



The European Robo-Advisor

ICEEfest 2018

How to compete with Banks in 32 countries

June 2018

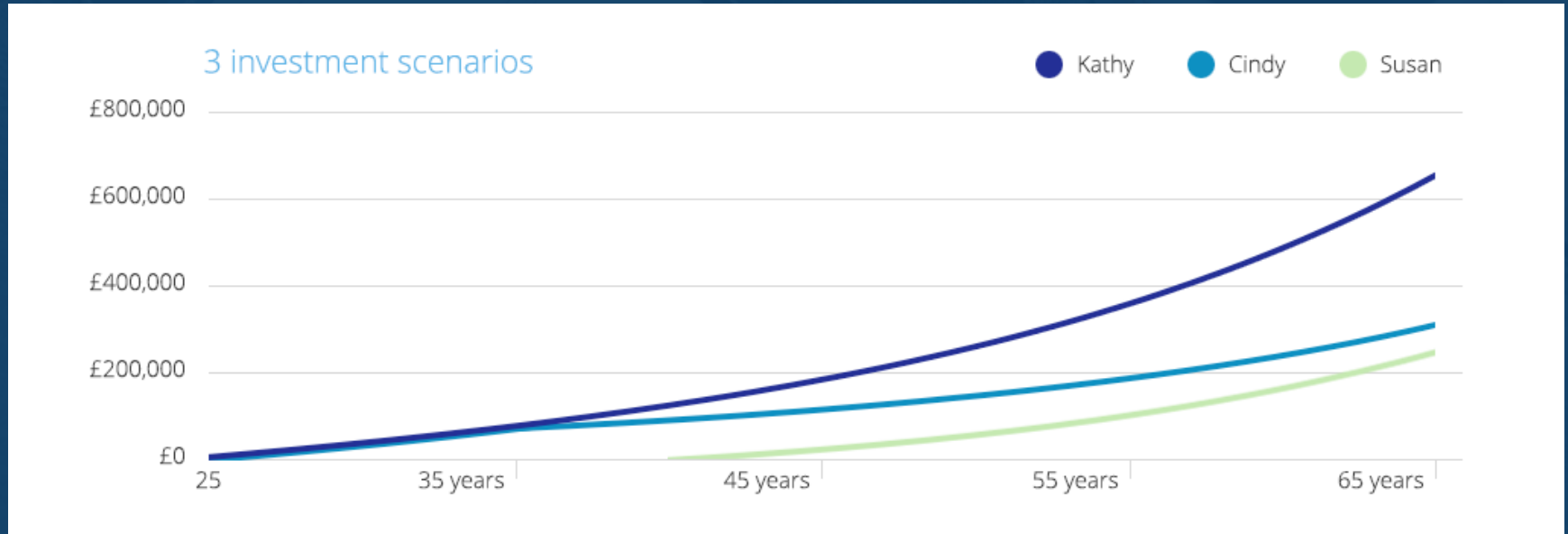
Exchange Traded Funds

ETFs are the most efficient investment building blocks available

How we invest your cash

It's never too early to start investing

Don't underestimate the power of compounding



<https://etfmatic.com/article/never-too-early-to-invest>

ETFmatic at a glance

Proven robo-advisor with a unique angle in B2B and licenced in 32 countries

Company

ETFmatic is the most downloaded robo-advisor in Europe, authorised by the FCA in the UK and passported to operate in 32 European countries

Technology

Our platform is flexible enough to offer our products both directly to end consumers (D2C) and through business partners (B2B) – i.e. eWallets, banks, ETF issuers, financial advisors, etc.

Market

The rest of European robo-advisors have mainly focused on the D2C market in one or two countries each

This leaves ETFmatic in an ideal position to grow with limited competition in:

- ▶ The B2B market throughout Europe
- ▶ Direct-to Consumer in over 25 countries

Investing properly should be easier

Our journey to make ETFs simple

Key Milestones Achieved

- ▶ FCA-authorized in November 2015
- ▶ Operating with real-money accounts since April 2016
- ▶ Available in 32 European countries
- ▶ +200 000 downloads of Android, iPhone and Windows Apps

Next Steps

- ▶ Continue growing our D2C proposition, that is currently doubling AUM every quarter
- ▶ Develop 3 more B2B deals in Europe throughout 2018
- ▶ With our dual go-to-market strategy we aim to achieve break-even during 2019

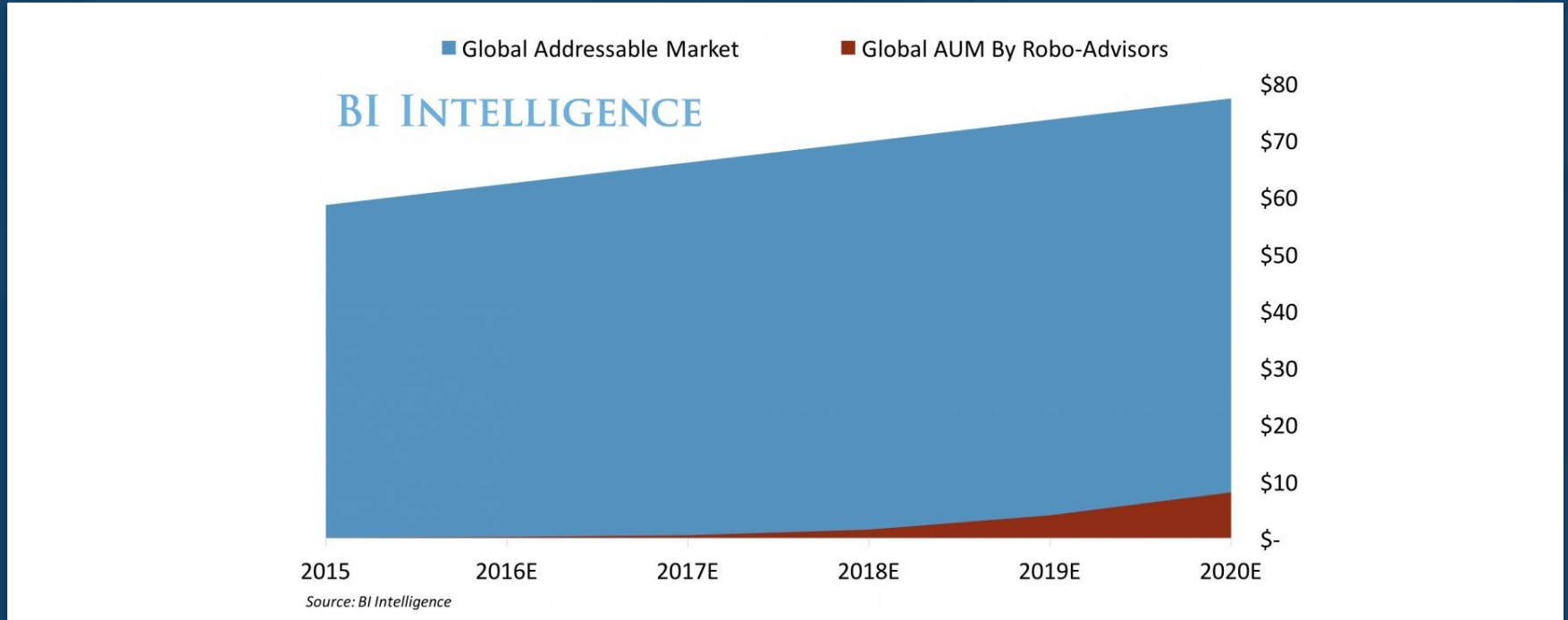
Planned Share Issue

First institutional round:

- ▶ Q4 2018
 - ▶ £5m
 - ▶ Pre-approved for EIS
-
- ▶ ETFmatic's funding from 2014 to today (£2m in total) has come from individual investors (mainly financial services, technology and management consulting executives)

Robo-advisory is just getting starting

Forecast: total addressable market



Standing on the shoulders of giants

3 mega-trends in the investments space

Investment style

Active

Passive

Regulatory pressure on remuneration

Commission-based

Fee-based

Interaction with clients

Physical

Online

The story so far
One step at a time

4 years making ETFs simple.

Here's what helping customers to invest looks like.

Actual assets under management since incorporation. Investing puts capital at risk.

ETFmatic

Start investing now

D2C Traction and CAC:

Strong growth at a fraction of industry costs

APP
DOWNLOADS

+200 000

ASSETS UNDER
MANAGEMENT

x2 quarterly

CLIENT ACQUISITION
COST (FUNDED ACCOUNT)

<£100


- ▶ Low CAC driven by freemium model
 - ▶ +15% of simulation users create a real-money account
- ▶ Validated approach to reduce friction points
 - ▶ CAC < 1-year fees for a £20,000 account
 - ▶ CAC down 50% in the last quarter
- ▶ Insights:
 - ▶ +70% of users send monthly contributions higher than their initial transfer
 - ▶ +75% of traffic is from mobile devices
 - ▶ +80% of customers have a LinkedIn profile


Fees matter because they reduce your returns


It's also very unpleasant when you are charged more than you expected

0.29-0.48% + ETF costs

 No deposit fees

 No withdrawal fees

 No trading fees

 No exit fees





ETFmatic manages all your investment goals for 0.5% of your Assets under Management (our fees) plus the ETF issuer costs (fees of the funds you invest in). For accounts larger than 25,000 £/€/\$, we charge 0.3% of AUM.

The total ETF issuer fees of your portfolio (also know as TER - Total Expense Ratio) will depend on the asset allocation (weights) you have selected. The average TER of ETFs in our portfolios is 0.13%. We invest in ETFs that are managed by the world's top issuers.



Our Platform enables us to offer competitive pricing in 32 countries

Transparency motivates us to improve ETFmatic every week

Company	Amount	Fees			Options	
		Total % p.a.	Management	Avg. issuer fees	Currencies	Countries
 ETFmatic	<25,000	0.61	0.48	0.13	EUR GBP USD	32 European Countries
	>25,000	0.42	0.29			
	Child account	0.13	0			
 nutmeg	<100,000	0.94	0.75	0.19	GBP	United Kingdom
	>100,000	0.54	0.35			
 scalable CAPITAL	-	1.0	0.75	0.25	EUR GBP	Germany United Kingdom
 moneyfarm	<10,000	0.25	0	0.25	EUR GBP	Italy United Kingdom
	10,000-100,000	0.85	0.6			
	100,000-1,000,000	0.65	0.4			
	>1,000,000	4,140 / year				

B2B Offering

Where and how we could add value to others' propositions



API + Appointed Representative

- ▶ Build on top of our Platform.
- ▶ Benefit from our economies of scale.
- ▶ Accounts in 3 currencies (GBP, EUR, USD).
- ▶ MIFID Passport; we are authorised to offer investment services in 32 countries.



Whitelabel as a Service

- ▶ Define your own terms of service and pricing structure.
- ▶ Configure your risk map and asset allocation rules.
- ▶ ETFmatic provides you with automated portfolio rebalancing, trade execution and reporting.
- ▶ Software as a Service (SAAS).



Corporate / Execution Accounts

- ▶ Custom goals for treasury needs.
- ▶ Portfolio execution for IFAs and other Professional Customers.
- ▶ Investment Management for Family Offices.
- ▶ Pricing based on AUM.

Founders and Executive Team



Luis Rivera
Business
Development



Johan Hellman
Operations and
Regulatory



Tom Carnell
Technology

- ▶ ETFmatic is led by a team of experienced entrepreneurs that believe we all deserve a transparent and cost effective way to put our savings to work
- ▶ The Executive team includes the former Head of Customer & Service Competence at Santander AG
- ▶ Our international team is based in our London headquarters and Madrid subsidiary

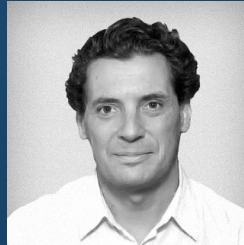
Non-Executive Directors



Juan Luis Bellón
Wealth Management &
Funds



Jaime García-Bañón
Entrepreneurship &
Private Banking



Jose María García
Marketing &
Product

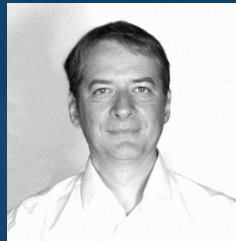
Academic Advisory Board



Bernard Dumas
Investment
Approach



Raghu Rau
Behavioural
Finance



Drago Indjic
Modern Portfolio
Theory

- ▶ Our Non-Executive Directors combine extensive experience in Financial Services (UBS, JPMorgan) and Technology (Google)
- ▶ Our Academic Advisory Board includes INSEAD Chaired Professor of Finance, Cambridge Judge Business School's Professor of Behavioural Finance and a former Hedge Fund manager and London Business School lecturer.
- ▶ Our shareholders include executives from the Financial Industry, Tech and Media companies and Management Consulting firms

Press coverage and new Platform features

Improving investing one week at a time




















Invest with your style and your voice.

With clients in 32 European countries we don't just talk, we listen.
Have your say in the client views section.

Improving investing across Europe, every week

52 weeks ago we were only in 17 European countries and one currency.
Today we have clients in 32 countries investing in £, €, \$.

We select from over 5000 available ETFs

But we don't limit you like some other providers do.
That's why we support multiple ETFs per index.

Kick the tires, then look under the hood.

We update our Whitepaper regularly so you know exactly how we invest your money.
Just another way we stay transparent.



ETFmatic
Start investing now

<https://etfmatic.com/featured-in/>
<https://etfmatic.com/press/>

Experience our approach with a free simulation account
Capital at Risk

Lowering your costs.

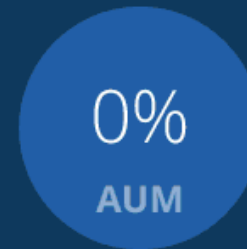
Now 0.48% per year or less + Average T.E.R of 0.12%!



Accounts
< 25,000 €/£/\$



Accounts
> 25,000 €/£/\$



Accounts
for children

More info: etfmatic.com/pricing



Work with us
We are recruiting

WHO ARE YOU?

**A GREAT Developer/QA/Front-end
that wants to join a HUNGRY team.**

(We're not really hungry, one of our perks is Goiko Burgers)

Thanks for your time!

Please don't hesitate to contact me with any questions

luis@etfmatic.com