OutRank - API for Wealth

Building Innovative Pension Journeys for Accumulators

During our working lives, there is no more important investment goal than building a nest egg for our retirement. Historically, a generous defined benefit provision coupled with robust social welfare afforded a more passive approach to pension planning. Now, as average/final salary schemes continue to recede, there is a much greater personal imperative on accumulators to ensure that our lifestyles are protected in our golden years.

In the U.K. financial advice and wealth planning for the mass affluent kicks-in as we approach or are in the early phase of our retirement. For Accumulators, who are time-poor and are building their asset base, the option to take independent financial advice is not compelling. As they navigate their careers, individuals collect multiple defined contribution occupational pensions. At some stage in their lives they will pause to assess how suitable these schemes are to provide for them in retirement. Many wish to aggregate their existing schemes into a SIPP or Personal Pension but feel ill-equipped to do so. Government portals provide some information but currently providers are still offering few tools to assist decision-making.

Helping You Build the Future of Wealth

Kidbrooke's OutRank is an API for Wealth which enables pension providers to build the next generation of pension journeys for Accumulators. OutRank delivers the next generation of decision-making tools for your customers, which are compliant by design, cost-efficient and research-based. If you are looking to build generic guidance tools to better support point of sale decision-making tools, OutRank delivers. If you are looking to build and integrate a battle-tested robo-advice framework, OutRank delivers. If you want to equip your SIPP investors with analytics to support optimal decision-making and improved outcomes, OutRank delivers. Best of all, OutRank deploys seamlessly into your existing architecture enabling you to sustain your current operational processes. OutRank contains all the relevant technology out-of-the-box, but ultimately the final solution is yours to own.

Figure 1. Goal creation element of customer experience. Advanced risk analytics simplifies customer journeys by delivering accurate insights empowering the consumers to create suitable investment goals on a professional level.

For Financial Institutions of All Shapes and Sizes

Pre-Retirement Guidance

Pre-Retirement Guidance tools equip our customers with richer tools to help the consumers visualize their retirement goals and encourage better decision-making by offering a more complete analytical framework.

- Scenario-based what-if analysis;
- Improved product search tools;
- Proactive nudges, delivering actionable analytics;
- Pension-specific goal creation.

Automated Financial Advice

Robo-advice toolkit enables financial institutions to construct a fully developed robo-advice model using battle-tested, cutting-edge technology. The automation of core Wealth operations is an excellent way to control costs and retain a tight grip on regulatory responsibilities whilst delivering a truly market leading service.
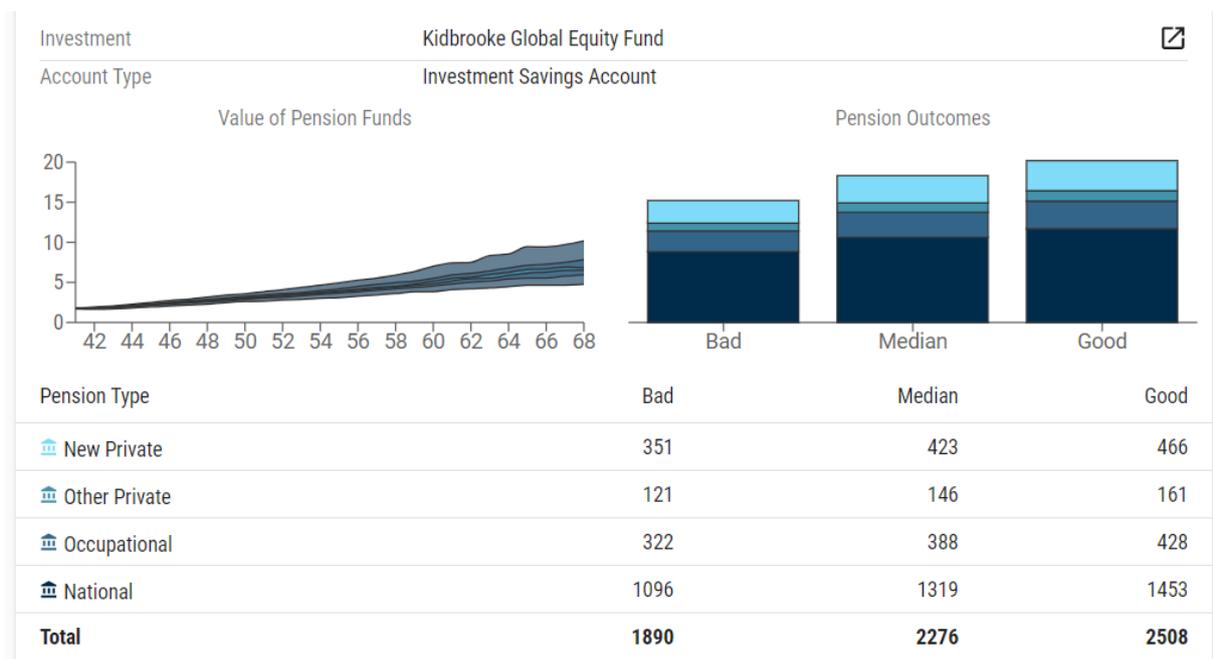
- Risk profiling and asset allocation framework, compliant with MIFID II;
- Scenario-based what-if analysis;
- Proactive nudges, delivering actionable analytics;
- Introducing probability to goal evaluation;
- Provides all quantitative aspects of customer documentation.

Analytics for Self-Investors

Analytics for self-investors is a collection of tools designed to help the self-investors make more defined, goal-specific investment decisions. The offering can also assist your clients in understanding investment fundamentals in a controlled, guidance setting.

- Compliant financial decision support tool;
- Customisable risk profiling framework;
- Scenario-based what-if analysis;
- Improved product search tools;
- Proactive nudges, delivering actionable analytics.

Figure 2. Stochastic approach to goal evaluation. Introducing probability to the evaluation of investment outcomes enables the consumers to take better informed decisions regarding their financial situation.

Pension Type	Bad	Median	Good
🏛 New Private	351	423	466
🏛 Other Private	121	146	161
🏛 Occupational	322	388	428
🏛 National	1096	1319	1453
Total	**1890**	**2276**	**2508**

Contact us

Kidbrooke is a tech company which focuses on supporting incumbent financial firms and aspiring FinTechs to make the best use of cutting-edge and disruptive technology. Our roots as both investment and technology consultants means that we recognise the value of applying modern techniques to drive transformative change in finance. Our experience of building automated financial advice capabilities for two leading Swedish banks inspired us to build OutRank, the API for Wealth, for the global financial services industry.

" Helping You Build The Future of Wealth

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