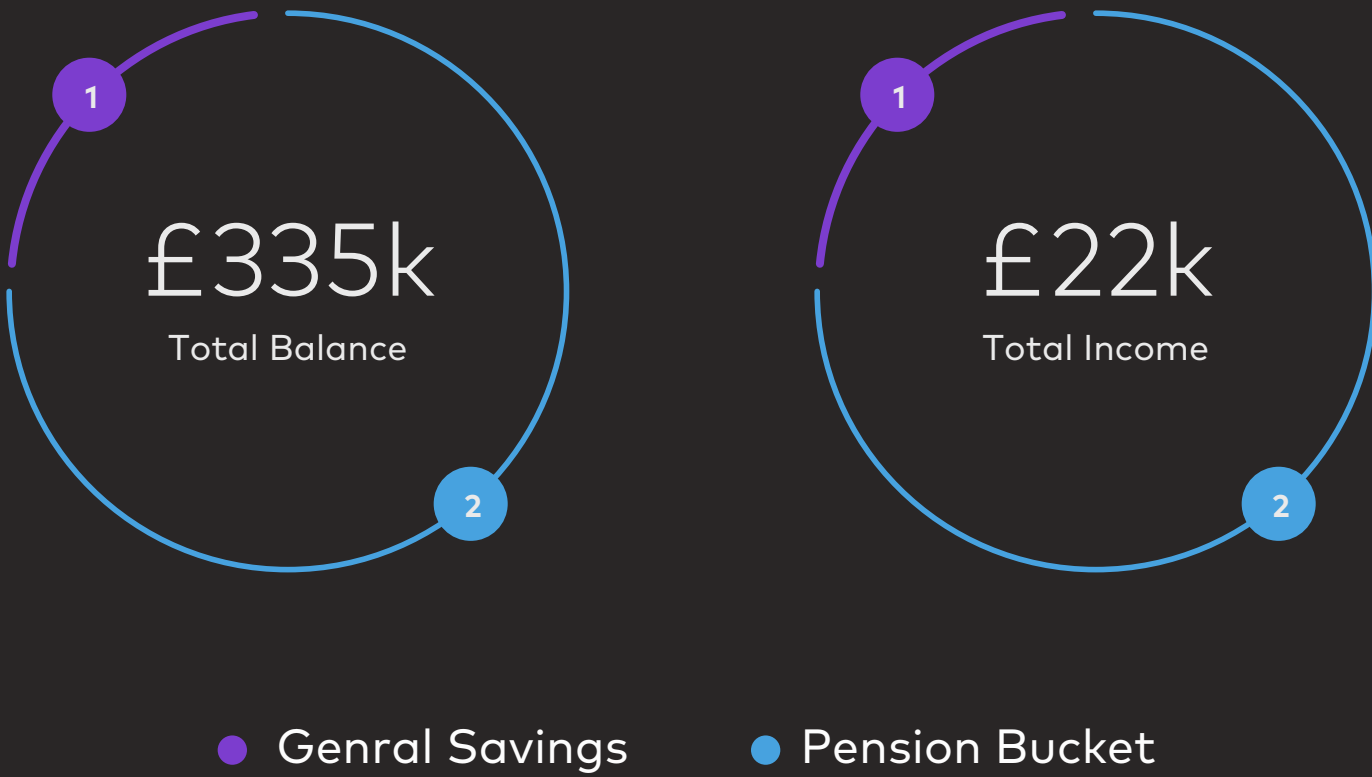
Create Portfolio



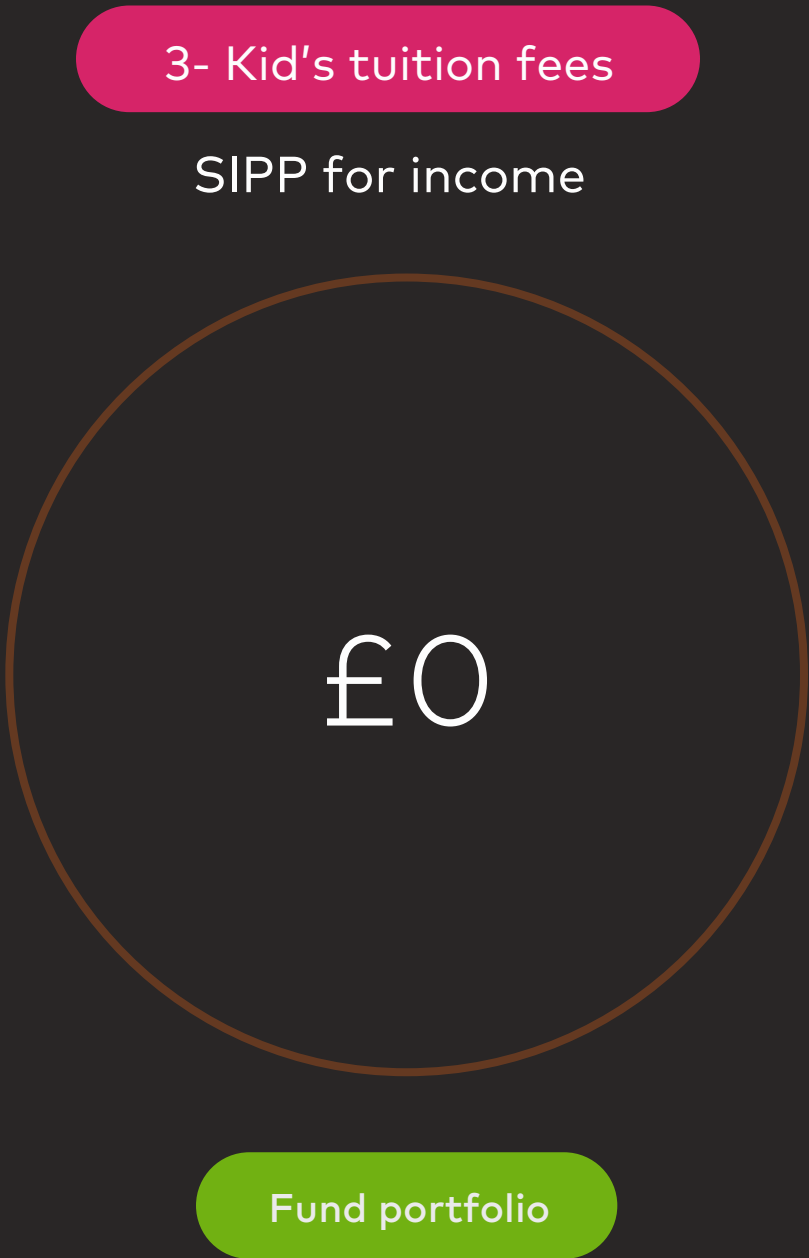
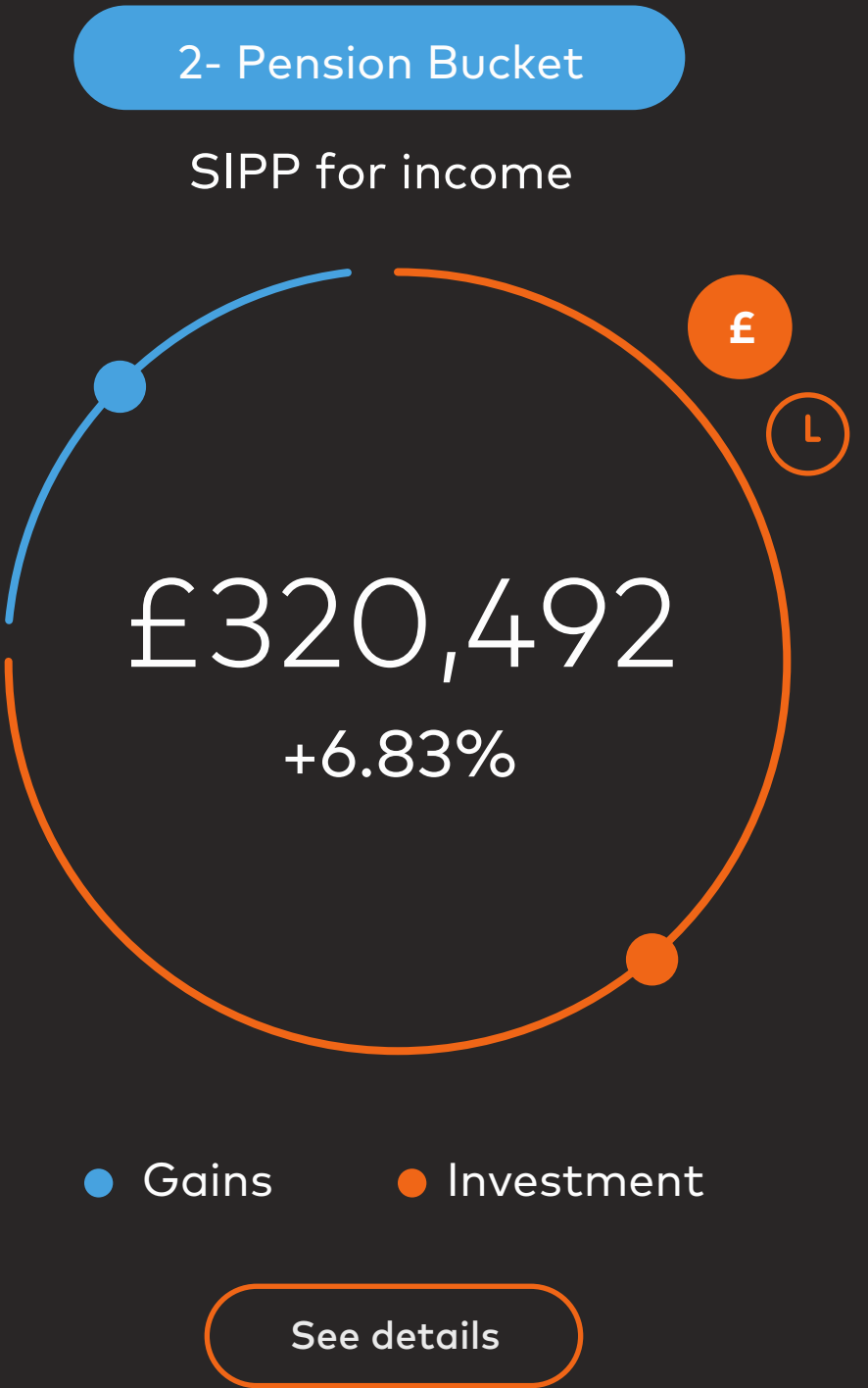
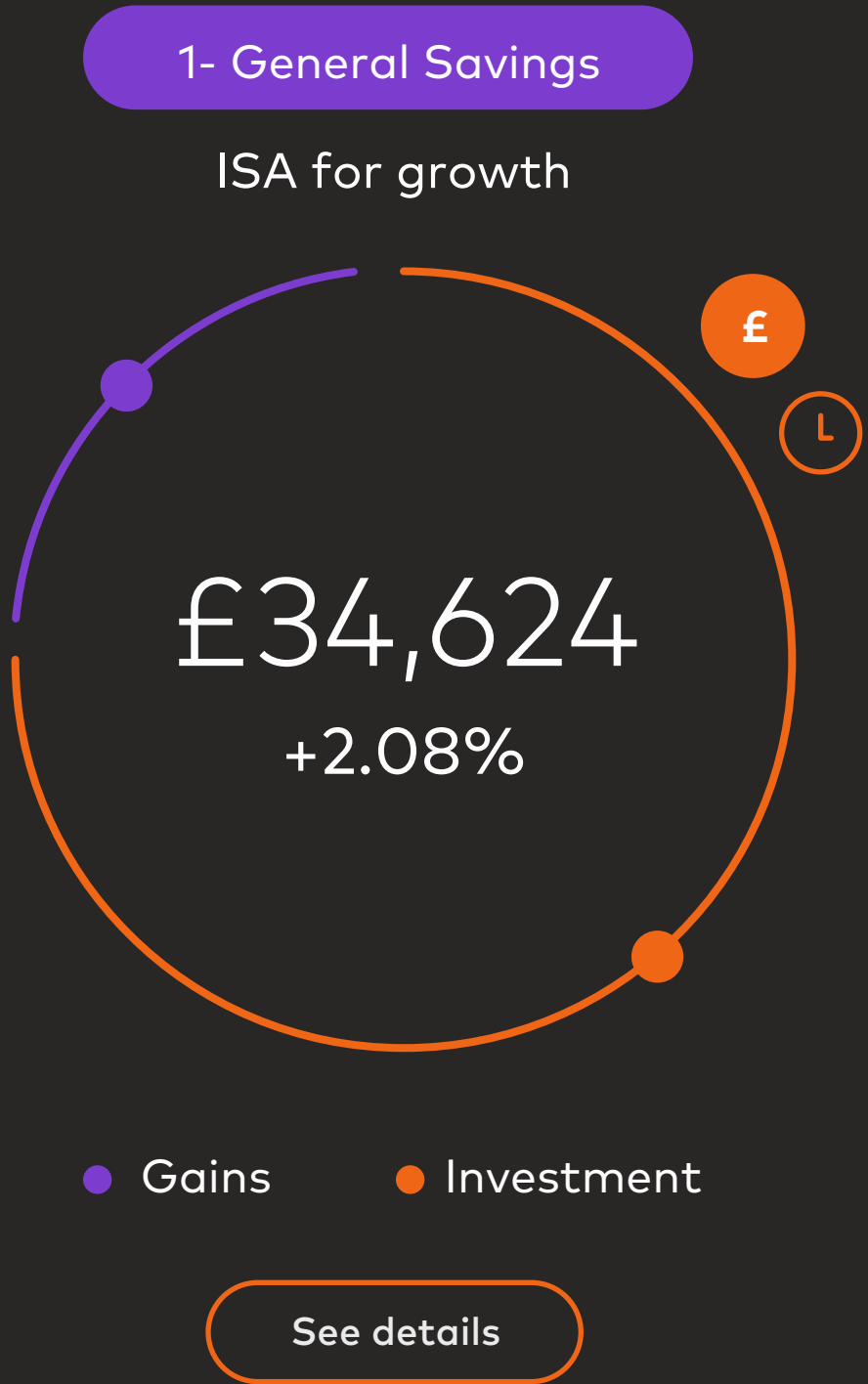
Philippe Comini



Welcome back Philippe



Portfolios



Create Portfolio