Digital Wealth Insights – keeping up to date with the latest developments

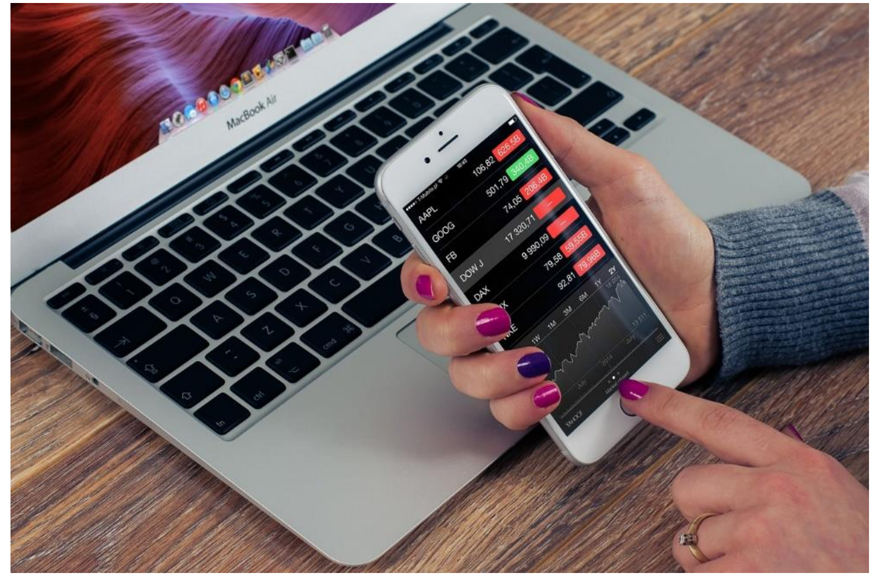
FTRC
FINANCIAL TECHNOLOGY RESEARCH CENTRE

Keeping up to date with the latest developments

Digital wealth, robo advice, automated advice and a host of other phrases are being used to describe a wide range of emerging technology-based financial services.

But what does it all mean and how do you compare them all?

Our Digital Wealth Insights study explores leading edge developments in this important emerging market and looks month by month at key players and new organisations, what they offer and how they compare. It's designed to provide an extensive overview of the market place to enable informed analysis and discussion.



Testimonials for the report:

"A great summary of the range of digital wealth propositions and insights into comparison between them."

Peter Horrell, Managing Director

"This is an invaluable piece of analysis and insight. To have the reviews of all the main players in the market side-by-side, all reviewed through the same lens, by people that actually understand the industry, the customers and the technology is unique and hugely powerful."

Jonathan Hewitt - Direct Platform Specialist (previously Head of Fidelity Personal Investing)

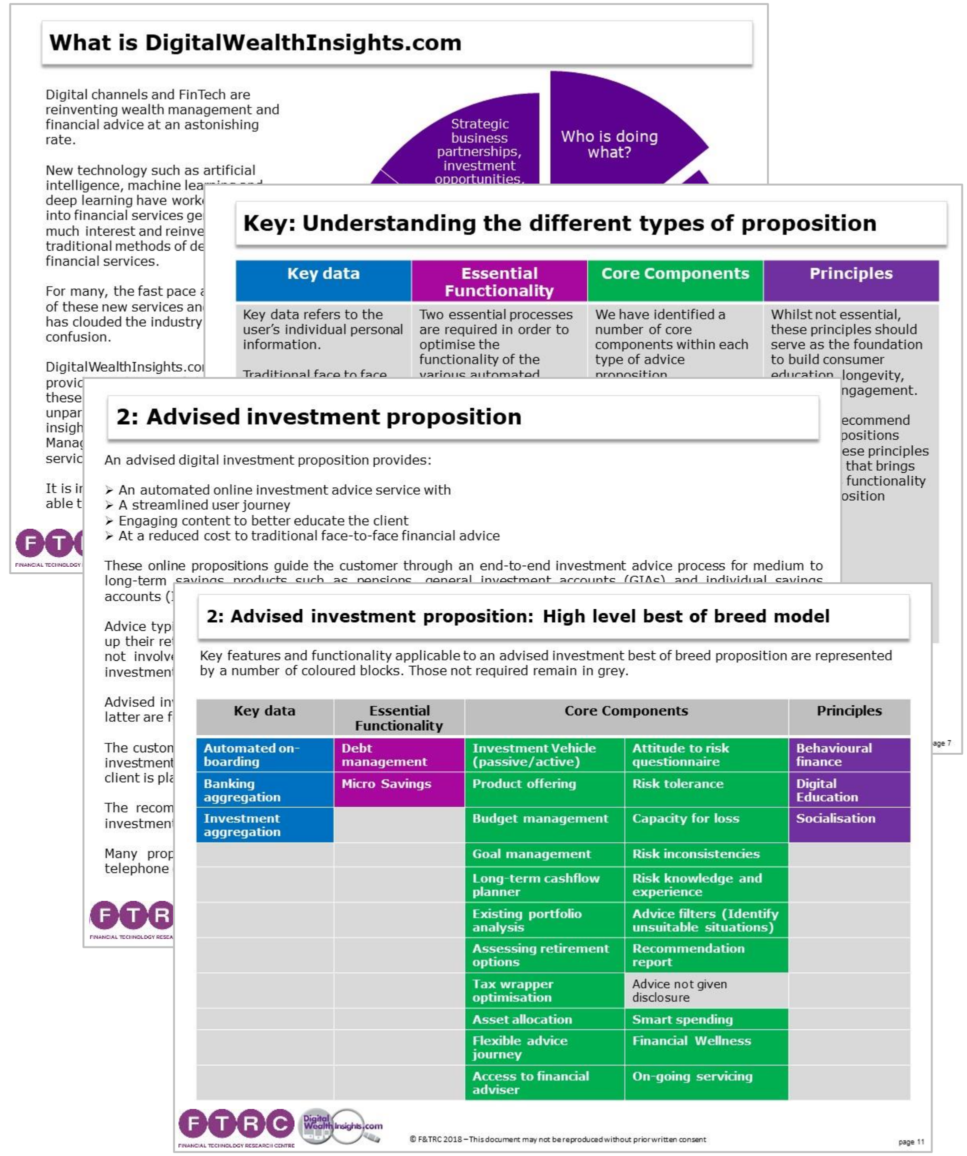
Digital Wealth Insights report

FTRC have spent many years examining how advice is evolving both in the UK and internationally with a particular focus on the role of technology.

Our flagship Digital Wealth Insights report provides a current state assessment of the various types of WealthTech propositions available in the UK.

The report 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



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Digital Wealth Insights factsheets

The report also includes our analysis of each proposition, broken down as follows:

- **Proposition Overview**

  High level overview of the service including a short summary of the proposition written by the provider

- **Strengths & Areas with Scope for Improvement**

  Our assessment of the proposition's strong points and where enhancements might be made

- **DigitalWealthInsight Heart Ratings**

  Our subjective assessment about the proposition based on our experience in speaking to the organisation, our perspective on their proposition and how we feel about their potential to transform the way consumers' manage their money

- **Detailed Functionality**

  A full summary of the proposition across 44 areas of functionality

- **FTRC Detailed Analysis**

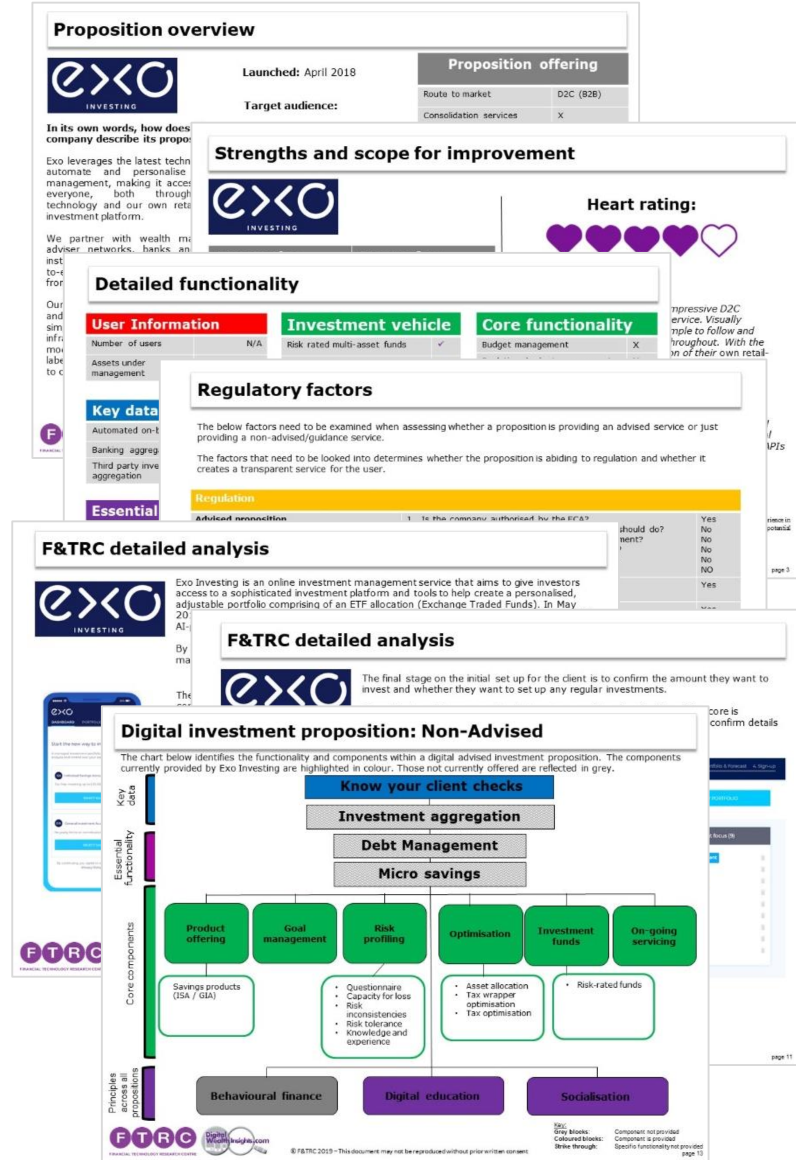
  Our in-depth analysis of the proposition

- **Proposition Roadmap & Existing Client List**

  A summary of the planned enhancements over the coming 12 months plus a list of users' of the service

- **Best of Breed Functionality Map**

  A graphical analysis the components and functionality within the service



Companies featured in the report include

SEVEN Investment Management
ABAKA
acorns Invest the Change
ADVICEFRONT
bean
chip
CYBI WEALTH
Emma
EValue
exo INVESTING
FLAGSTONE THE SMARTER CASH PLATFORM
Freetrade
gohenry
HARGREAVES LANSDOWN
HUB FINANCIAL SOLUTIONS
IG
Intelliflo
LIGHTBOX REWARD
LAMB Look After My Bills
MERCER
Money alive
Money Dashboard
moneybox
moneyfarm
moneyinfo
monzo
MOOLA
Moven ENTERPRISE
multiply
munnypot clever with your money
MYFUTURENOW
myprosperity
NatWest
nutmeg
OUTVEST
Oval
pariti
PensionBee
PK GROUP LONDON
Revolut
SaffronRobo
scalable CAPITAL
SQUIRREL
TANDEM
tiller
turo
wealthify
Wealthsimple
YOLT

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DigitalWealthInsights.com

DigitalWealthInsights.com is a companion service to the report that has been created for professionals who want to understand more about the digital wealth management (robo advice) market both in the UK and globally.

This community aims to build an unparalleled level of information and insights about Digital Wealth Management solutions and related services. These have huge potential to enable consumers to take more control of their financial lives. Wealth Management and Financial Advice no longer need to be a luxury for the rich but can be a utility everyone can afford.

Through this service users will be able to research who is doing what, learn about services and discuss and debate them.

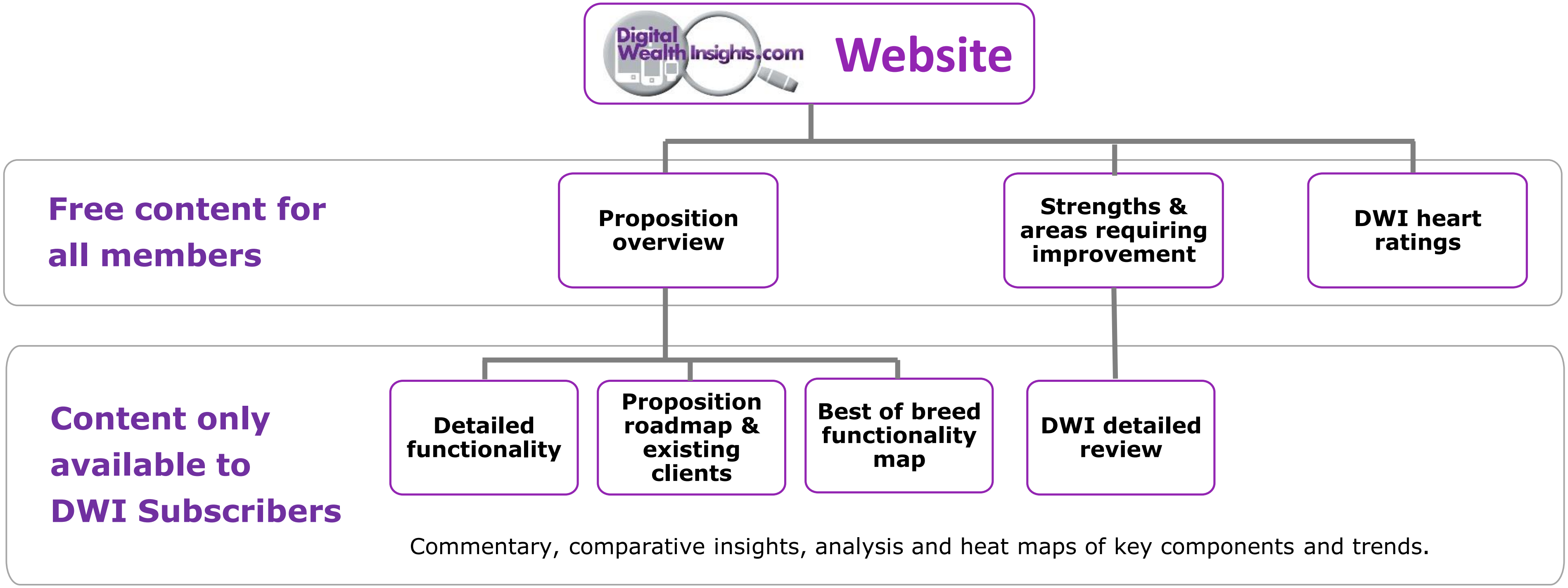
What makes Digital Wealth Insights different is our focus on solutions which aim to deliver better wealth management and financial advice.

The site contains an increasing range of research and analysis on Digital Wealth propositions which provides:

- **Comparisons of key components**
- **Clear definitions of the customer journey**
- **Highlight any differentiators or leading edge functionality we deem to be a cut above the rest**

Users will be able to compare propositions side by side whether looking for a business partnership, investment opportunities, personal use or for use within their business.

DigitalWealthInsights.com structure



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Digital Wealth Insights – subscription plan

Description	Initial/One-off Cost*		On-going Monthly Updates (min 11 months)**
Digital Wealth Insights report (single report)	£5,000		
OR			
Digital Wealth Insights report & monthly updates	£3,000	+	£500 per month

OPTIONAL EXTRAS

Description	Initial/One-off Cost*	On-going Monthly Updates (min 11 months)**
Half day workshop (in London) to review report and identify priorities for relationships with Digital Advice proposition providers with 2 FTRC consultants	£2,750***	
Proposition sponsorship Sponsorship provides open access to free and premium based content for an individual entry to all members of DWI. It also allows the company to reproduce our analysis as a stand alone document for marketing collateral.		£500 per month (non subscriber) £375 per month (DWI subscriber)
Specific proposition update Applicable to subscribers wishing to update their content outside of DWI routine updates.	£500	

** Initial reports and monthly updates will be supplied as personally watermarked PDF documents.*

*** The monthly subscription basis operates on an initial joining fee of £3,000 plus VAT and an ongoing subscription of £500 plus VAT per month (minimum period 11 months) – notice period for termination of subscription 3 months.*

**** Pricing based on meeting held within M25 or via video conference. Meetings held outside the M25 will be charged at a higher day rate and we will request reimbursement of travel expenses.*

All prices are subject to VAT at standard rate.

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Digital Wealth Insights – Terms & Conditions and Confidentiality

FTRC will provide the latest version of our Digital Wealth Insights report plus a minimum of eleven monthly updates to this report. The report provides an overview of the UK digital advice market and is updated monthly to reflect recent developments.

In purchasing the report the subscriber accepts the following:

1. The report will be prepared by FTRC in good faith using our market experience and understanding. It will represent our view of the market however we cannot accept any responsibility for the date or other information included. FTRC cannot accept any liability or be responsive for any decision taken based on the content of the report or related discussions.

2. The research report and monthly updates will be supplied as a personally watermarked digital files (PDF) and the subscriber undertakes to treat the contents as confidential.

3. The subscriber will provide FTRC with a list of any individuals within their organisation who require copies of the initial report and updates.

4. The subscriber agrees that in purchasing this report it will be used solely for internal use and will not be distributed outside of our organisation.

5. No part of the report may be extracted and used in any third party collateral without the prior written agreement of FTRC. If use of the report contents in this manner is agreed it will only be for limited extracts.

6. Invoiced will be issued monthly and are payable within 14 days.

7. Where the company is using external advisers/consultants/contractors and wishes to share elements of the FTRC research with such advisers the subscriber agrees to obtain a specific undertaking from such advisers/consultants/contractors that they will not use the FTRC reports for any other purpose than the work being carried out for the subscriber and that the external advisers/consultants/contractors will destroy/delete any copies of the F&TRC reports after use.

8. Any unauthorised distribution renders the distributor liable for the cost of the document distributed for each third party they are passed on to.

9. This agreement is governed by the laws of England and Wales and is subject to the exclusive jurisdiction of the English Courts.

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DigitalWealthInsights.com is a service that has been created for professionals who want to understand more about the digital wealth management (robo advice) market both in the UK and globally. Register at **www.digitalwealthinsights.com**

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