

Investment Club ESB

Scalable Capital x ESB

Case Study

Reutlingen, 09.04.2024



Scalable & Xtrackers by DWS

Presenters



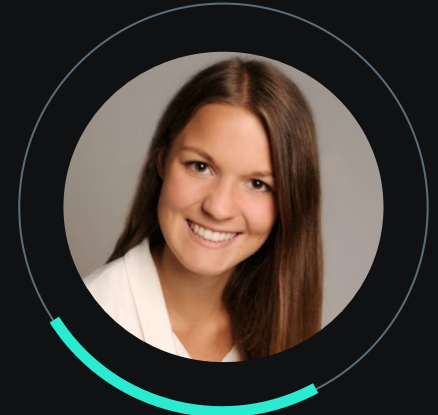
Timo Slametschka

Senior Partnership Manager



Maximilian Riedle

Operations Manager



Nicola Zimmermann

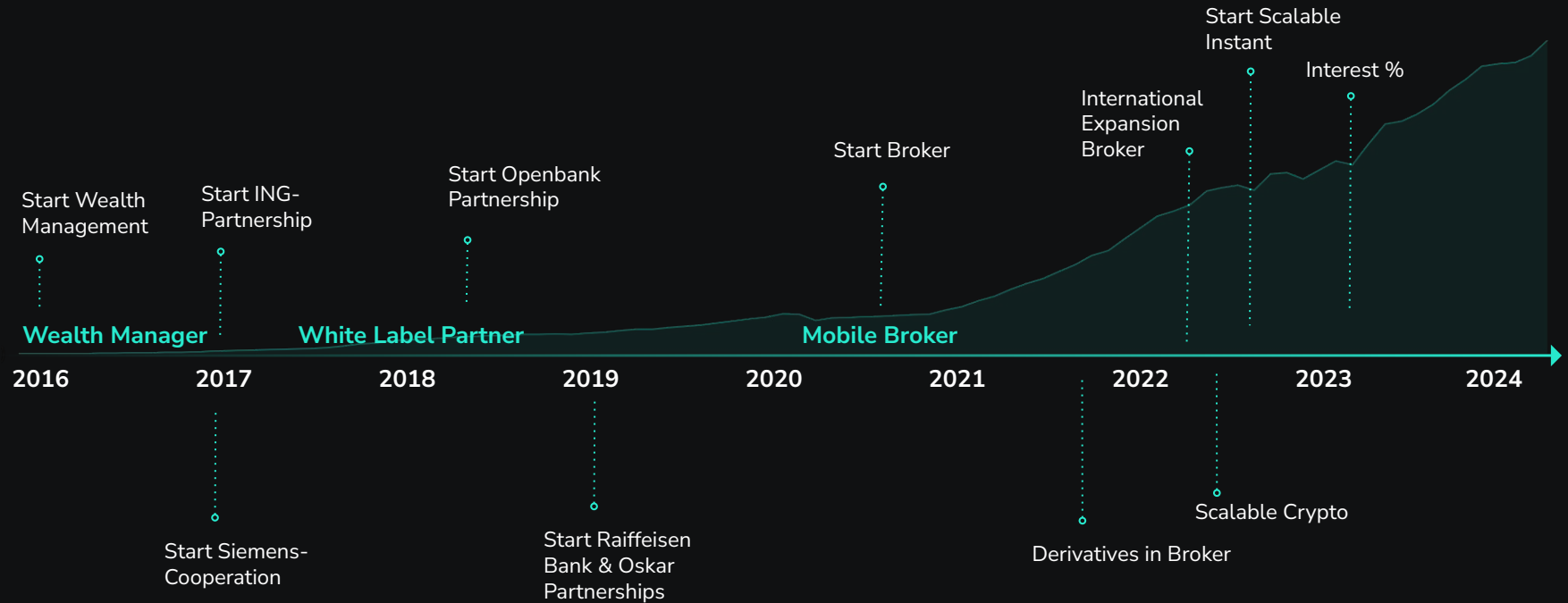
Junior Operations Manager

01

Who are we?



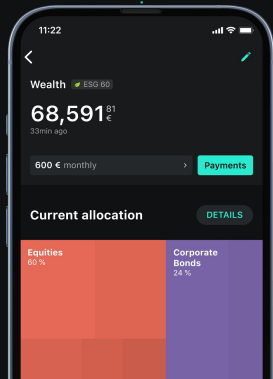
Important Milestones since Go-Live



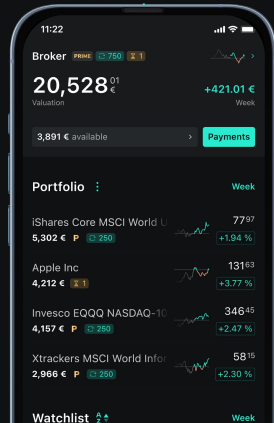
Our mission is to empower everyone to become an investor

We offer the best solutions for investing and saving

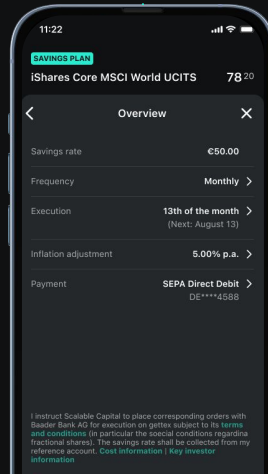
Digital wealth manager



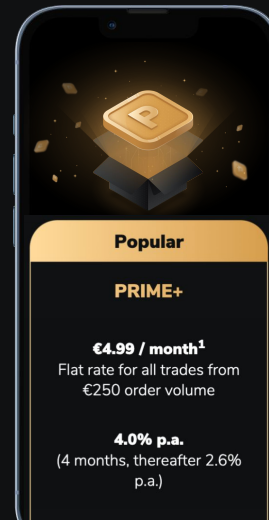
Brokerage



Savings plans



PRIME Broker membership



Interest on cash deposits



If you think about **investing**, you should think about **Scalable**



>€20bn
Assets



1M
Clients



>1M
Savings Plans



4.4 - 4.7
App Rating



>500
Employees



€260m
Capital raised



Investing with Scalable Capital

Broker

Simply invest yourself

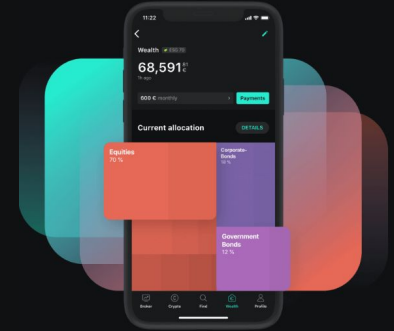
- Stocks
- ETFs
- Funds
- Crypto
- Derivatives
- Bonds



Wealth

Invest automatically

- Different investment strategies
- Choice of low-cost ETFs
- Ongoing portfolio monitoring
- Personal customer service
- Always and everywhere available



Our **PRIME Broker** subscription is the trading model of the future

	FREE	PRIME	Popular PRIME+
Costs Product costs, spreads, crypto fees and/or inducements may apply.	€0.99 / trade¹ Pay per trade	€2.99 / month¹ Flat rate for all trades from €250 order volume	€4.99 / month¹ Flat rate for all trades from €250 order volume
Savings plans	Included	Included	Included
Interest	–	–	4.0% p.a. (4 months, thereafter 2.6% p.a.)
Portfolio analysis (Insights)	Restricted	Full version	Full version
Crypto (spread surcharge)	0.99%	0.69%	0.69%

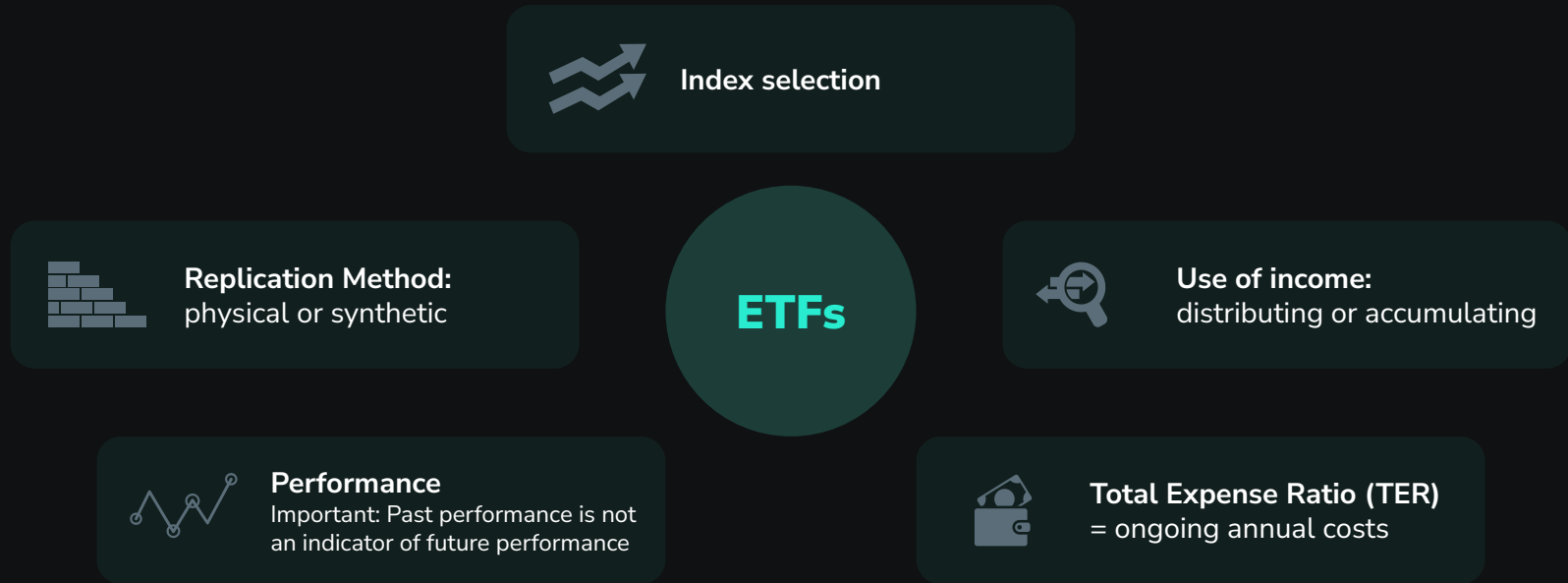


02

Case Study



Various factors must be considered when selecting ETFs



Investor Profile 1



This is Hildegard. Hildegard is 63 years old and plans to retire within the next three years. She just won 40.000 € in Tipico sports betting and plans to put the money aside for her retirement. Since she doesn't have any experience with finance, she leaves her asset allocation to “ESB Investment Advisors”. Her key attributes are:

- Goal: maintain wealth, inflation protection
- Investment Horizon: 5 - 10 years
- Income: 2.000€ / month
- Risk profile: low risk affinity
- Knowledge: no knowledge of financial markets
- Initial investment: 40.000 €

Please build an ETF Portfolio using the provided universe that fits the clients profile.



Investor Profile 2



This is Max. Max just graduated from ESB Business School, the best business school in Germany. Due to his outstanding education, he landed a job at one of the biggest banks in Europe. Because he is working so much, he doesn't have time to deal with his personal wealth management anymore. Therefore he leaves his asset allocation to “ESB Investment Advisors”. His key attributes are:

- Goal: long-term wealth creation
- Investment Horizon: 20+ years
- Income: 4.000€ / month
- Risk profile: high risk affinity
- Knowledge: very good knowledge of financial markets
- Initial investment: 10.000€

Please build an ETF Portfolio using the provided universe that fits the clients profile.



ETFs

ISIN	ETF	TER (%)	Asset class
IE00BGV5VN51	Xtrackers Artificial Intelligence & Big Data UCITS ETF 1C	0.35	Aktien
LU2611732046	Amundi DAX UCITS ETF Dist	0.08	Aktien
IE00BKM4GZ66	iShares Core MSCI Emerging Markets IMI UCITS ETF	0.18	Aktien
IE00BM67HK77	Xtrackers MSCI World Health Care UCITS ETF 1C	0.25	Aktien
LU0533033667	Amundi MSCI World Information Technology UCITS ETF EUR	0.30	Aktien
IE00B4X9L533	HSBC MSCI World UCITS ETF USD	0.15	Aktien
LU0779800910	Xtrackers CSI300 Swap UCITS ETF 1C	0.50	Aktien
DE0005933956	iShares EURO STOXX 50 UCITS ETF (DE)	0.10	Aktien
LU2023679090	Lyxor MSCI Future Mobility ESG Filtered (DR) UCITS ETF	0.45	Aktien
LU0322250712	Xtrackers LPX Private Equity Swap UCITS ETF 1C	0.70	Aktien
IE00BKWQ0M75	SPDR MSCI Europe Small Cap UCITS ETF	0.30	Aktien
IE00BP3QZ601	iShares Edge MSCI World Quality Factor UCITS ETF	0.30	Aktien
IE00BL25JM42	Xtrackers MSCI World Value UCITS ETF 1C	0.25	Aktien
IE000MLMNY50	iShares S&P 500 Equal Weight UCITS ETF USD	0.20	Aktien
IE00BMTX1Y45	iShares S&P 500 Swap UCITS ETF USD	0.05	Aktien



ETFs

ISIN	ETF	TER (%)	Asset class
LU0292096186	Xtrackers Stoxx Global Select Dividend 100 Swap UCITS ETF 1D	0.50	Aktien
LU2197908721	Amundi Nasdaq-100 II UCITS ETF Dist	0.22	Aktien
IE00BYZK4776	iShares Healthcare Innovation UCITS ETF	0.40	Aktien
IE0006FFX5U1	Xtrackers MSCI Innovation UCITS ETF 1C	0.30	Aktien
LU1781541252	Amundi MSCI Japan UCITS ETF Acc	0.12	Aktien
DE000A0H08D2	iShares Nikkei 225 UCITS ETF	0.51	Aktien
IE00B60SX402	Invesco Russell 2000 UCITS ETF Acc	0.25	Aktien
LU0397221945	Xtrackers Portfolio UCITS ETF 1C	0.70	Multi-Asset
IE00B3F81R35	iShares Core EUR Corporate Bond UCITS ETF	0.20	Anleihen
LU1109942653	Xtrackers II EUR High Yield Corporate Bond UCITS ETF 1D	0.20	Anleihen
IE00BKKKWWJ26	iShares USD Corporate Bond ESG UCITS ETF	0.15	Anleihen
LU0429459356	Xtrackers II US Treasuries UCITS ETF	0.06	Anleihen
IE00BH04GL39	Vanguard EUR Eurozone Government Bond UCITS ETF	0.07	Anleihen
IE000MCVFK47	Xtrackers EUR Corporate Green Bond UCITS ETF	0.25	Anleihen
LU0290358497	Xtrackers II EUR Overnight Rate Swap UCITS ETF 1C	0.10	Geldmarkt



03

Careers @ Scalable.



Working @ Scalable Capital

Munich, Berlin or remote in Germany*



Remote working opportunities



Work in an international and diverse, inclusive community



Education Budget



Work with the latest hardware



Free subscription to the PRIME+ Broker



25% Monthly contribution to the 'Deutschland Jobticket'

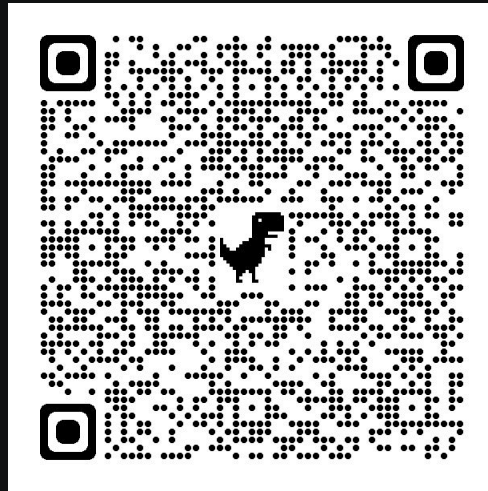


Different health initiatives (Webinars, 7Mind@Work App etc.)



Scan QR Code for all open positions!

And help us to build the leading digital wealth management & neo-broker platform in Europe!



Get to know the teams

Engineering, Product & Design

We build the products and technology that enable our clients to invest more conveniently and cheaper than ever before.

Operations

We ensure operational excellence and develop new tools to enhance our platform. If you enjoy challenging the status quo and have a solution oriented attitude, you will be a great fit for our team!

Marketing

Put together creativity and data analytics and you get us: advertisers, content editors, CRM pros, podcasters, PR and social media experts. In short, a bunch of masterminds in the fields of content, performance, and communications.

Client Success

Be part of a team with different backgrounds, who all care deeply about our clients to provide first class service.

Wealth Management

By continuous research and identifying innovative solutions, we ensure being on top of investment trends and help our clients achieve their investment goals.

HR & Talent Acquisition

We do not only support Scalable Capital's growth in the entire employee lifecycle, from recruiting, to onboarding, but also on a great employee experience.

Legal, Compliance, Risk & Data Protection

We focus on financial health and stability by identifying and addressing risks inherent to Scalable Capital's activities.



Recruiting Process @ Scalable

HIRING PROCESS FOR INTERNS & WORKING STUDENTS

Initial Interview

In this step you will get first insights into Scalable Capital and the position from a team member or the future manager. You will speak about your motivation and depending on the position, technical topics will also be covered. Please be prepared for questions about our business model.

Test Assignment (Optional)

Depending on the position, we may ask you to complete a test assignment that will give you an idea of what the position entails and provide us with an insight into your skillset.

Final Interview (Optional)

In this step you will have an interview (30-60 Min.) with either your future manager or someone from the team.

We use a value-based interview approach as our company [values](#) guide us every day in how we work and collaborate.

