



Smarterly

Investing for a life less ordinary

digital disruption in workplace savings

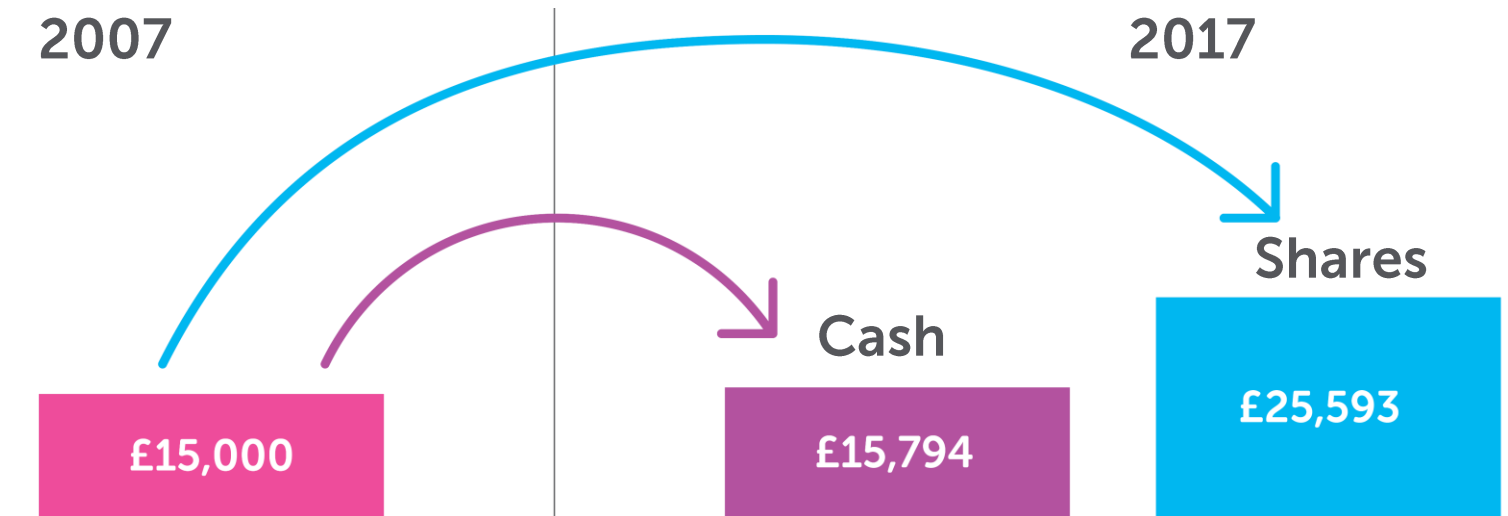
Phil Hollingdale

REBA Innovation Day, November 2018

Savings aren't just
for retirement



Cash v Investments



Total returns of FTSE All Share & Morningstar UK Savings 2500 - from Feb 2007 to Feb 2017

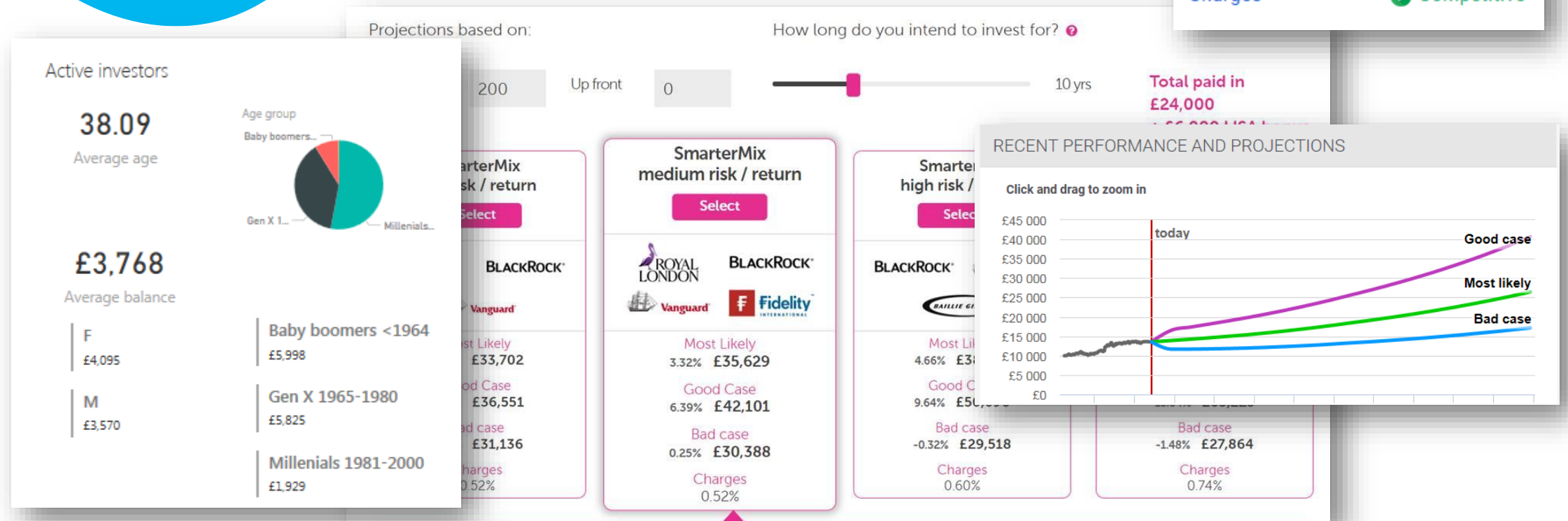
Investments may go down as well as up and you may get back less than you put in.

Addressing the “advice gap”

- ✓ Be inclusive: use technology to provide investment support to all employees
- ✓ Employee engagement: saving and investing should be just like buying other consumer goods



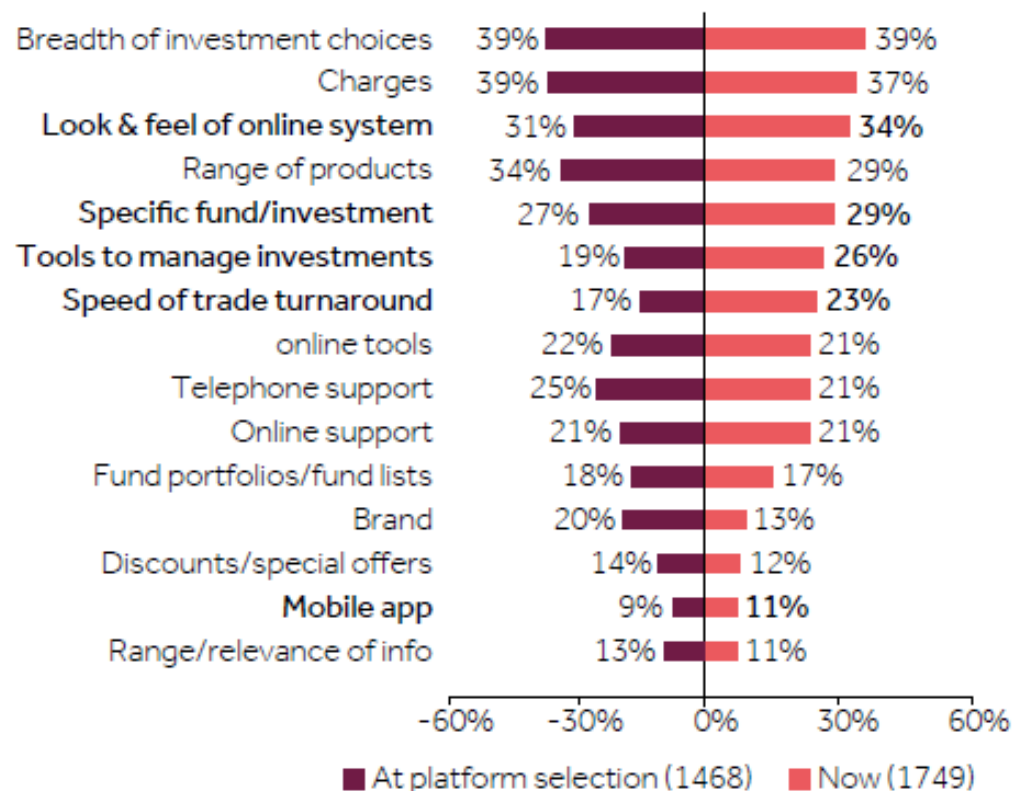
Robo Investing



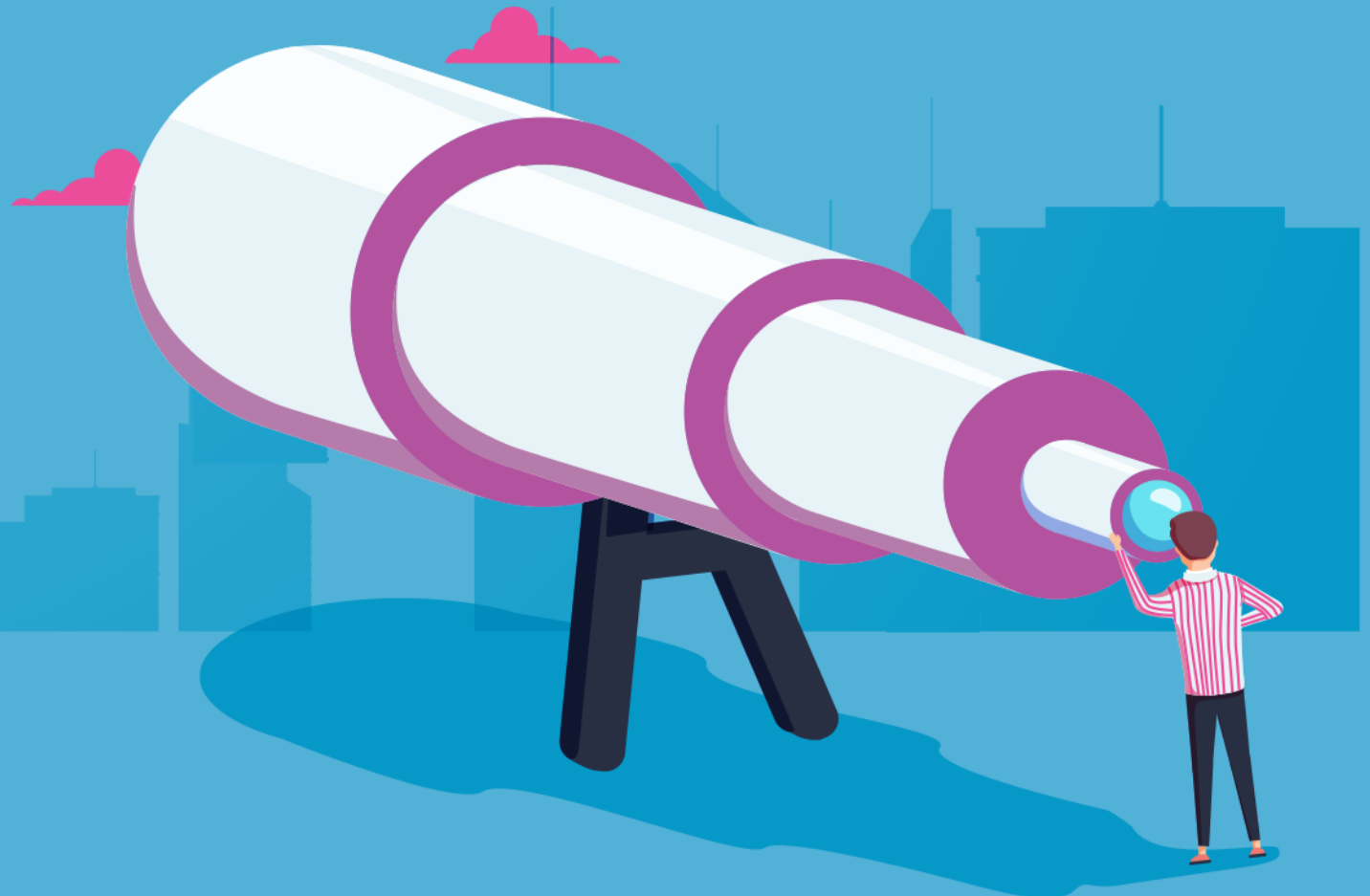
Important factors in platform selection




Factors which are important to Non-advised customers
(Those in **bold** have become more important)



What do we see?





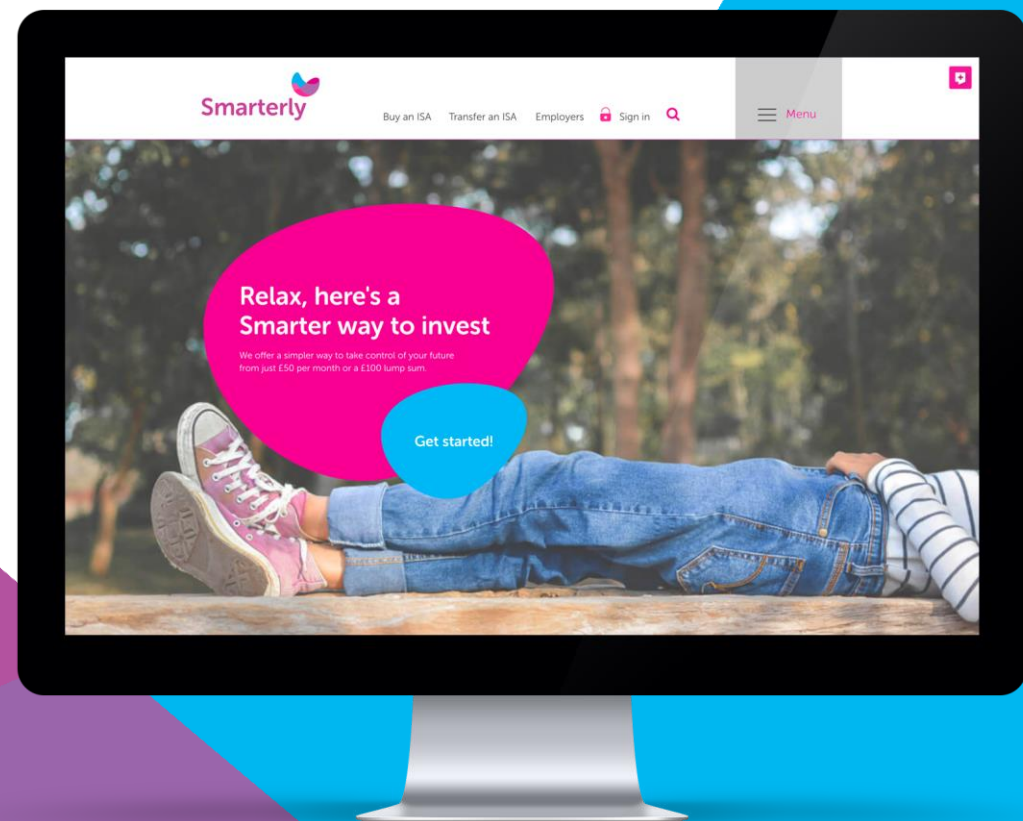
"I really regret
saving all that
money..."

...said no one, ever



Let's talk:
hello@smarterly.co.uk

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