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## Digital Wealth Insights issues in-depth analysis of Tiller Investment's new robo-advice wealth service

New B2B/D2C investment proposition receives 4 'Hearts' rating overall; positioned to become a market leader

As part of their ongoing analysis and benchmarking of emerging Fintech services, Digital Wealth Insights has announced the results of its detailed independent analysis of the new B2B/D2C proposition from Tiller Investment. Overall the proposition has been awarded four hearts out of a possible five\* (a comparison table with other similar solutions can be found on page two) and should be on the radar of not only investors but also professionals in fintech, wealth management or private equity who want to understand the disruptors within this market.

Tiller Investment Limited ([www.tillerinvest.co.uk/](http://www.tillerinvest.co.uk/)) is an advised B2B/D2C robo-advice wealth management service that aims to offer elite investing to all. They pride themselves as being experienced investment professionals that have embraced technology.

Tiller excels in several areas. Their system enables customers to create tailored risk-graded portfolios using life goals-based financial planning. In addition, at the heart of their proposition lies flexible platform technology that can accommodate third-party investment solutions. The client can choose the investment vehicle of their choice from either an ISA, GIA or a combination of both with a minimum investment amount of £10,000. The full review is available from [www.digitwealthinsights.com](http://www.digitwealthinsights.com)

Strengths	Scope for improvement
Great sign posting of investment warnings and trapped doors to prevent poor consumer outcomes	Minimum investment value of £10K can potentially be off-putting for first time investors
Inbuilt Biometric Verification	A transfer process from existing investments would be useful
Good onboarding process with how-to video assistance	

Source: [www.digitwealthinsights.com](http://www.digitwealthinsights.com)

**Jason Green, Head of Digital Wealth Insights, said:** "With the increasing pace of new entrants and new development of wealthtech services, the Digital Wealth Insights reviews and ratings provide a constantly reviewed industry benchmark to inform and guide anyone looking to add a digital wealth proposition to their own service or to invest in the digital and automated advice market. This is designed to help wealth managers and advisers, fintech developers and consultants, private equity firms, individual or venture capital investors, as well as anyone who wants simply to understand the state of the market."

Table of comparison of Tiller Investment against similar propositions reviewed by Digital Wealth Insights (there are over 40 proposition reviews on the site):

	Heart rating	Advised / Non/Advised	Route to market	Investment vehicle
<b>Tiller Investments</b>	4	Advised	B2B / D2C	ISA & GIA
<b>Exo Investing</b>	3.75	Advised or Non-Advised	D2C	ISA & GIA
<b>Moola</b>	2.25	Non-Advised	D2C	ISA & GIA
<b>Moneyfarm</b>	3	Advised	D2C	ISA, GIA, Pension
<b>Scalable Capital</b>	4	Non-Advised	B2B / D2C	ISA, GIA, Pension
<b>NatWest Invest</b>	3	Advised or Non-Advised	D2C	ISA & GIA
<b>Wealthsimple</b>	4	Advised	D2C	ISA, GIA, Pension
<b>PK Group</b>	2.5	Advised	D2C	ISA, GIA, Pension

Source: [www.digitwealthinsights.com](http://www.digitwealthinsights.com)

**Jason continued:** "Robo advice services are evolving far faster than the traditional advice market. Most financial services companies are expected to adopt some level of 'robo' or automated financial advice process, because of the efficiencies they offer. Choosing or investing in the right partner will be a critical decision for many financial intuitions. This analysis will enable those who monitor the market to keep informed of the latest disruptors, technology and developments."

## PRESS RELEASE

Digital Wealth Insights website currently has reviews on over 40 fintech proposition. Further details of the Tiller Investment proposition and the other propositions included in the latest Digital Wealth Insight review can be accessed at [www.digitwealthinsights.com](http://www.digitwealthinsights.com) (Registration is required.).

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### Notes to editors

#### **\*About Digital Wealth Insights**

Digital Wealth Insights (part of F&TRC) explores leading edge developments in the Digital wealth, robo advice, automated advice emerging markets. Month by month they look at key players and new organisations, what they offer and how they compare. The service is designed to provide an extensive overview of the market place to enable informed analysis and discussion.

The analysis investigates the key data, essential functionality, core components and principles within each digital advice proposition providing:

- An unbiased view of players in the UK digital advice market
- Analysis of the propositions currently available for:
  - Non-advised investment
  - Advised investment
  - Personal Financial Management
  - Micro-saving tools
- Comparison tables for an easy understanding of who does what
- Informed commentary and analysis
- A high-level overview of FTRC's 'best practice' digital advice models

All propositions also receive a 'heart rating' ranging from one to five hearts depending on Digital Wealth Insights' subjective perspective on how the analysts feel about each organisation's potential to transform the way people manage their money.

Recognised media outlets can have free access to elements of the subscription service free of charge. Please contact Matthew Morris as above to request.

### About F&TRC

Established in 1995, the Finance & Technology Research Centre (FTRC) is a specialist research consultancy.

The company has four key areas of activity:

1. Facilitating industry collaboration in the life assurance and long-term savings industries via a range of forums which bring together leading players from manufacturing, distribution and support services to identify where working together can achieve better outcomes for consumers and the industry
2. Research and benchmarking through the delivery of software and ratings to help financial advisers compare the quality of financial products, available at [www.qualityanalyser.com](http://www.qualityanalyser.com)

These are FTRC's own InsurTech and Regtech solutions which provide financial advisers and other organisations developing consumer personal finance services with an unparalleled level of qualitative research on life insurance and workplace pensions products.

3. Insight reports which focus on key strategic issues such as the future of financial advice and how organisations can enhance the quality of their services to consumers
4. Building through our Digital Wealth Insights team a view of evolving WealthTech, InsurTech, RegTech and related services

Bespoke consultancy can be provided on any of the above