

**MEDIA RELEASE****DATE: 29 November 2021****Unhedged: Australian robo-investing app will be live to retail customers and the 8000+ waitlist on 29 November**

- Play before you pay
- Minimum investment of \$100 – no transaction fees
- Strategy-based trading
- Uses proprietary algorithms based on rigorous academic research
- Important new investors

**Unhedged**, the highly anticipated new robo-investing platform giving everyday investors access to sophisticated algorithm tools, will be available to retail customers and those on a waiting list from 29 November 2021.

There's been much excitement about the arrival of Unhedged; advanced algorithm tools have previously been accessible only to wealthy and experienced wholesale investors – until now.

Unhedged has raised 3.3M to date and attracted big-name investors, including Zip investors Alvin Singh and Bosco Tan, as well as previous Commbank MD, and Hearts and Minds Investments CEO Paul Rayson.

**Proprietary algorithms**

Unhedged stands well apart from the rest of the robo-advisor crowd thanks to its proprietary algorithms. Where traditional robo-advisors continue to have humans making investment decisions, Unhedged adds data points instantly, as the trading day progresses.

These algorithms mean there's no human bias.

With Unhedged, everyone can get a piece of the investment action – with just \$100 minimum needed to get started.

Peter Bakker, co-founder and CEO of Unhedged and a highly regarded algorithm builder and serial entrepreneur, believes the current system is unfairly skewed towards wealthy people. He wants to see investing made simple and accessible for everyone.

“In Australia, there are a few funds that use algorithmic trading, which are generally only available for rich people. So it makes those who are already wealthy, wealthier. Our mission is to create equal wealth opportunities for everyone. Both the wealthy and non-wealthy should have access to the same sophisticated investment products” Peter says.

Peter, along with co-founders Glenn and Saskia – who've worked for hedge funds, investment banks and top tier consultants – were inspired to create Unhedged, knowing everyday investors are usually so disadvantaged.

“The younger generations are having great difficulty buying a home. It's hard for them to get the same opportunities their parents might have had. Now there's a real fear of not being able to get

ahead. And I believe that's a space where we can help people of all walks of life to invest because our app is very simple to use," Peter says.

"There is no strategy required as our algorithms take care of the decision making for you. The fear of not getting ahead and lagging compared to other generations is hopefully one we can help with."

Peter has spent more than 10 years working in statistics and building algorithms to trade in overseas financial markets.

### **Play before you pay**

"With my own investments, I realised two-three percent of my money was going to management fees. And I knew if I switched to another account, I'd just create more costs again," Peter says.

"So, we are being very transparent by letting people play with the app before they invest. And, we believe our service desk will be the best in the industry. Our staff are trained to a very high level; the more trained our people are, the more transparent we are."

Unhedged is a game changer in many ways. It lets people use "play money" in demo-mode so you can see exactly what happens when you invest.

### **Strategy based trading**

Unhedged co-founder and COO, Saskia Albers says the biggest downside of traditional trading platforms is that it's very difficult to get good returns. What a trading platform doesn't do well, is help you with a strategy.

"Those platforms don't help you think about what you should actually invest in. Our algorithms actually do that for you. They make the trading decisions instantly and based on millions of data points," Saskia says.

"So, Unhedged has two main things you need in order to invest; an easy, accessible platform with low fees. And a trading strategy that helps you diversify your investments. Both of these factors are essential for people to start investing, and Unhedged does both."

While the minimum amount you can invest is \$100, you can add funds and withdraw funds, whenever you choose.

"And there are no transaction fees on top of that. The only two fees include an Asset Management fee and the Pay for Success fee. So, only as your portfolio grows, and we beat the benchmark, Unhedged gets rewarded. Makes sense to align incentives. And this is very easy for people to understand," Saskia says.<sup>1</sup>

Unhedged is designed to make investing easy and our quantitative analysts are continuously working to improve the AI to create new strategies and add more diversified markets. The algorithms are based on rigorous academic research and have proven to be highly reliable in backtesting.

"Our proprietary algorithms are literally scanning the market every second for opportunities," Saskia says.

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<sup>1</sup> Indirect costs and transactional and operational costs will also apply to an investment in Unhedged. See the PDS available at <https://unhedged.com.au/important-documents-overview/>.



Nearly 8,000 people have been on a waiting list for Unhedged; 30 percent of the waitlist consists of women. According to Saskia, this is both promising and unusual because women are typically more cautious about investment than men.

“I’m keen to see women getting actively involved in the app. For so many women, apart from their income and their superannuation, they don’t use many other pathways to wealth creation. Unhedged is positioned to give them another option.”

“Algorithmic investing is one way to invest. We are very excited to launch because there are so many people eager to start using it right away.”

**[www.unhedged.com.au](http://www.unhedged.com.au)**

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