

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.



Build 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

?

Portfolio Type



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.)

[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

8 characters

1 Number

1 Special character such as *!@()

Reset Password

?



Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

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

Are you an American citizen?

☐

Yes

☐

No

?

Account Details



Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

✓ 8 characters ✓ 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.

?

Account Details



Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

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

Are you an American citizen?



Yes



No

There's always a risk of losing money if an investment performs badly.
Are you sure you could afford to lose the money you're putting into Tiller?



Yes



No

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

?

Account Details



Your Account

First we'll need a few personal details.

ilov@tiller.com

.....

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

Are you an American citizen?



Yes



No

There's always a risk of losing money if an investment performs badly.
Are you sure you could afford to lose the money you're putting into Tiller?



Yes



No

Back

Next

?

Account Details



Your Account

First we'll need a few personal details.

[Back](#)[Next](#)

?

Account Details



Your Account

First we'll need a few personal details.

Philipe

Comini Amaro

Carneiro

Back

Next

?

Account Details



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



Your email has been verified

Thank you for verifying your email, you can continue now.

Continue

?

Account Details



Your verification email has expired

We will need to re-send a verification email so you can proceed.

ilov@tiller.com

Re-send verification

?

Account Details



Name your portfolio

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

E.g: Kids' tuition fees

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Next

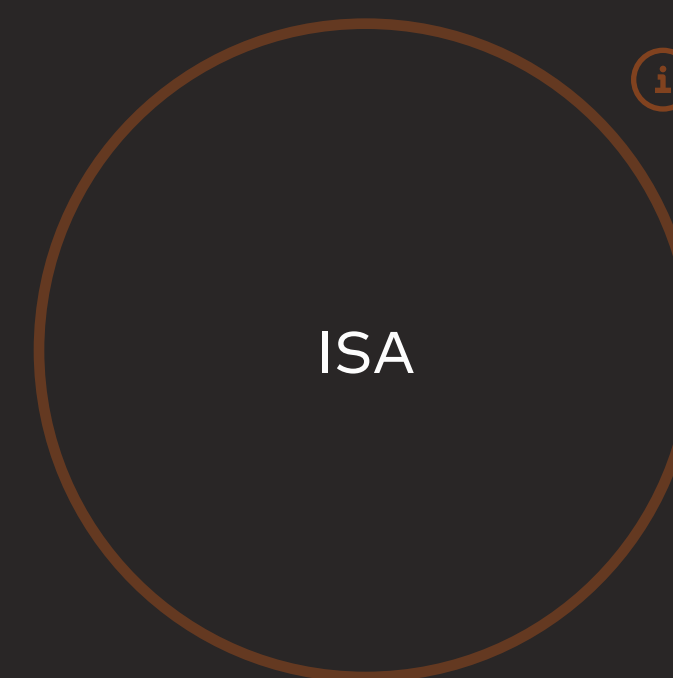
?

Account Details



Your Portfolio

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



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Next

?

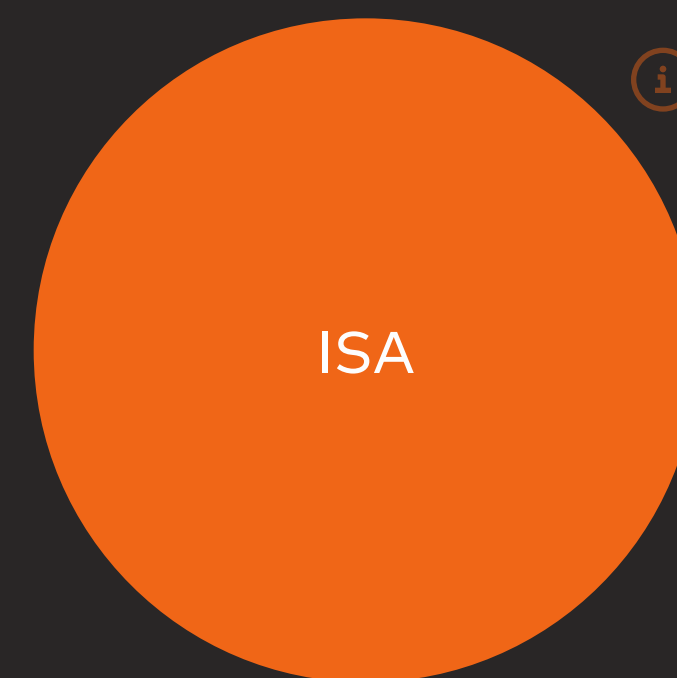
Save & Exit

Portfolio Type



Your Portfolio

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



Back

Next

?

Save & Exit

Portfolio Type



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?



Your Portfolio

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

Income

Capital Growth

Back

Next

?

Save & Exit

Portfolio Type



Your Portfolio

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



Back

Next

?

Save & Exit

Portfolio Type



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

?

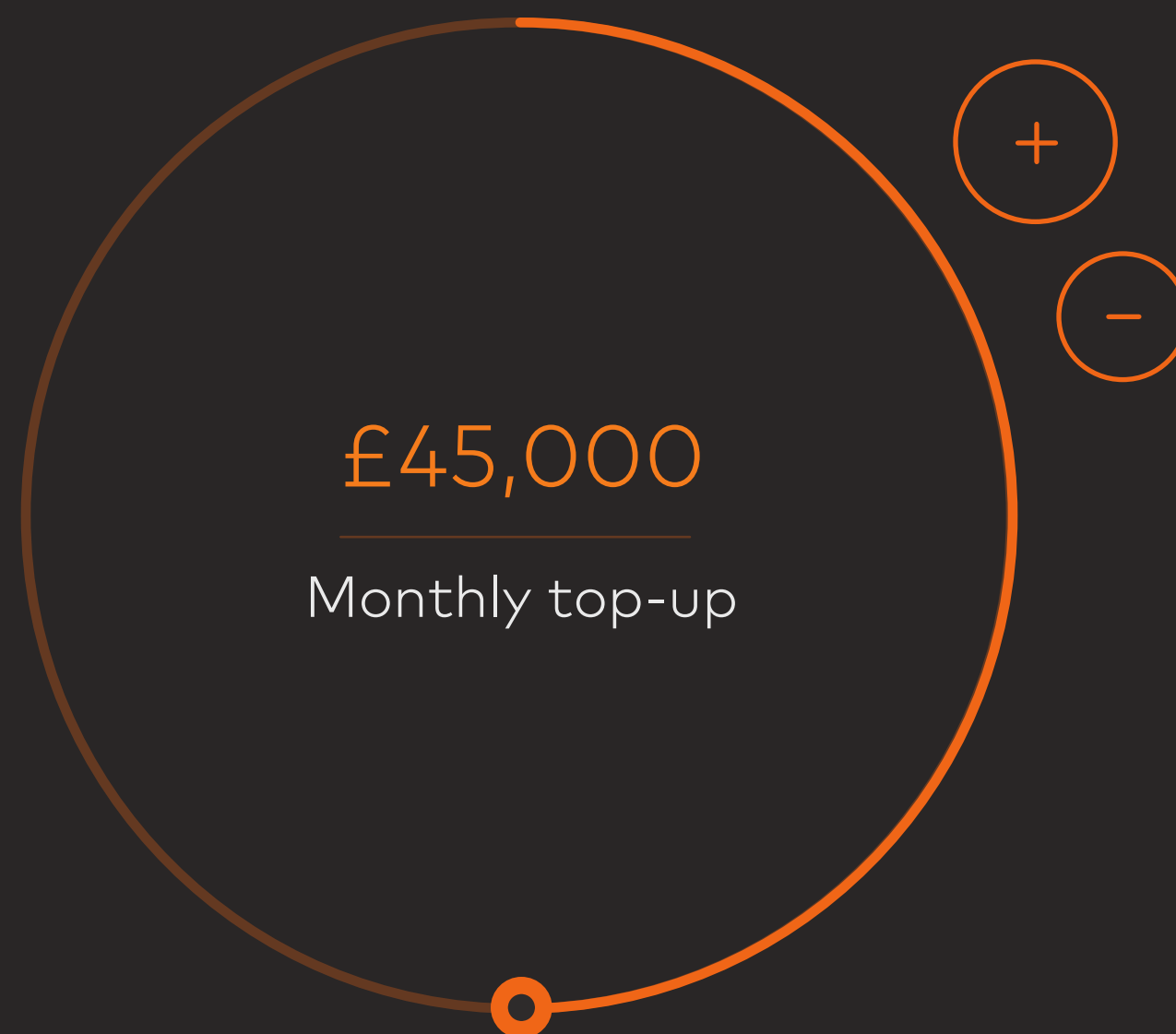
Portfolio Type



Investing for Growth

Do you want to add more money each month?

☐ No thanks



Back

Next

?

Save & Exit

Investment Details



Investing for Growth

How long do you want to invest for?

☐ I have no time frame

+

30
Years

-

Back

Next

?

Save & Exit

Investment Details



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

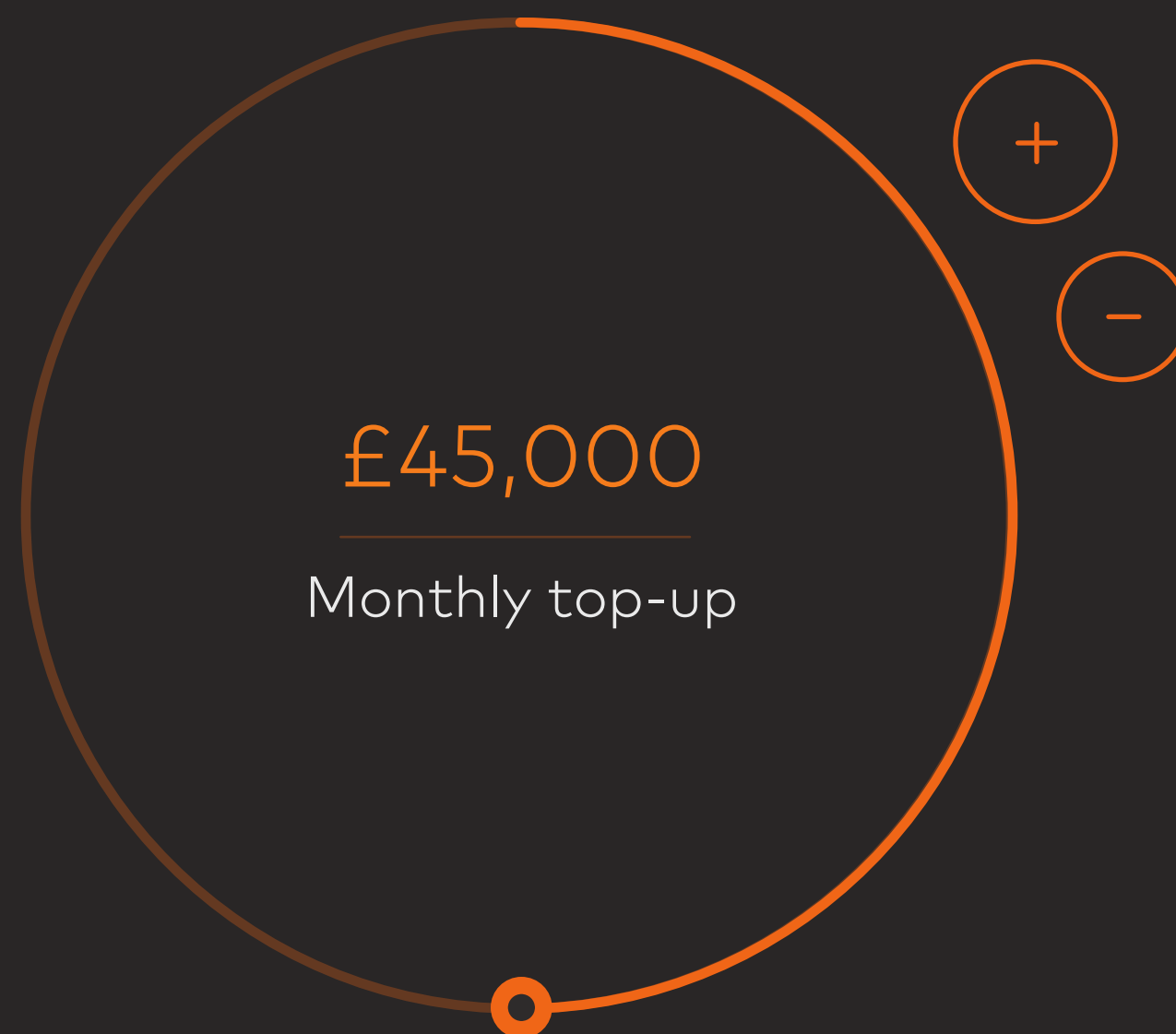
Investment Details



Investing for Income

Do you want to add more money each month?

☐ No thanks



Back

Next

?

Save & Exit

Investment Details



Investing for Income

When would you like to start receiving the income?

☐ I have no time frame

+

-

10

Years from today

Back

Next

?

Save & Exit

Investment Details



Investing for Income

How long would you like to receive income for?

☐ I have no time frame

A large circular slider interface for selecting a time frame in years. The number **30** is displayed in the center of the circle, with the text 'Years after the start date' below it. To the right of the circle are two circular buttons with '+' and '-' signs for adjusting the value. A small grey dot on the circle's perimeter indicates the current selection at 30 years.

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Next

?

Save & Exit

Investment Details



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.

I'll be a graph

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.

I'll be a graph

Are you OK with this possibility?

☐ No

☒ Yes

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Next

?

Investment Details

Save & Exit



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 comfortable taking a reasonable amount of risk in return for good growth

3

Medium Risk

You're comfortable taking a reasonable amount of risk in return for good growth

4

Medium-High Risk

You don't mind running 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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?

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

?

Save & Exit

Risk Profile



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

Risk Profile



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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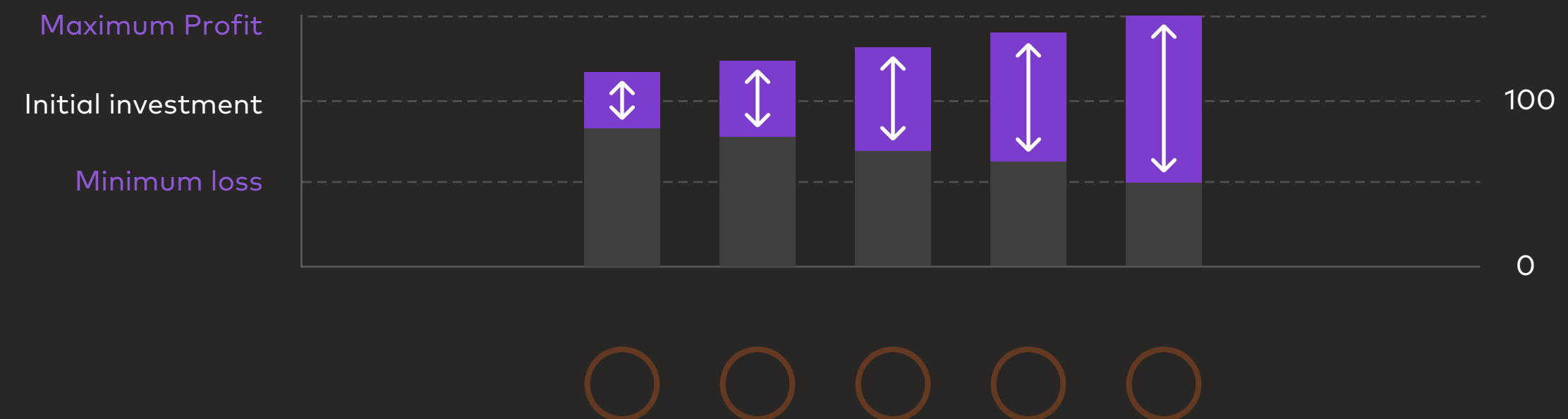
Risk Profile

Save & Exit



6 of 10 - Risk profile

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



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?

Risk Profile

Save & Exit



Please review the following questions.
The answers are conflicting.

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



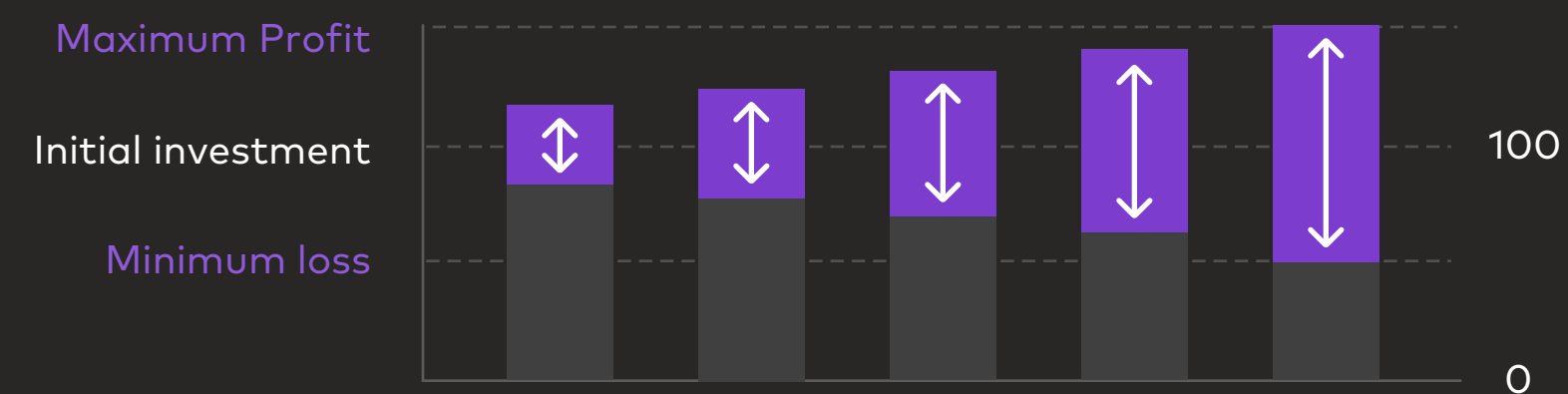
Agree



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

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Next

Risk Profile

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

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Next

?

Save & Exit

Risk Profile



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'll accept a small amount of risk in return for growth.

3

Medium Risk

You're comfortable taking a reasonable amount of risk in return for good growth

4

Medium-High Risk

You don't mind running 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 questionnaire

Next

?

Risk Profile

Save & Exit



Your risk rating is:

1

Low Risk

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

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Medium-High Risk

You don't mind running 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

Risk Profile



Understand Tiller's portfolios

Tracker

- ETF

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

Active

- ETF
- Managed

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

Active Plus

- ETF
- Managed
- Themes

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 builder



Understand Tiller's portfolios

Tracker

- ETF

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

Active

- ETF
- Managed

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

Active Plus

- ETF
- Managed
- Themes

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 builder



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.

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Next

?

Save & Exit

Portfolio builder



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.



You had previously selected Active

Are you sure you want to change it?

No

Yes



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 builder



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.



You had previously selected Active

Hit confirm below to keep this selection.

Review

Confirm



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.

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Next

?

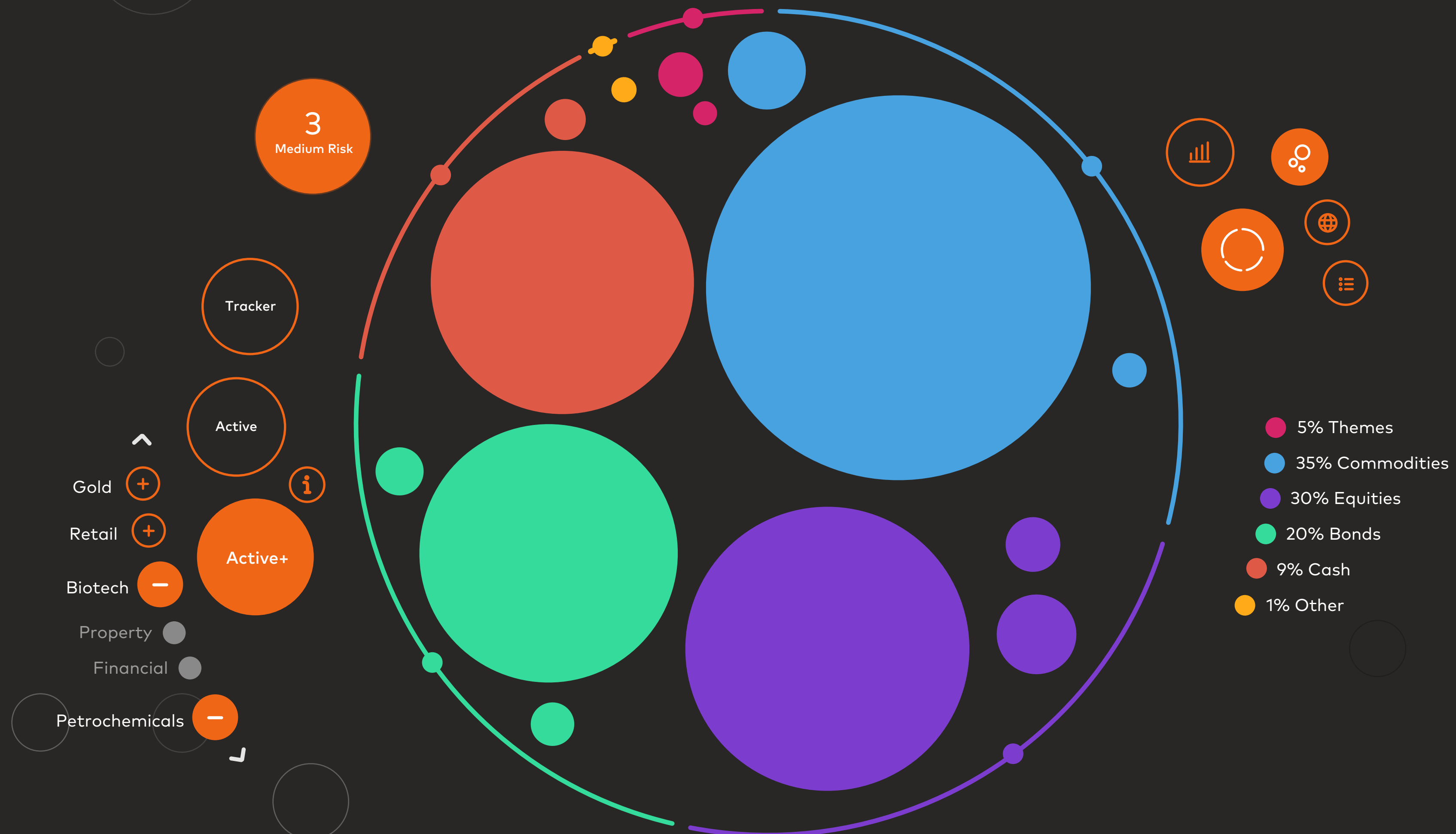
Save & Exit

Portfolio builder



Portfolio Asset Allocation

ISA Investment
for Income



Continue

Save & Exit



Portfolio Asset Allocation

ISA Investment
for Income



3
Medium Risk

Tracker

Active

Active+

Gold +

Retail +

Biotech -

Property

Financial

Petrochemicals -

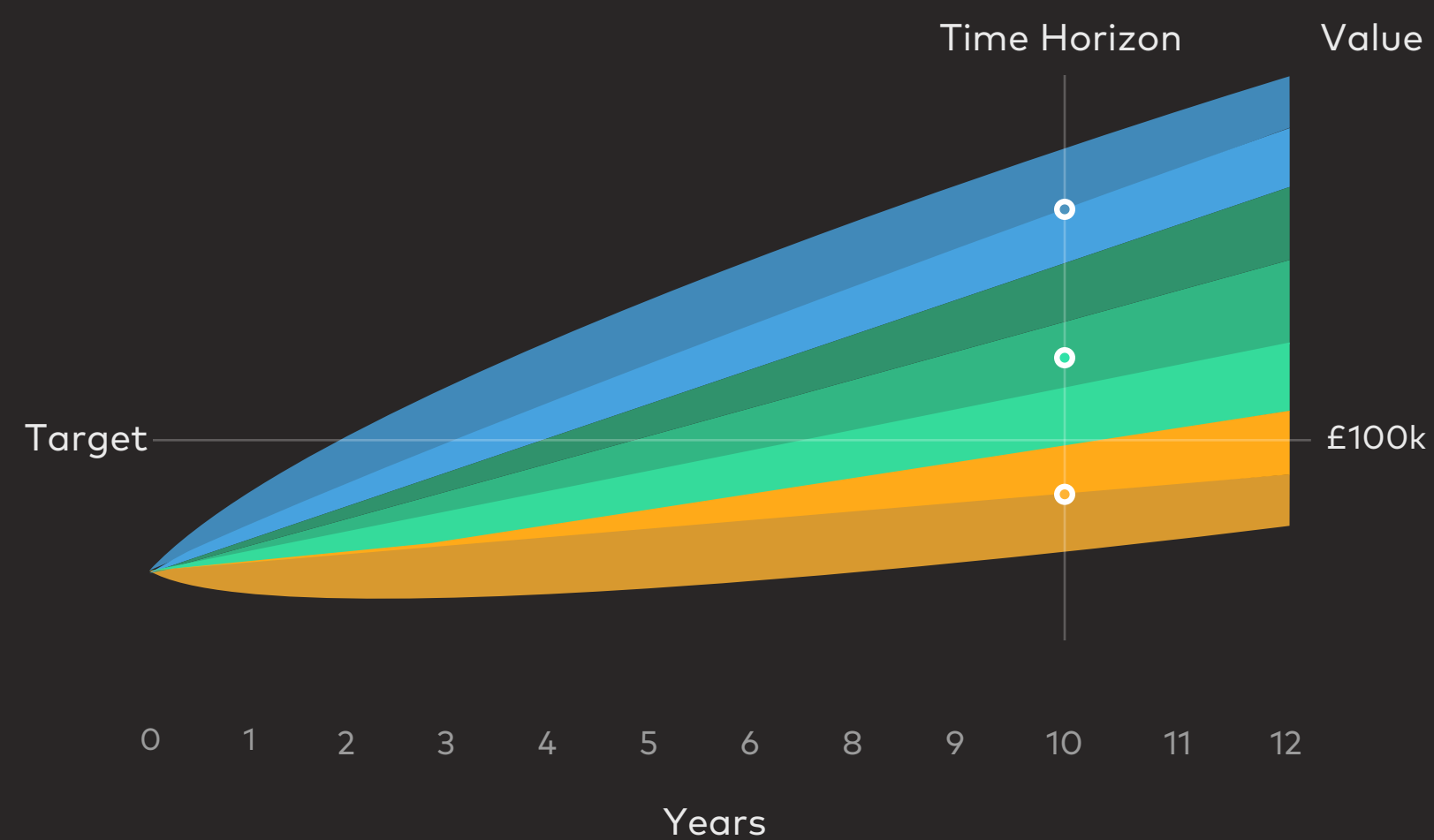


In 10 investment years

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