

The logo for CURVO, featuring the word in a bold, black, sans-serif font. The letters 'U' and 'O' are stylized with a wavy, irregular outline, while 'C', 'R', 'V', and the second 'O' have straight edges. The logo is centered within a white, cloud-like shape on a green background.

CURVO

**Superpower your savings
through passive investing**

The financial future of our generation is under threat.

Looming **pension** crisis

Savings accounts
are **not** enough

Good investing is hard.

Education

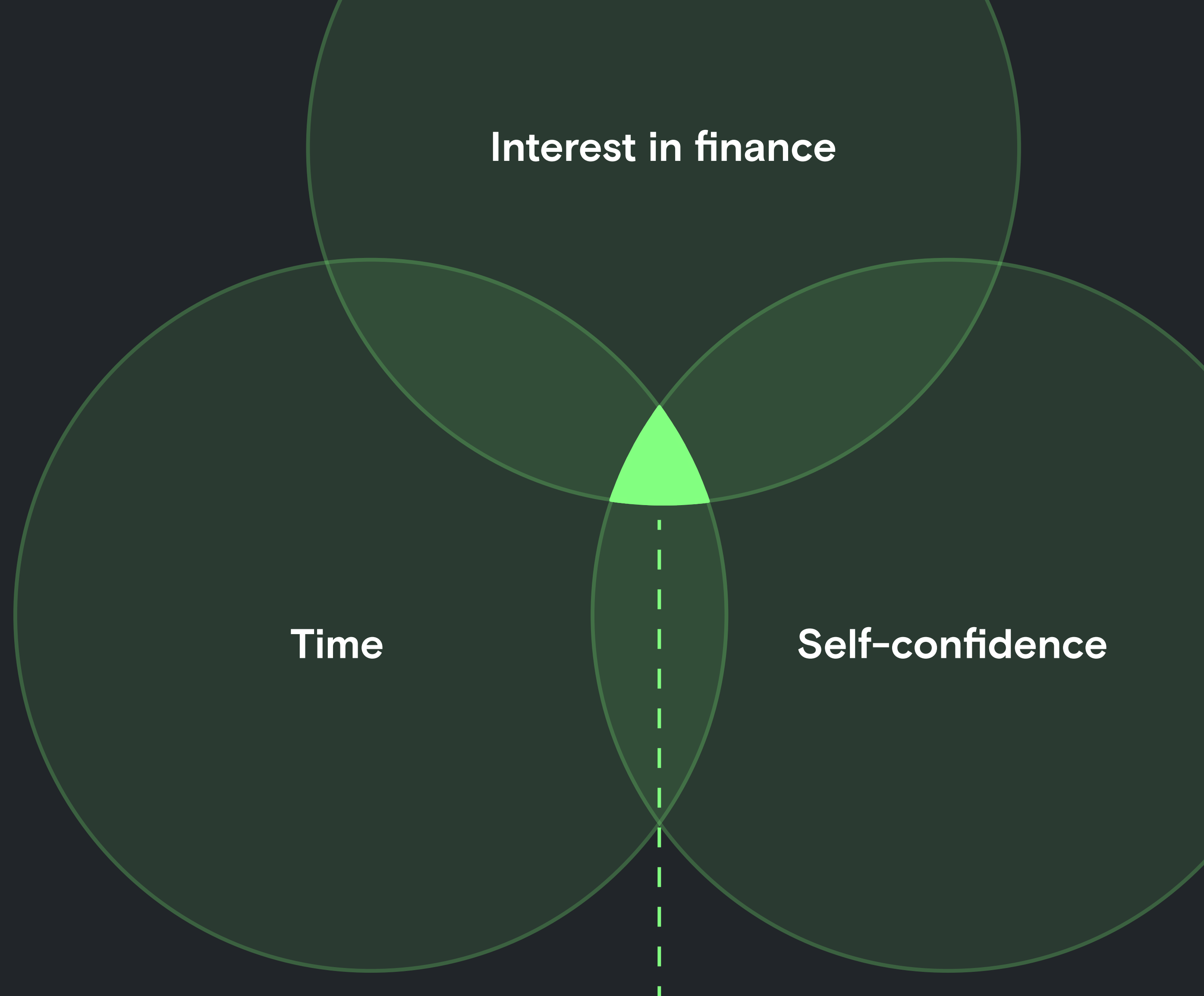
Books, courses, YouTube

Self-confidence

Bad decisions are costly

Odds are against you

Majority of DIY investors underperform



Very few people can do it via

TRADE
REPUBLIC

Revolut

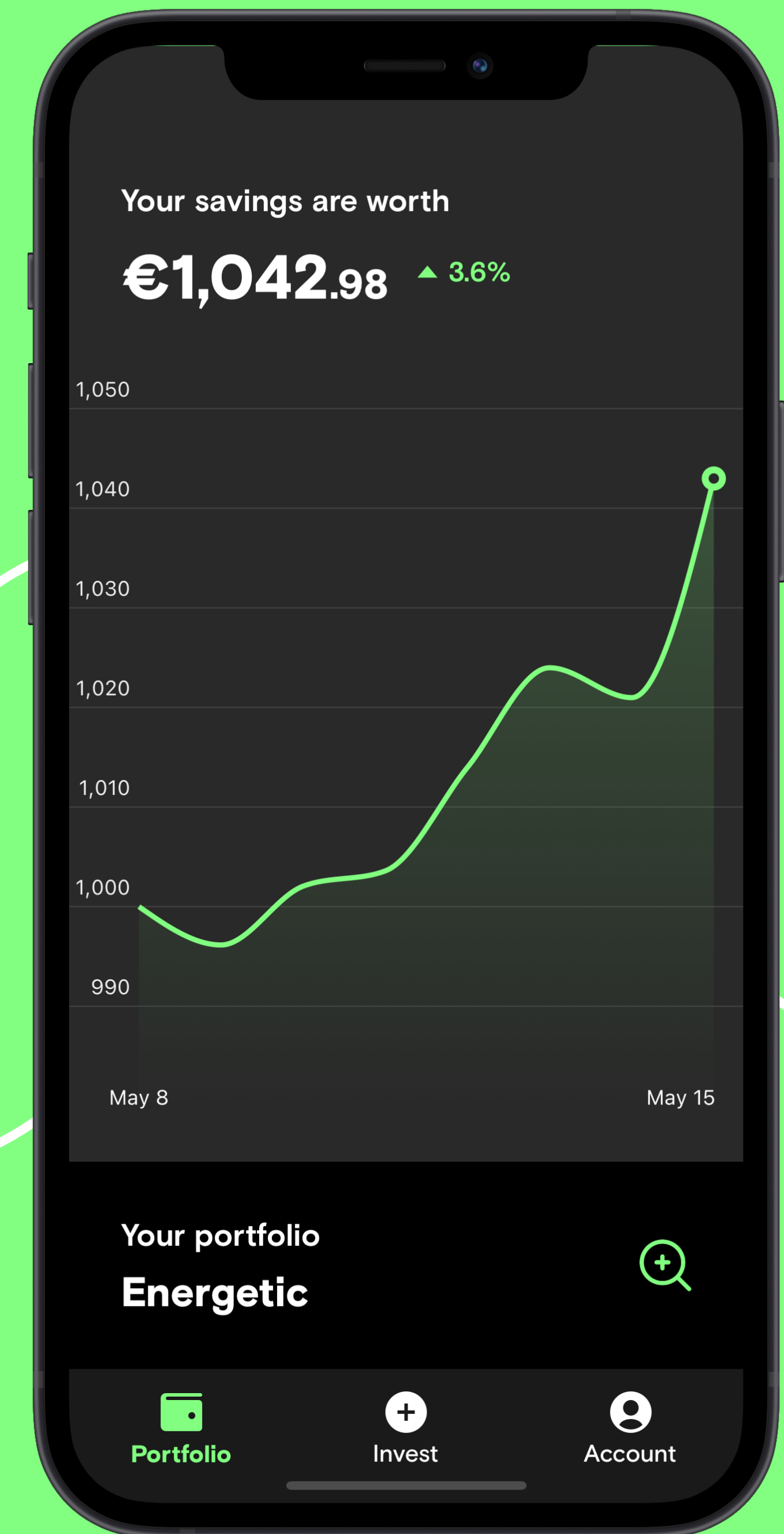
BUX

CURVO

Good investing for the next generation.

Invest in a **portfolio of index funds tailored to you** and your goals.

Removes all complexities of good investing.

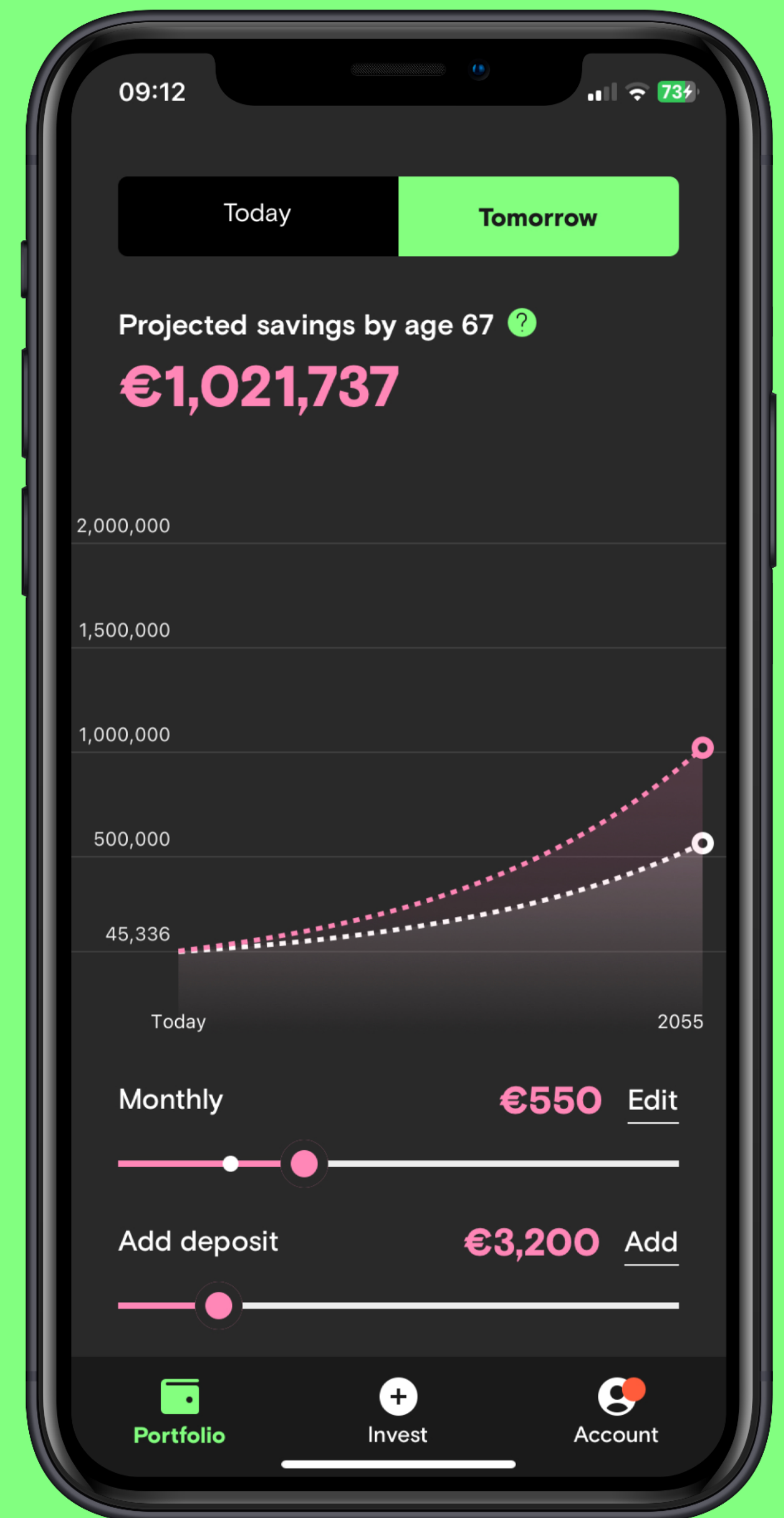


CURVO

Providing visibility into the future.

Through the “Tomorrow” screen,
allows members to project
themselves.

Creates better saving habits.



Meet Charlotte.

Wanted to invest with a broker
but **wasn't sure how to start.**

Curvo provided her **with a plan.**



I was looking to invest without having to think about it, and Curvo is just so easy.

– 25 years old, Acquisition Manager at Simply You Box

Charlotte is not alone.

137m Europeans 20–35 years old

Launch in Belgium



October 2021



June 2023

1,250 customers

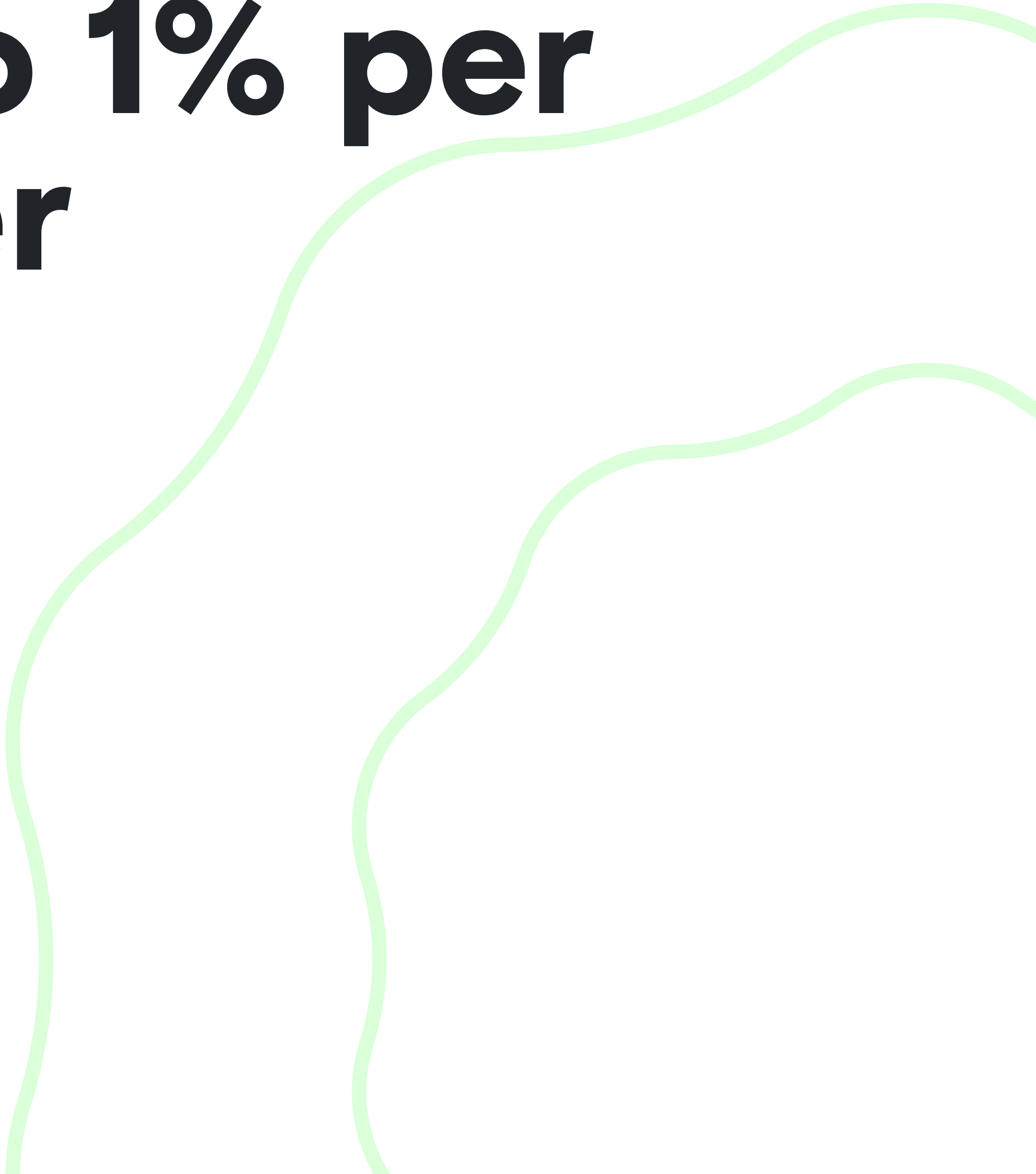
€2,984,000 invested

886 customers on autopilot
saving with monthly direct debit

€145,000 monthly direct debits
and growing



Curvo costs 0.6% to 1% per year on assets under management.

Three decorative, wavy green lines of varying thicknesses that originate from the right edge of the frame and curve upwards and to the left, ending near the text.

Competitive landscape

We focus on long-term saving for the **next generation of investors.**

	Automated investments	Gen-Z / Millenials	Financial planning	Do-it-yourself
CURVO	✓	✓	✓	✗
BANKS Belfius ING BNP PARIBAS KEYTRADE BANK KBC	✗	✗	✓	✓
ROBO-ADVISORS Nutmeg. yomoni indexacapital easyvest	✓	✗	✓	✗
BROKERS TRADE REPUBLIC Revolut BUX Freetrade coinbase LYNX DEGIRO scalable CAPITAL	✗	✓	✗	✓

Our vision

**Solve the pension crisis
for our generation**

CURVO

We're raising €500k seed.

To launch Curvo across the EU.



Why us

Second startup together

Sutori

→ 2M users · Profitable

We can execute

Launched Curvo in regulated space
with only €25k in funding.



Yoran Brondsema
CTO



Thomas Ketchell
CEO

Why Curvo will succeed

We are Curvo's target persona

We can execute

Second startup for the founders

Ambitious

Thomas Ketchell
thomas@curvo.eu