The robo-advisor model comes of age

A rapidly deployable, hyperautomated wealth platform that optionally integrates advisors and drives higher margins for you.

An introduction to a partnership with Europe's most innovative proven wealth management platform.

We think the Nucoro platform is world-class and we rank it as a "transformer", an ideal choice for a new robo advisor or for an incumbent looking to launch a digital investment service.

The Digital Age
Wealth Management Report
https://www.aperture.co/the-market-map
The world of retail investing is changing fast and major players are responding.

Over the last few months, we’ve seen a rise in the number of people wanting to invest for the first time and it feels more important than ever that we give people the right tools and advice to plan for their financial future.

We launched Plan & Invest after listening to our customers, who said they wanted an investment service that gave them the convenience and affordability of robo-advice, but with more of the personalization of Wealth Management.

Dirk Klee, CEO of Wealth Management and Investments at Barclays

Barclays website *, 14th July 2020

But why is the market moving now and how can you also compete with the leading fintech players?

Competitive pressures
Challengers to existing banking business models are gaining momentum with customer-first propositions targeting retail investors, while wealth management services become more accessible, sophisticated, and increasingly digitally native.

Margin contraction
The low interest rate environment encourages your most loyal savings customers to look to investment-led products that offer better returns to keep pace with inflation, beat share index performance and are aligned with Environmental, Social, and Governance (ESG) criteria.

Changing retail investor expectations
Amongst retail investors, changes in pension annual and lifetime limits are forcing many to rethink how they plan for the long term. Customers are also becoming more sophisticated, with an interest in new investment vehicles and flexibility to tailor portfolios for ‘impact investing’.

These trends will only escalate as millennials and Generation Z inherit the large-embedded property wealth of their parents.

Even greater acceleration
Open Banking is gaining traction in the UK with the FCA consulting on how to achieve Open Finance and the Pensions Dashboard Programme currently under development. A digitally enabled, single view of all financial assets is now the holy grail for many disruptors.

Digital technology that is flexible enough to deliver seamless, personalised customer experiences, in the style of private banking, is a prerequisite to grow any savings and investment business.

The challenge is to provide the quality of digitally enabled wealth management services, offering choice to the consumer to retain their funds and loyalty, while reducing cost income ratios through new levels of automation.

The Nucoro story

The Nucoro Platform evolved out of the use of advanced statistical AI and robo advisory algorithms in Europe, proven out over 30+ years by the company’s backers: the Rothschild family and ETS Asset Management Factory, a leading quantitative asset manager with 14 billion euros under management.

Speed to market

A modular and cloud-native middleware platform that integrates to your core systems via APIs, the Nucoro Platform offers a highly flexible, multi product, personalisable platform.

Digitally native and modular, a typical Nucoro implementation can be delivered in a matter of months, offering a unique speed to market.

Innovation in technology

Nucoro brings a 'new core' to Europe to enable a competitive response to this changing marketplace.

The Nucoro Platform framework offers highly automated processes providing a uniquely low operating overhead. Supporting self-directed and advisor-led channels, including state of the art hybrid robo and hybrid advisory solutions, it enables a rapid return on investment for our partners and their customers.
Exo Investing
A showcase to prove the model

Exo was launched in 2018 in the UK to prove the flexibility of the Nucoro technology and demonstrate the uniquely low operating costs delivered through high levels of automation. Bringing AI algorithms and state of the art technology to the masses, machine learning algorithms monitor each portfolio daily, continuously recalibrating to both the individual’s risk appetite and market conditions to manage each client’s risk.

Investors answer a few key questions on their attitude to risk, their preferred asset class, region and sector, and Exo creates a personalised ETF portfolio from a universe of near 600 passive funds.

“This level of individually tailored portfolio and risk management has never been available to the retail investor before. Exo is all about democratising access to sophisticated investment technology, using the latest advances in AI and risk management technology to break down the barriers to wealth and open the door to a new category of investing for as many people as possible.”

We want to revolutionise investing, making personalised investing available at scale.

Hugo Didier Kowalewski Ferreira, Chairman of Exo Investing

Unique speed to value
State of the art technology enables you to go to market in months, not years.

Exceptionally automated
Full automation of the entire investment lifecycle means cost are kept to a minimum.

Easy integrations
API layers enable banks to connect to any existing app, data source or system.

Fully configurable
The platform’s modular make-up provides a flexible foundation for products to suit all customers.

To drive up your business margins contact sales • sales@nucoro.com