



April 2022

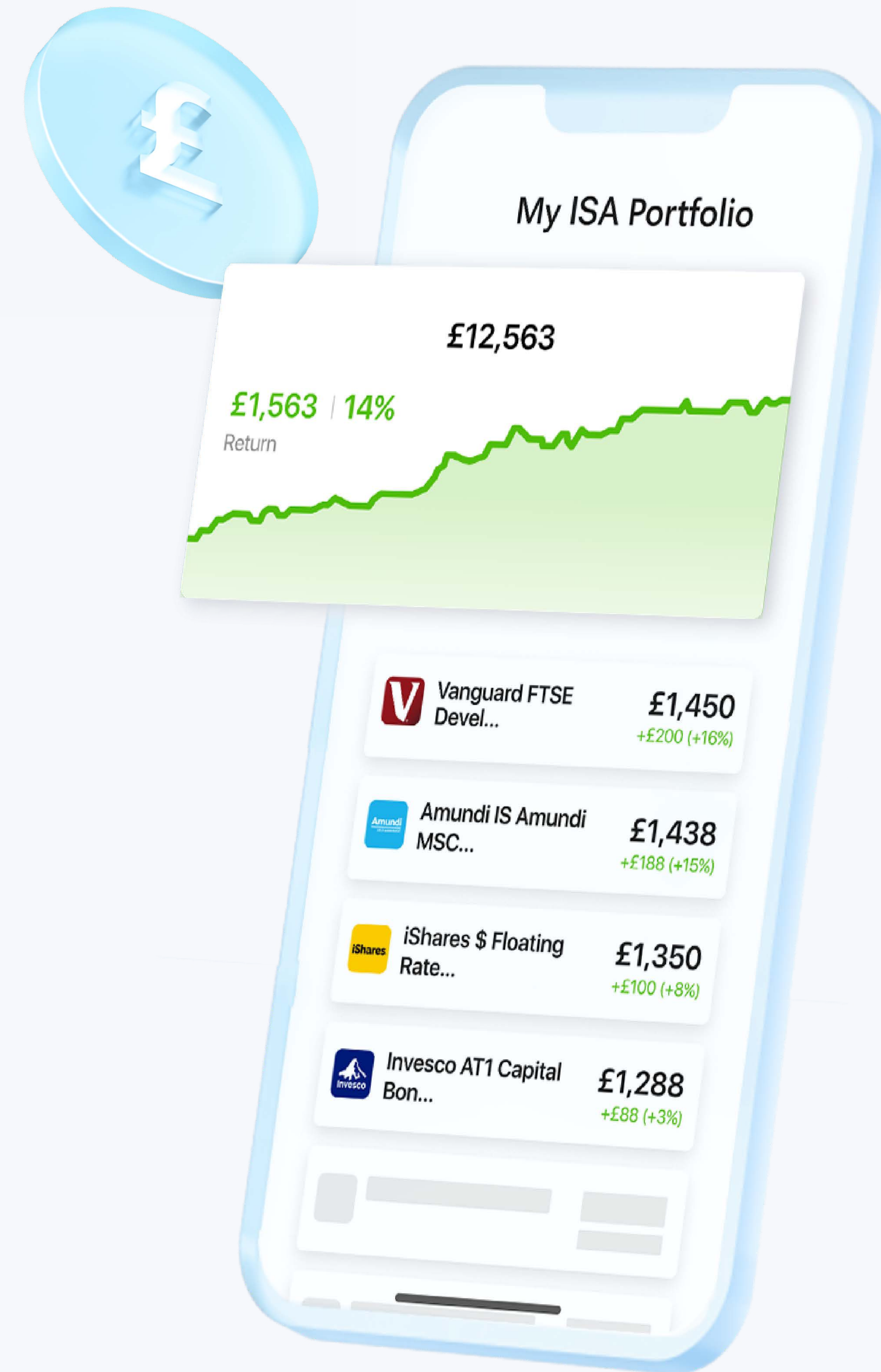
# Investor Presentation



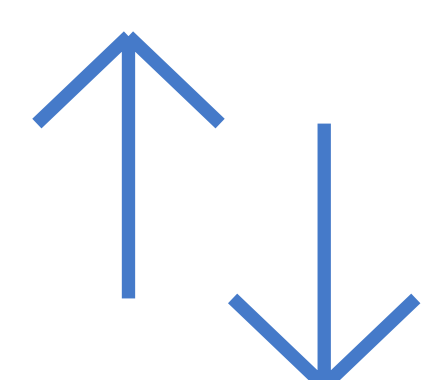
# The ETF Investment Platform

Commission-free ETF investing with the tools to help millions of people build and manage their portfolio without having to pay expensive trading and brokerage fees.

Less stock-picking, more portfolio-thinking.

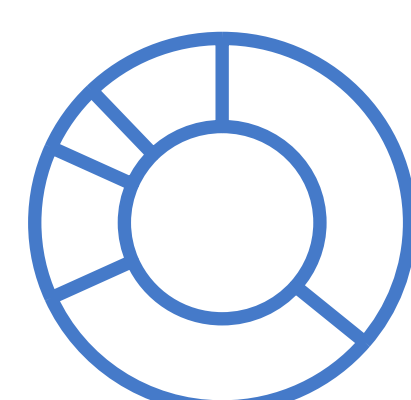


# Introducing ETFs



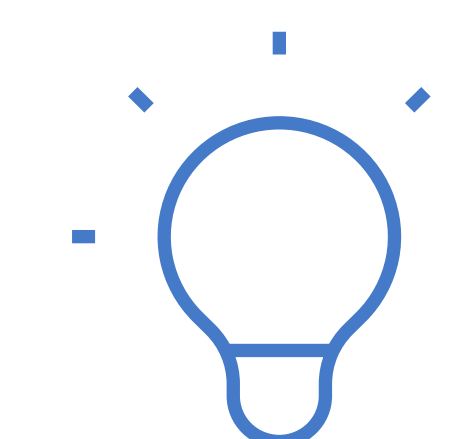
## Trade like stocks

But made of a wider range of investments.



## Diversified

Access 1000s of leading companies through a single ETF.



## Thematic

Clean energy, property, blockchain and crypto etc.



## Low fees

Index tracking is cheaper than active management.



## Tax efficient

Exempt from 0.5% stamp duty.



## Safe

ETFs are provided by the leading global investment firms.

ETF issuers include:



Vanguard



JPMORGAN  
CHASE & CO.



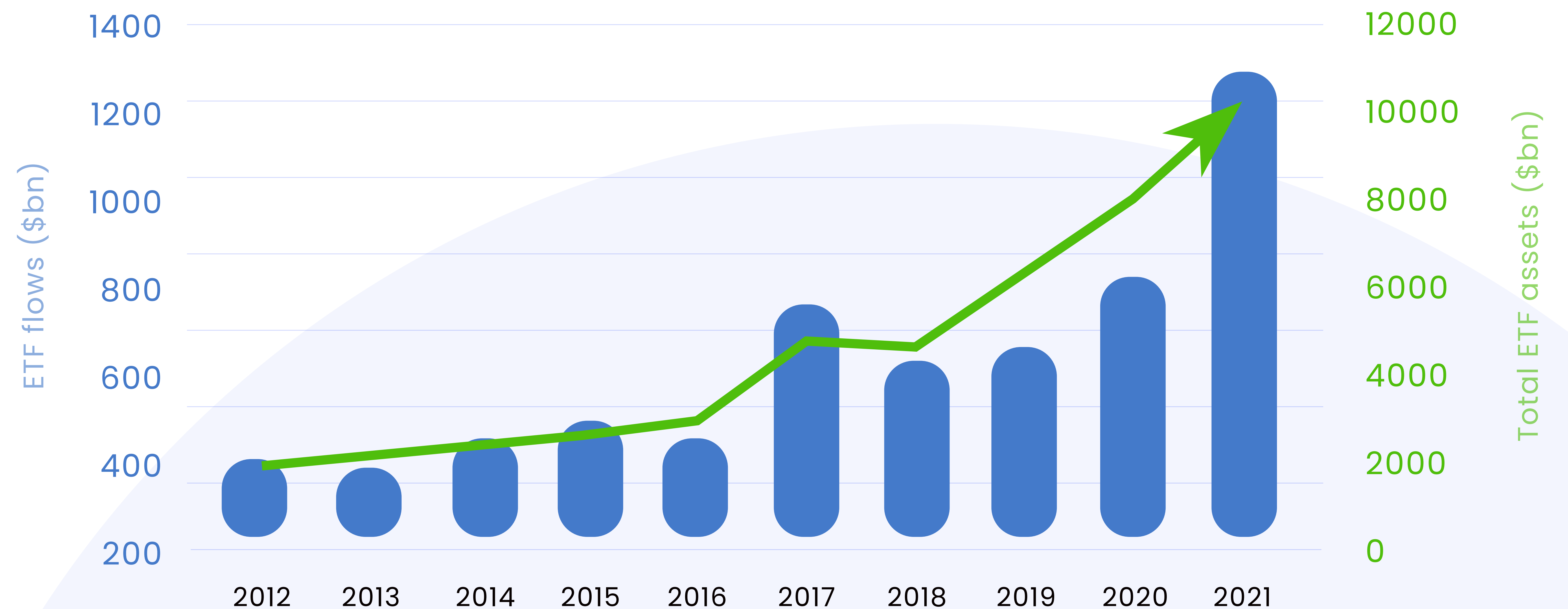
# The ETF market is growing exponentially worldwide

For the first time ever, global assets held in ETFs grew to over \$10tn in 2021\*, more than double the \$4.8tn figure in Dec 2018.

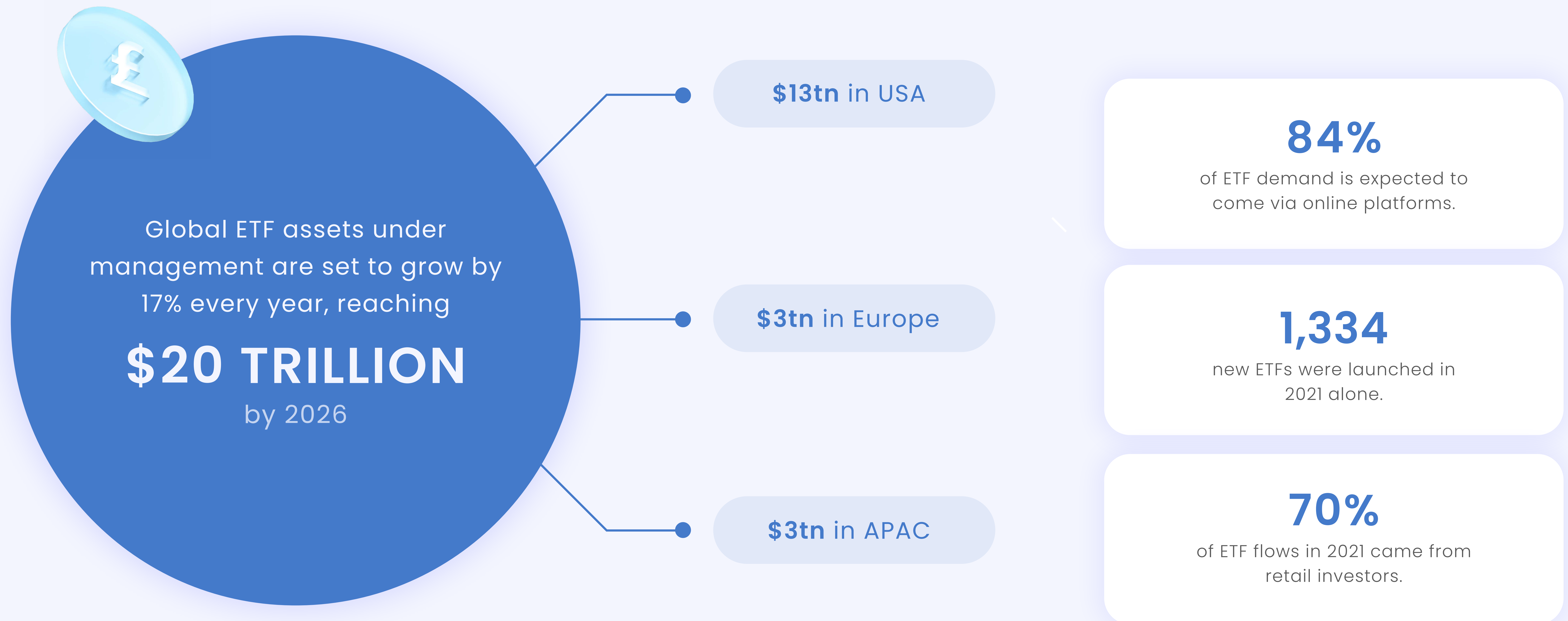
**“ETFs are the fastest growing investment type globally”** – London Stock Exchange

## Money flows into global ETFs

ETF flows (LHS axis)    Total assets (RHS axis)



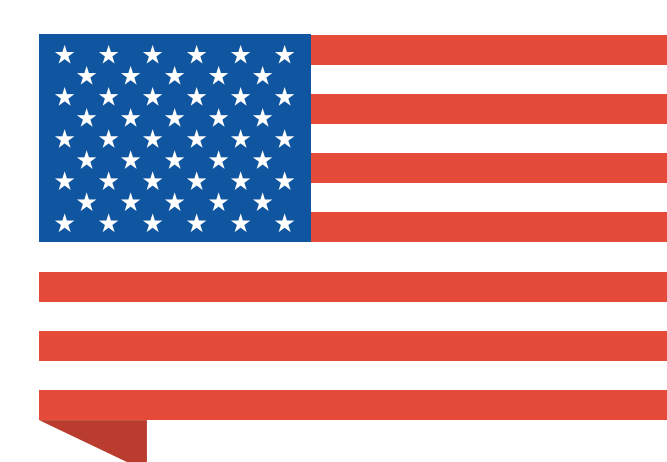
# ETF assets are expected to double in the next 5 years



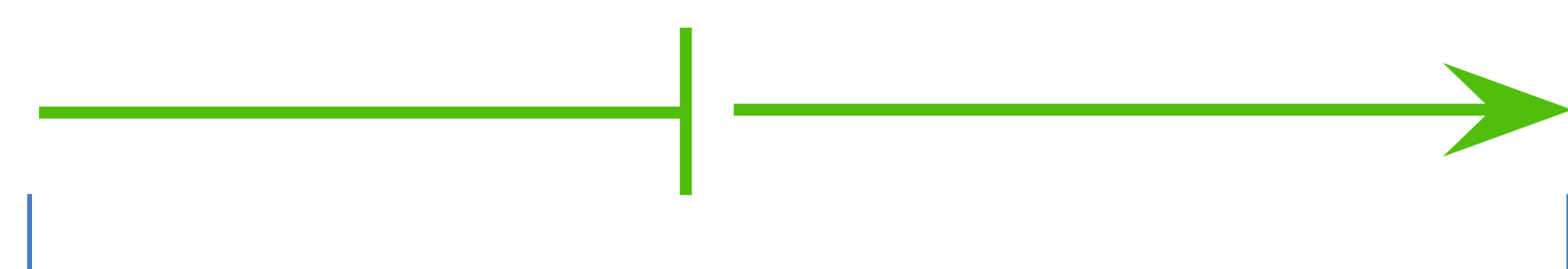
# The opportunity in Europe – US and professional investors show **the ETF way**

## US shows the way

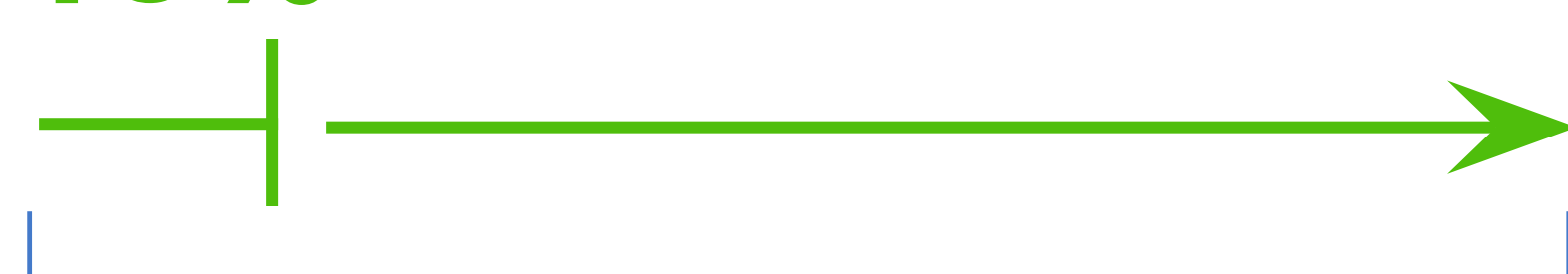
40% of investors in the US invest in ETFs, compared to only 15% in Europe.  
This proves the market opportunity and demonstrates great potential for the UK and Europe to catch up.



40%



15%



## Professional popularity

‘Sharply rising (ETF) popularity with private banks and wealth managers contrasts with lack of availability at retail level’.



## The opportunity

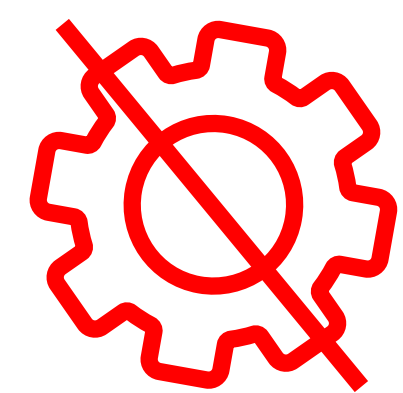
ETFs are on these shores but retail investors are missing out on the benefits because they remain hard to buy. Until now...



# The problem... Our opportunity



Currently, ETF investors are **forced to use trading apps or expensive legacy platforms** – leading to inefficient investing:



Investors can't automate regular savings into their chosen portfolios.



Speculative stock-picking is actively encouraged – unsuitable for most investors.



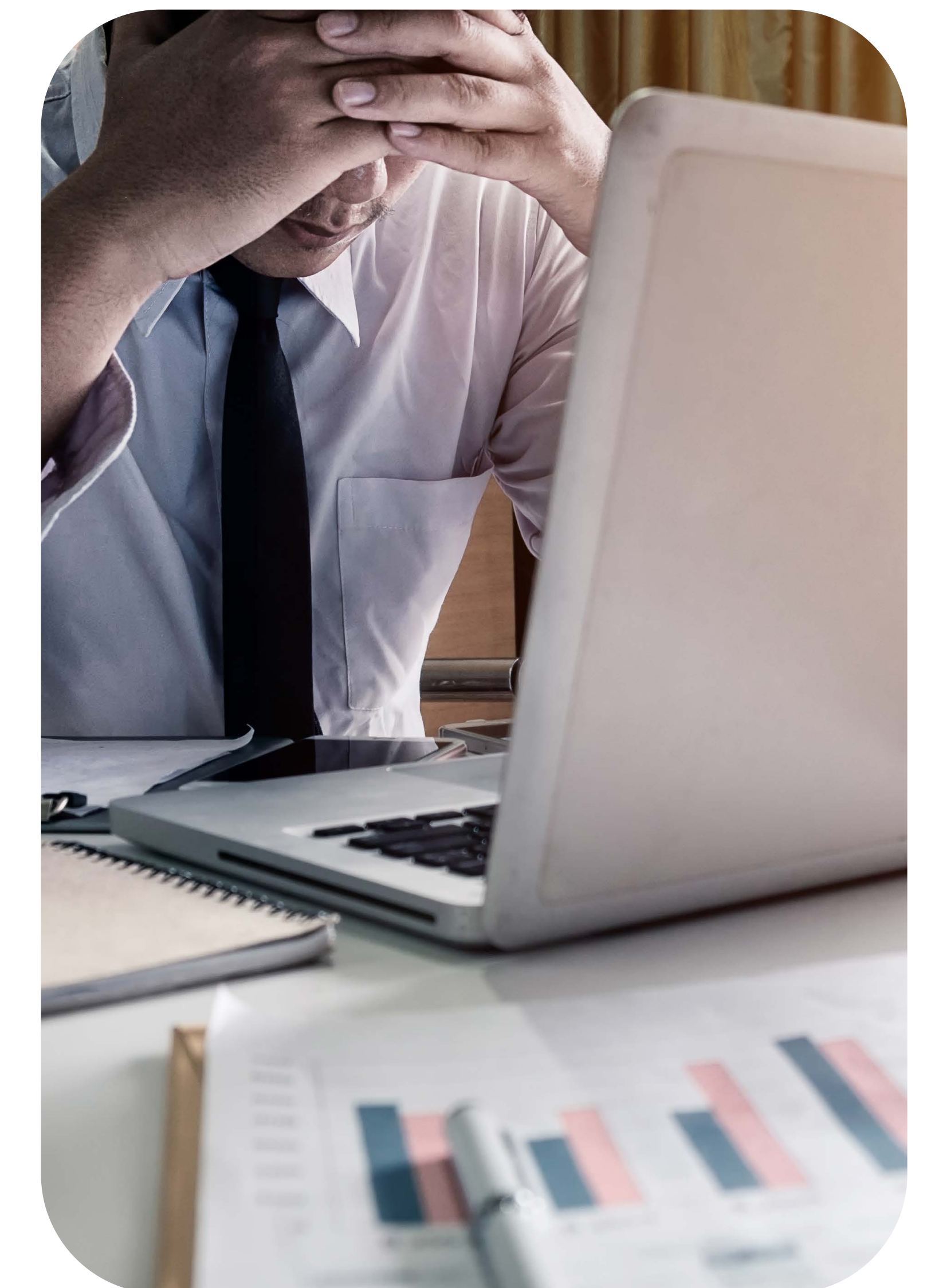
Trapped with high fees and little relationship to investment performance.



Fractional ETF investing is widely unavailable.



Investors can't see the underlying holdings they invest in.

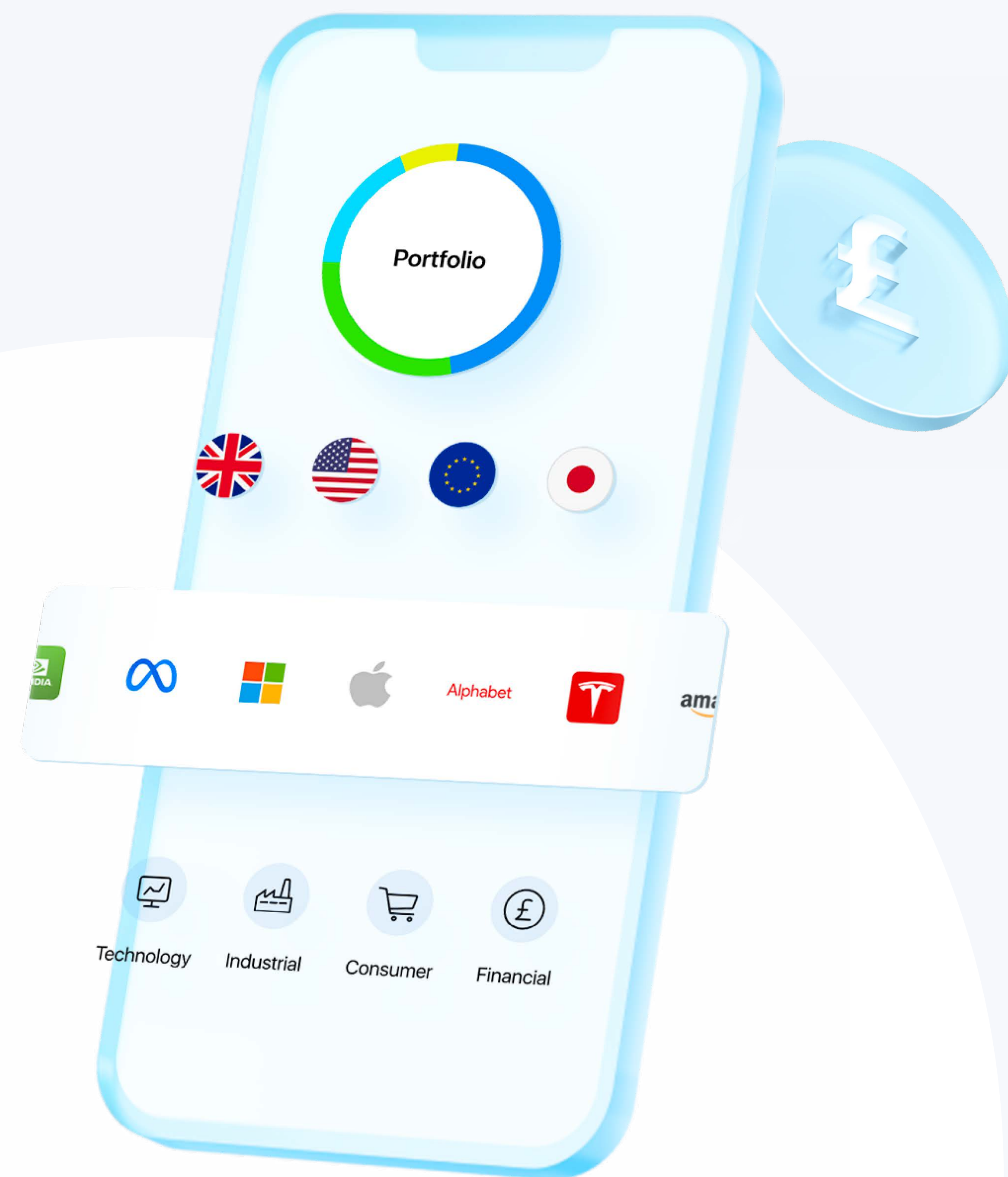




# That's why we built InvestEngine



Investors can get started with as little as £100, thanks to our proprietary fractional ETF investing engine.



**No buying or selling fees for 500+ ETFs** from Vanguard & other leading brands.



**Investors can build their own portfolio** or choose our expertly-managed portfolios.

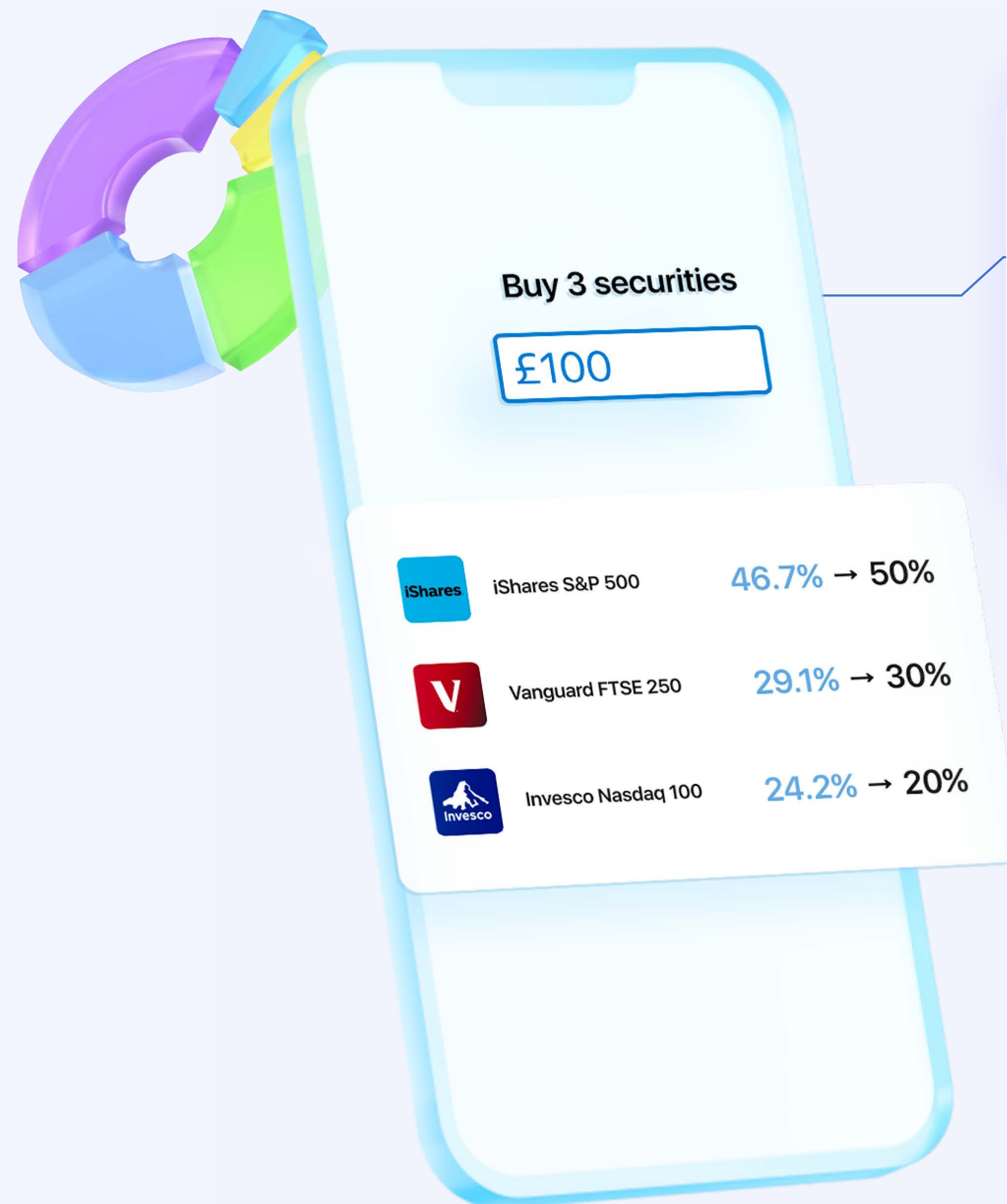


**Portfolios available in an ISA, Personal Account, or Business Account** for companies.



# Investors can choose how they would like to invest

## DIY Portfolios



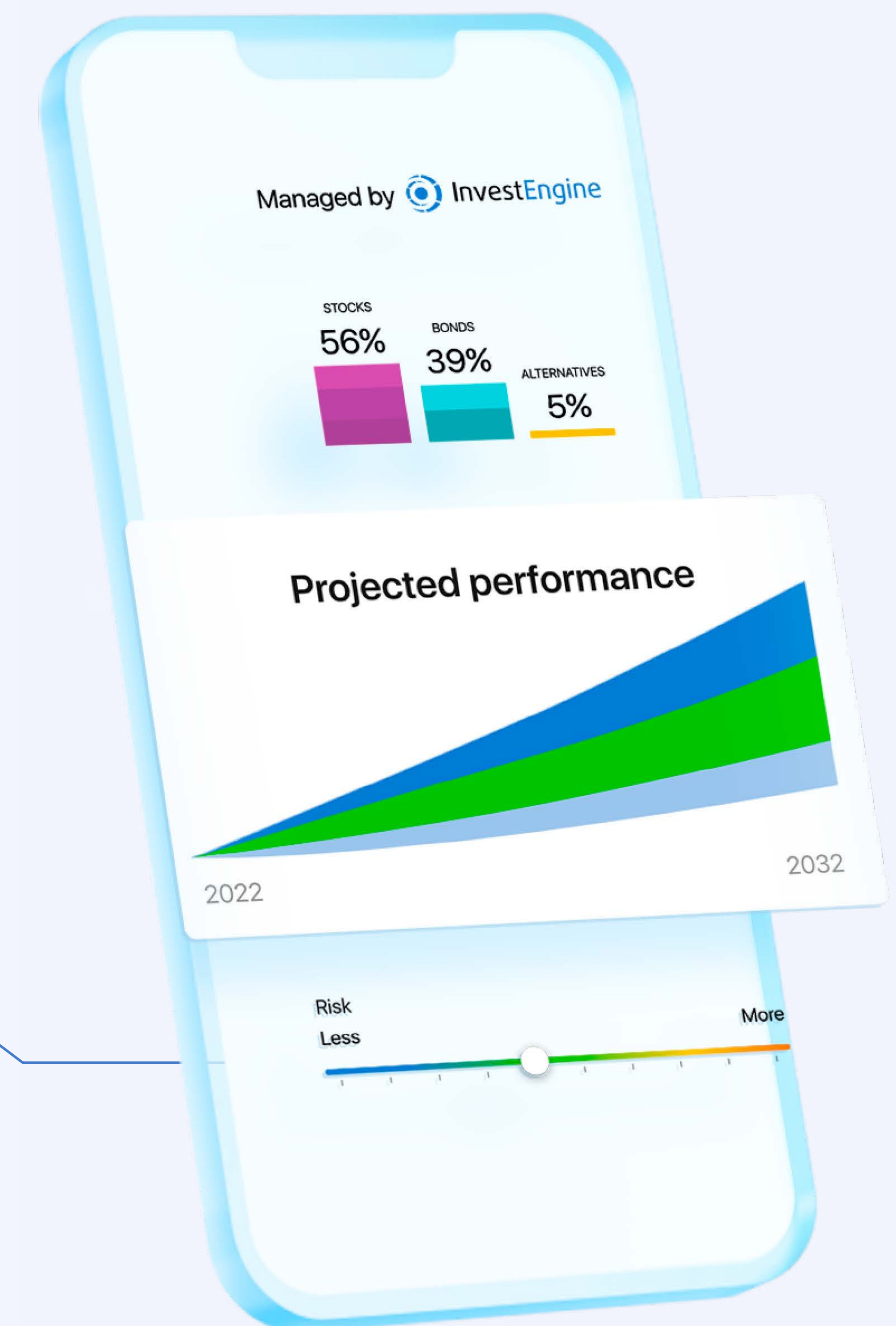
Build your own portfolio from hundreds of great-value ETFs covering stock markets, bonds and commodities.

All with zero InvestEngine fees.

InvestEngine's experts will build and manage a globally diversified investment portfolio at a risk level that suits you.

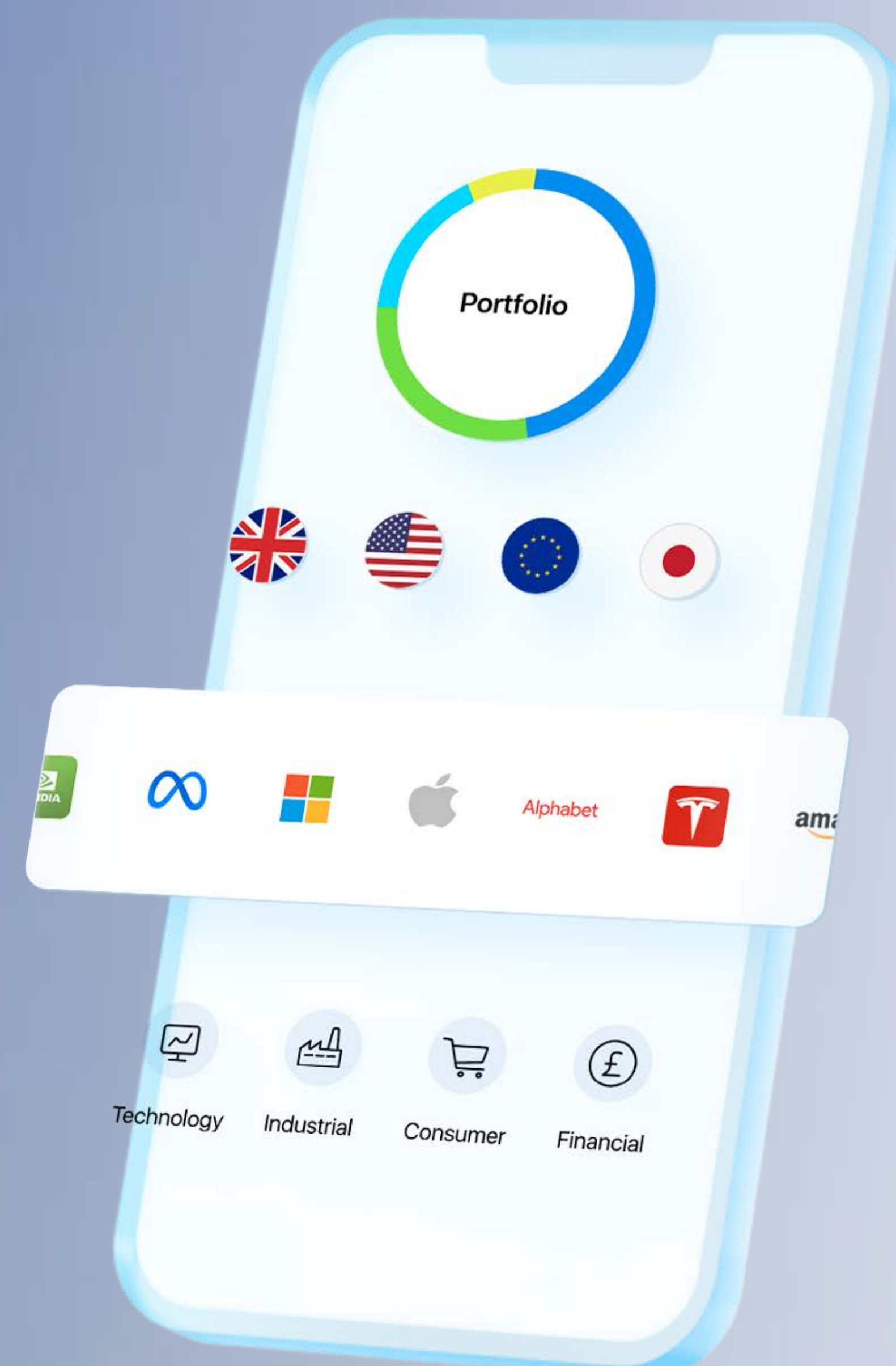
All for just 0.25% a year.

## Managed Portfolios



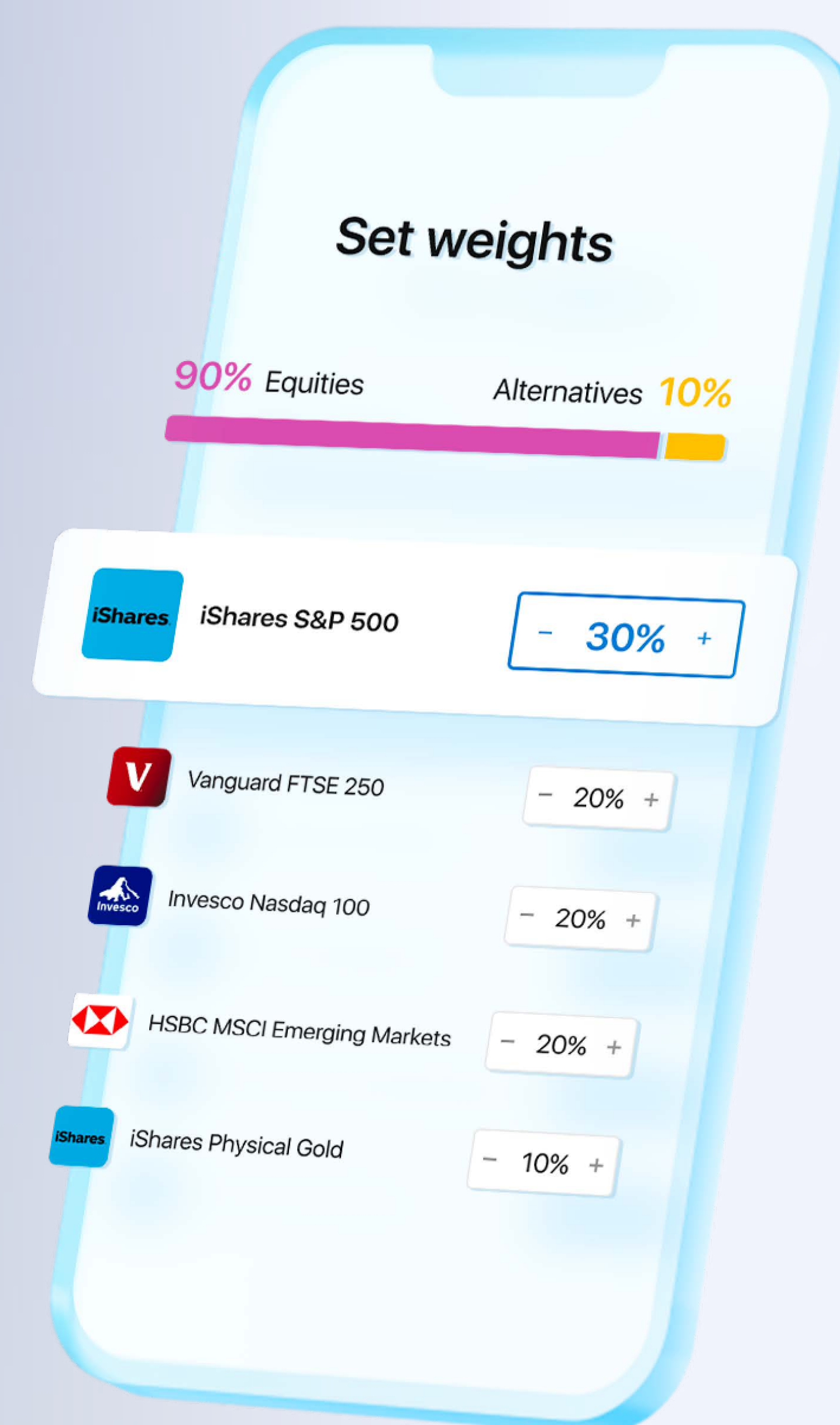


## Portfolio look-through



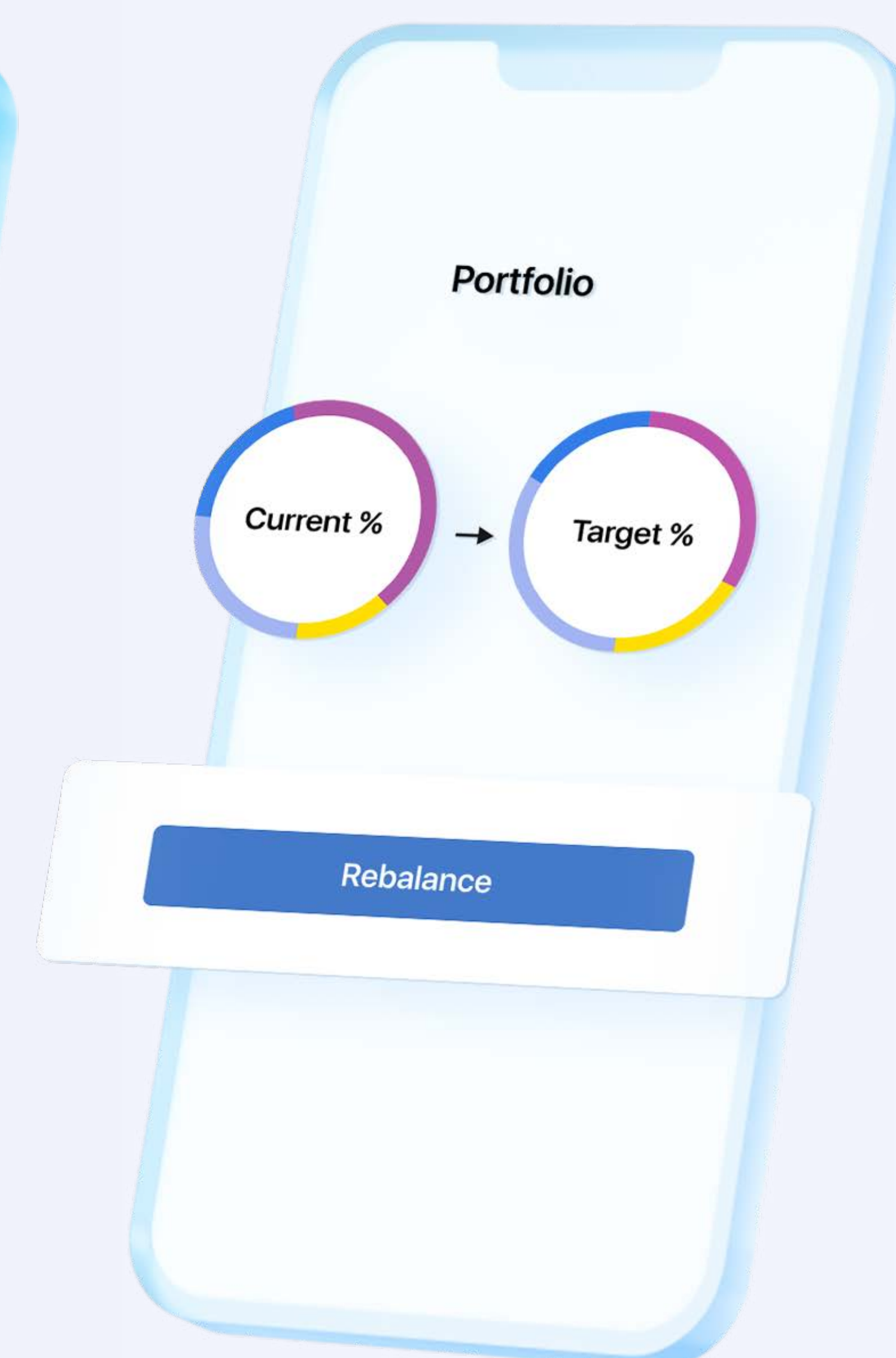
See the holdings, regions and sectors as you build your portfolio.

## Smart portfolios



Set your investment weights to create the balance you want in your portfolio.

## One-click rebalancing



Our one-click rebalancing and smart top-up features help investors keep their portfolios aligned with their chosen weights.

Our unique features provide investors with unprecedented **control** and **transparency**



InvestEngine provides **unbeatable value and innovation** to give investors all they need to grow their wealth.

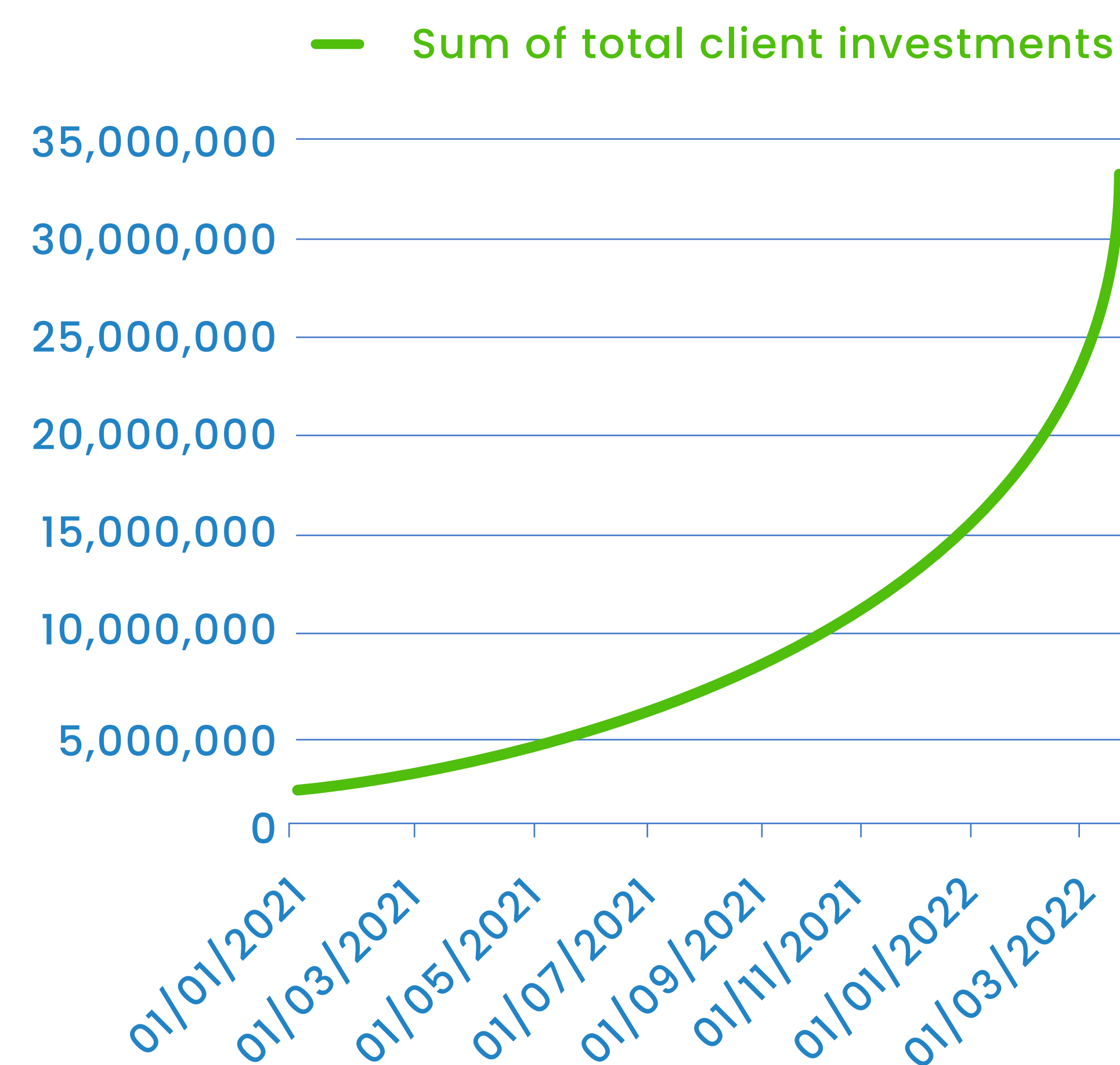
This is investing as it should be.





# We've experienced rapid growth since launch

We've worked hard to become a regulated platform, develop our unique technology and put together an exceptional team. Our DIY product went live in July 2021 and now, we are ready to take InvestEngine to the next stage and spread the word.



**6,000+ funded accounts**



**30% monthly growth in new accounts**



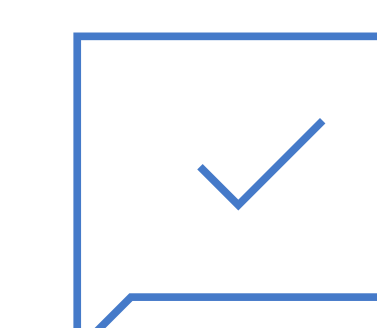
**£30m+ assets under management**



**£7m investment raised to date**

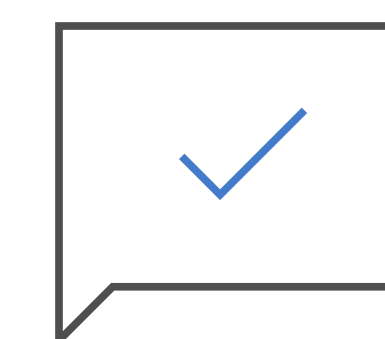


**Fully FCA authorised**



**Widespread positive feedback**





## Great platform, much better than my last provider...

If you ever need help the support team is amazing, fast responses and answer all problems – Ashley



## Fantastic platform for long-term ETF investor in the UK.

The best in the market, free ISA, no commission, fractional share on ETFs (big big plus) and the best rebalancing and autoinvest system. – Sufiyan



## Very very good.

Fractional ETF shares excellent. Rebalance Option excellent. Actually shows how much you invest in individual companies as a percentage. I love that feature. – Trustpilot review



## Best investment platform for ETFs in the market.

Very competitive fees. User friendly app and website. Great customer service. – Freddie



## InvestEngine have raised the bar for ISA providers

– Trustpilot review



A great platform that gives more functionality than Vanguard Investor... **InvestEngine is in a class of its own** – Robert



Excellent  Trustpilot



4.6 



4.6 

# Expert reviews



A **one-stop-shop** for **ALL** investors – regardless of their experience.



InvestEngine is **a breath of fresh air** in the **current investing solutions space**.



By attempting to bring the best features from a number of existing market incumbents while adding new innovative features, **InvestEngine** **will gain traction with new and experienced investors**.



InvestEngine's automation tool saves you the **hassle of rebalancing and topping up your portfolio** by automatically calculating and conducting trades on your behalf, based on your target weights – all commission-free.



One of the **Best Digital Wealth Managers** in the UK.



Investengine is a **game-changing new investment platform**. They are conquering the commission free “do-it-yourself” ETF market.



# InvestEngine stands out in a crowded competitor landscape



		ETF Investment Platform	Trading Platform	Robo-Advisor	Legacy Platform
Helping you to invest	<b>Invest. Not trade.</b> <ul style="list-style-type: none"> <li>- Diversified ETF portfolios over risky single stocks</li> <li>- Instant diversification</li> </ul>	✓	✗	✓	✓
	<b>Control</b> <ul style="list-style-type: none"> <li>- Build and manage your own portfolio</li> <li>- Commission free</li> <li>- Transparency</li> </ul>	✓	✓	✗	✗
	<b>Automate</b> <ul style="list-style-type: none"> <li>- Automatic rebalancing and dividend reinvestment</li> <li>- Take the emotion out of investing</li> </ul>	✓	✗	✓	✗

# We have a scalable business model

## Growing the community

Our free DIY offering draws in new customers enabling us to build up our community of ETF investors.

## Free DIY Portfolios

- One daily trade window
- Portfolio building and management tools
- One-click rebalancing
- Automatic dividend reinvesting
- Portfolio look-through



## Additional Revenue Streams

- B2B revenue from licencing the solution to large corporates
- Lending securities
- Interest on loans against the value of an investor's portfolio

## Monetising

We then up-sell them to our premium solutions. Currently 2/3 of our total AUM is in managed portfolios.

## 0.25% pa Managed Portfolios

- InvestEngine discretionary portfolios
- Thematic portfolios
- ESG portfolios (coming soon)
- Third-party expert portfolios

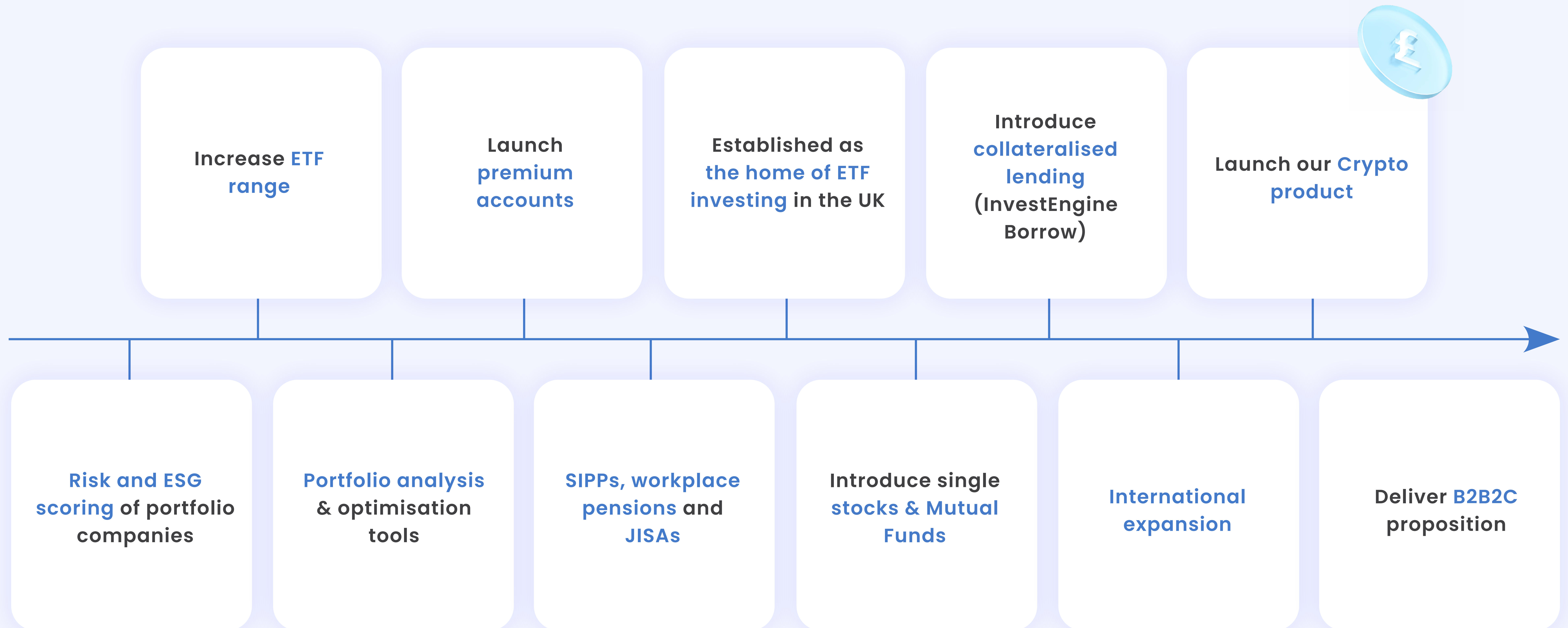
## £9.99pm IE Premium Offering

COMING SOON

- Expanded universe
- Flexible ISAs & other tax wrappers
- Portfolio analysis (Risk, Yield, Diversification)
- Market outlook calls with IM team
- Interest on cash %
- Multiple trading window



# Our **product roadmap** is designed to bring InvestEngine's vision to life



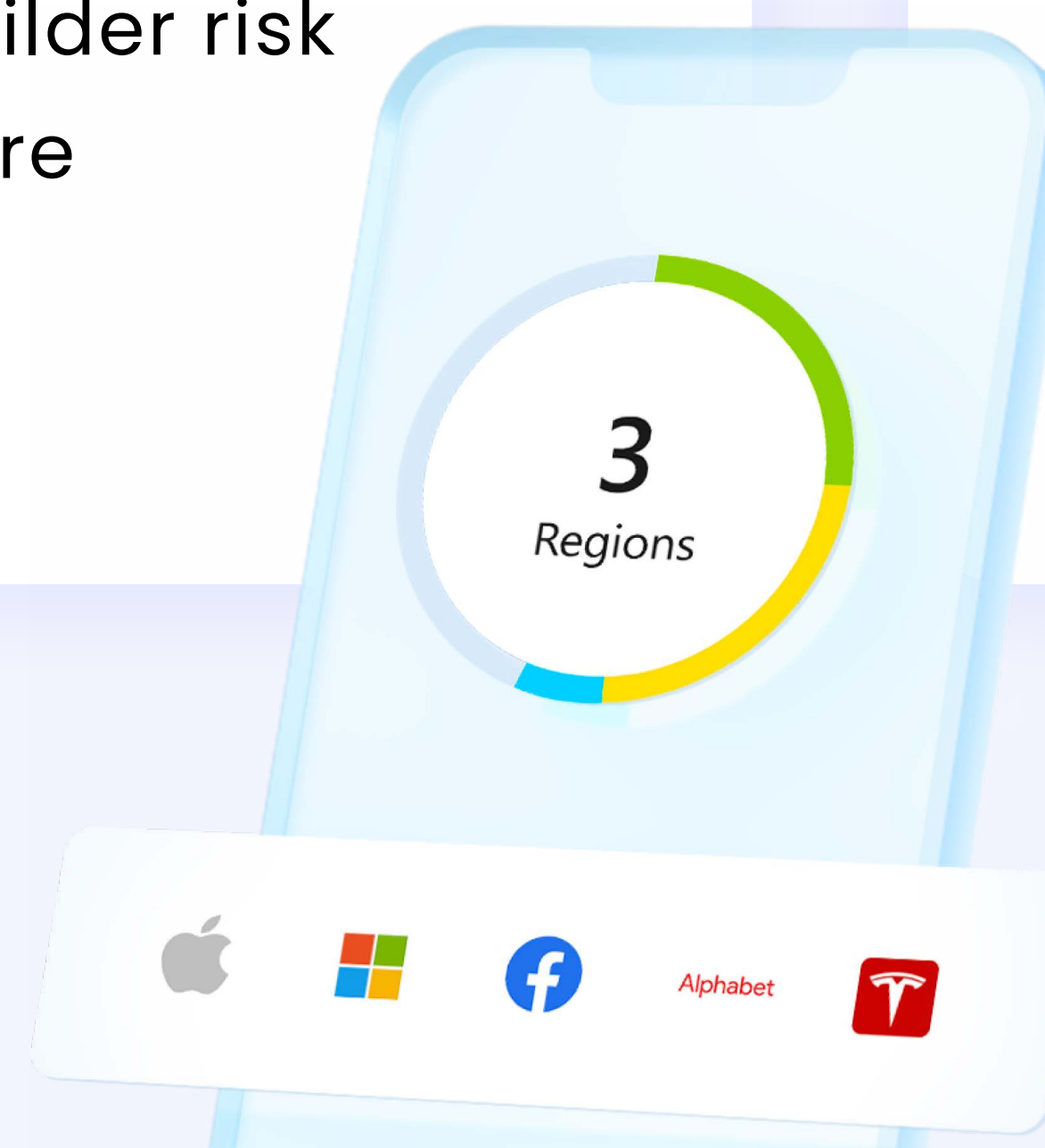
## Helping investors to get started

- Electronic ID & Bank Account verification
- Open Banking & Direct Debit integration
- DIY & Managed portfolios
- Personal, Business and ISA accounts



## Portfolio construction tools

- 500+ ETF universe
- Universe filters & search
- Look-through analytics
- Fractional trading
- Weight-based portfolio builder
- Portfolio-builder risk questionnaire

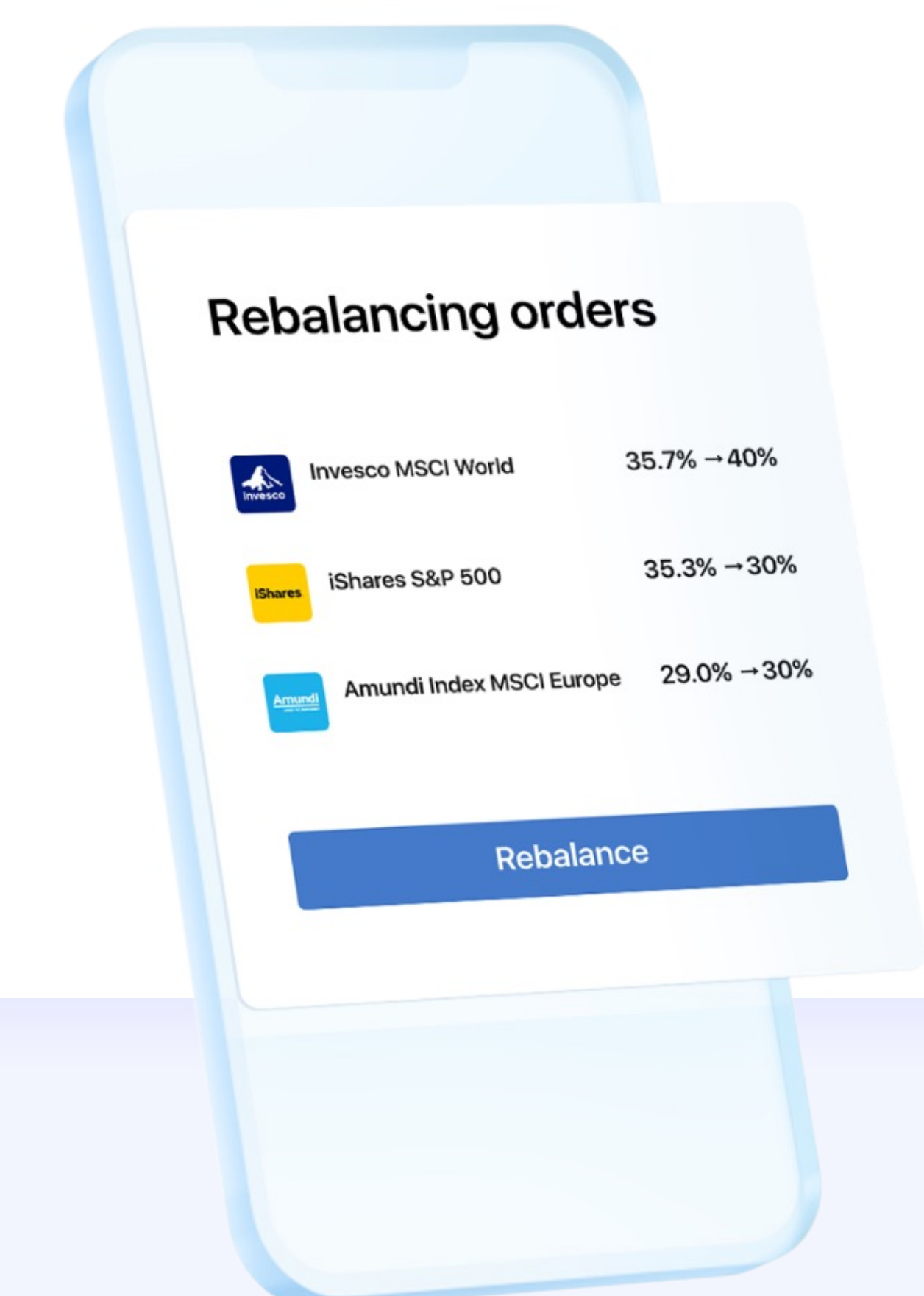


## Unique investing features

- One-click rebalancing
- Auto-invest
- Smart portfolio top-ups
- Reporting suite
- Hybrid DIY & Managed investing solution

## Spreading the word

- Portfolio sharing
- InvestEngine community
- Refer a friend tool

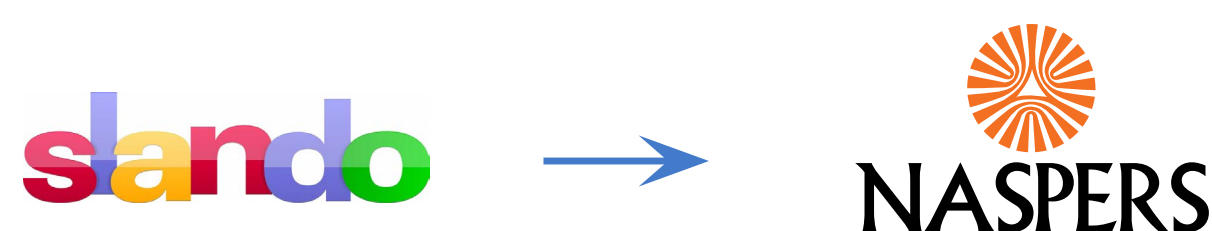




# A team jam-packed with industry experience



Two multinational businesses built from scratch successfully exited



Experienced team of 40 across wealth management and technology



**Simon Crookall**  
Founder



**Andrey Dobrynin**  
Co-Founder/MD



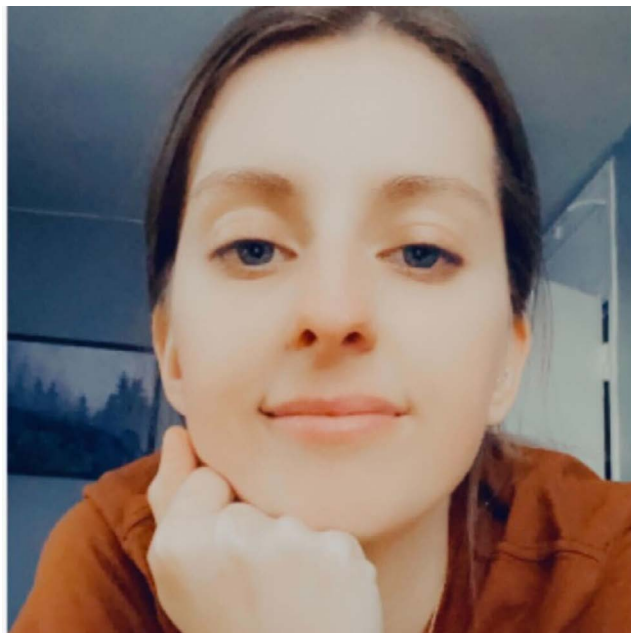
**Daniil Skrobov**  
CTO



**Marianne Oliver**  
Operations Director



**Ibiso Martyns-Yellowe**  
Head of Partnerships



**Charley Boast**  
Client Service Analyst



**Oliver Rodwell**  
Compliance Director



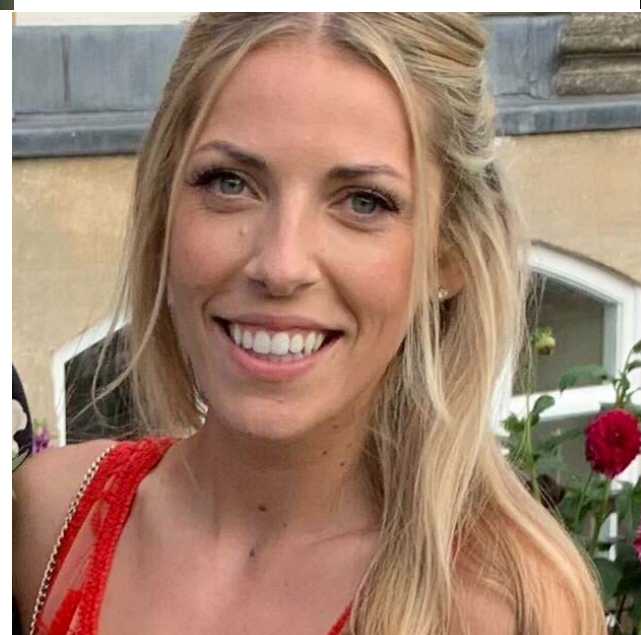
**Tom Winterton**  
Head of Platform



**Alex Rupin**  
Product Director



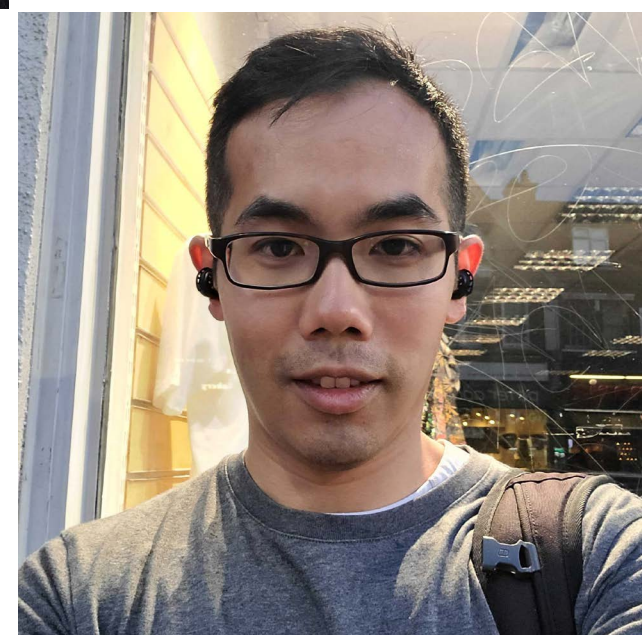
**Connor Moody**  
Operations Supervisor



**Lizzie Bailey**  
Operations Supervisor



**Laura McMurray**  
Client Account Analyst



**Kwong-Ning Chan**  
Compliance Manager



**Adam Lees**  
Head of Marketing



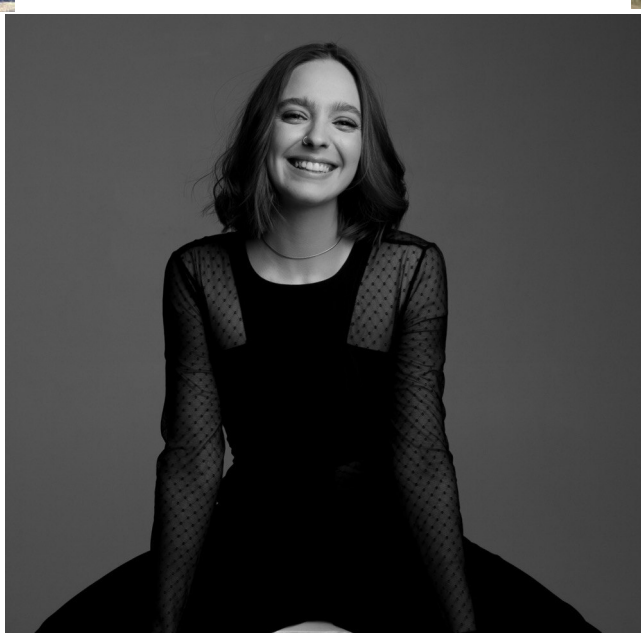
**Goncalo Machado**  
Investment Manager



**Elise Hollinshead**  
Marketing Executive



**Denise Bernard**  
Client Service Analyst

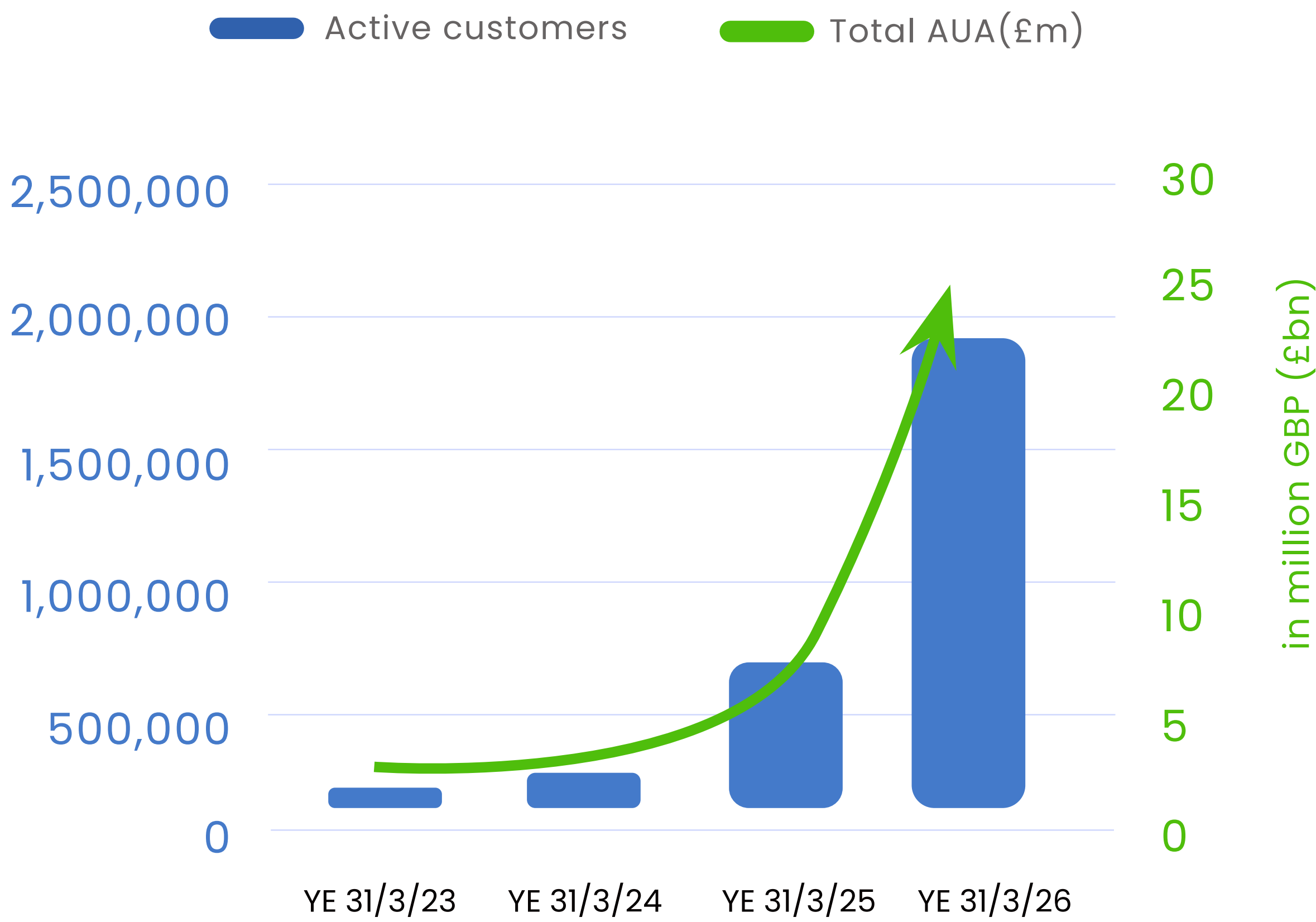


**Jean Suslova**  
Recruitment Manager



# A clear path to £24m EBITDA in 4 years' time

	2023	2024	2025	2026
Active Customers	44,000	211,000	689,000	1,909,000
TOTAL AUA (£ m)	243	1,600	7,421	26,452
Managed Product (£ 000)	119	822	4,327	17,426
Interest on cash (£ 000)	3	51	303	1,109
Premium Feature (£ 000)	15	241	1,232	4,530
Premium Feature (£ 000)	147	1,802	6,287	16,533
B2B Platform (£ 000)	0	38	3,375	8,775
Total revenues (£ 000)	284	2,953	15,525	48,372
Operating costs (£ 000)	5,011	12,921	20,496	39,502
EBIT (£ 000)	-5,117	-10,852	-5,523	8,694
Adjusted EBIT* (£ 000)	-3,859	-4,446	2,292	24,025





# We're raising funds to supercharge our growth

## Sales & Marketing

We intend to significantly accelerate our marketing spend across key channels, focused on converting free users into our managed or premium accounts.



1/3

1/3

1/3

## Technology Development

We will invest heavily in further developing our unique platform to execute our extensive product roadmap, strengthening our competitive position.

## Team

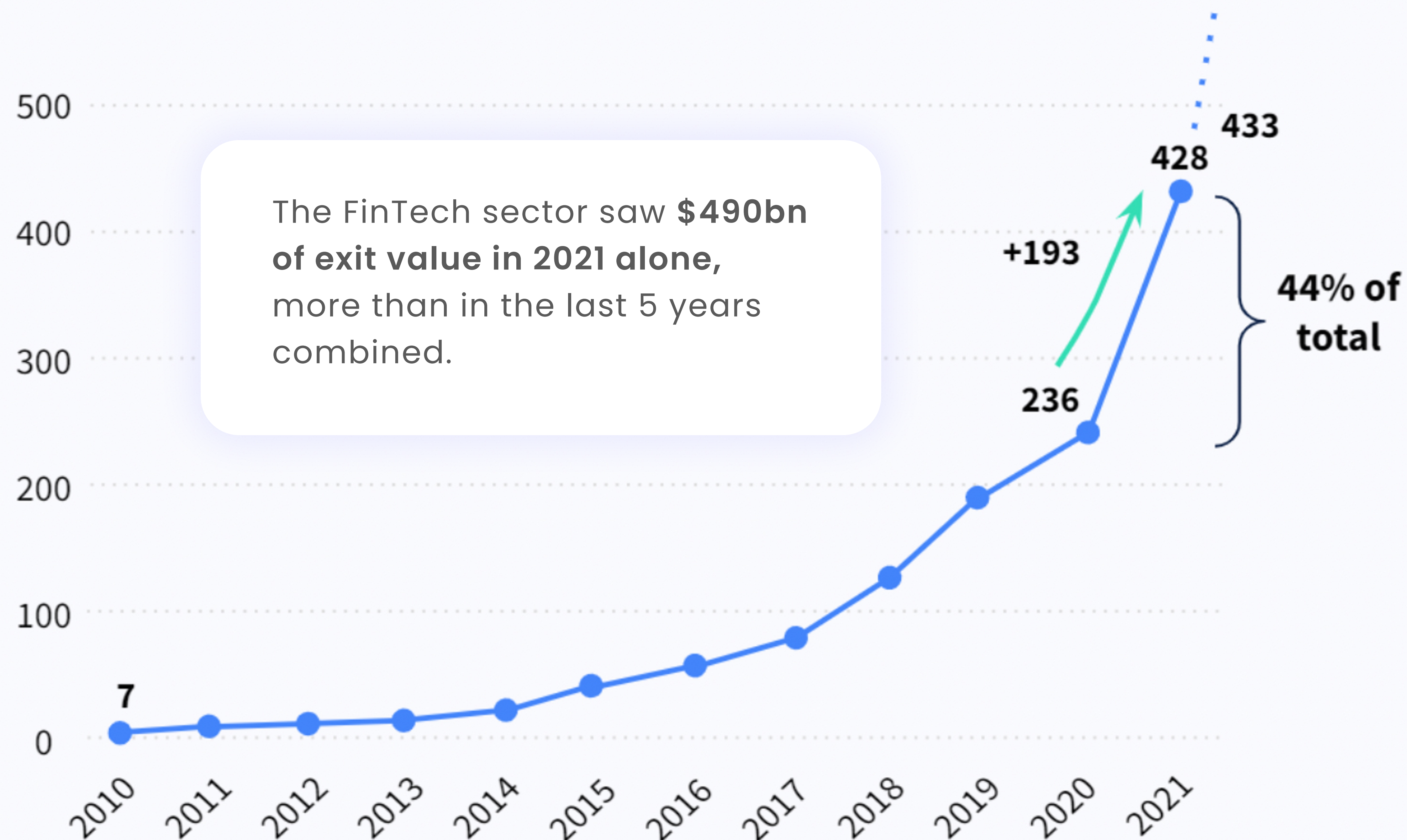
We will expand our team across various key functions including marketing, engineering and product development.





# This is a dynamic sector full of M&A activity

## Cumulative number of Fintech Unicorns



We will seek a potential exit within 4–7 years when the right opportunity arises:

- Trade sale to a major financial institution, private equity firm or incumbent FinTech company.
- IPO listing on a stock exchange.

Pension

Apr '21

IPO at £365m valuation

embark  
group

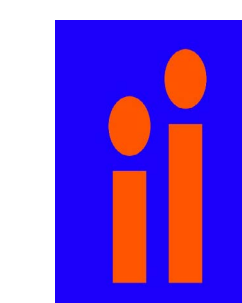
Jul '21

Acquired by Lloyds, for £390m

nutmeg

Jun '21

Acquired by JP Morgan, for £700m



Dec '21

Acquired by Aبردن for £1.5bn





# Thank You