

## Scalable Capital at a glance

<b>Service</b>	Digital wealth management
<b>Accreditation</b>	Financial portfolio manager according to §32 KWG (BaFin permission) und FCA permission in Great Britain.
<b>Foundation</b>	December 2014
<b>Subsidiaries</b>	Munich and London
<b>Market presence</b>	Germany, Austria and Great Britain
<b>Employees</b>	120 (as of March 2020)
<b>Clients</b>	approx. 70.000 (as of March 2020)
<b>Founders</b>	Florian Prucker, Erik Podzuweit, Adam French, Prof. Dr. Stefan Mittnik
<b>Funding</b>	66 million € (latest funding round in August 2019)
<b>Assets under Management (AuM)</b>	2,2 billion € (as of March 2020)
<b>Representative client profile</b>	Scalable Capital's customers are usually around 50 years old and invest an average of around €30,000. The vast majority of clients has an academic degree. Most are economists, computer scientists or engineers; bankers are the largest client group.
<b>Investors</b>	BlackRock, Holtzbrinck Ventures, Tengemann Ventures
<b>Depositary banks</b>	Baader Bank and ING
<b>Membership</b>	German Association of Independent Wealth Managers (Verband unabhängiger Vermögensverwalter, VuV)
<b>Cooperations</b>	ING, Siemens Private Finance, KSW Vermögensverwaltung AG, Openbank (Whitelabel), Targobank (Whitelabel), Oskar.de GmbH (Whitelabel), Raiffeisen Banking Group Austria (Whitelabel)

## Business model

- Scalable Capital manages personalised, globally diversified ETF portfolios designed to create long-term wealth for its clients.
- Depending on the investment objective, financial situation and individual risk tolerance, each client is assigned to one of 23 risk categories, each with a specific risk of loss.
- Scalable Capital selects from over 2,000 ETFs the best and most cost-efficient completely independently for its clients.
- A specially developed risk management technology monitors all portfolios on a regular basis and automatically carries out reallocations if there is a potential **infringement** of the individually defined risk category.
- For the first time, risk management is dynamic, as there is no "rebalancing" to static weights per asset class, but instead the portfolio risk is kept as stable as possible by flexibly adjusting the weights.
- The registration process is conducted online and completely paperless. The identification is carried out using the Videoident procedure.
- At any time, the customer has access to all portfolio details such as performance, reallocations made or fees incurred, also via app (iOS, Android).

## Fee model

The costs of the investment services consist of the remuneration of the wealth manager Scalable Capital and the transaction fee for securities trading of the depositary bank and add up to 0.75% p.a. The cost of investing in the financial instruments (ETFs) within each client portfolio amounts to 0.16% p.a. No performance fees are charged. There is a minimum investment of 10,000 €.

## Value for customers

- Individual and comprehensive wealth management for regular private investors
- Fair and cost-efficient fee structure enables long-term wealth accumulation
- Independent selection of the best ETFs, ongoing screening of the ETF market
- Risk of loss is transparent and as stable as possible over time
- Dynamic risk management to achieve better risk-adjusted returns

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