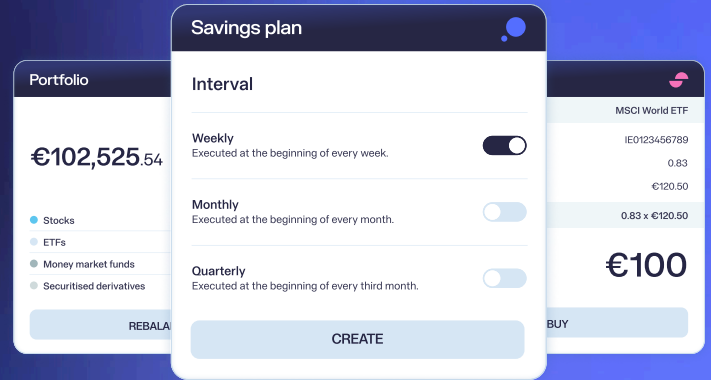


# Launch savings plans

To enable your end users to build long-term wealth



## Why are savings plans important?



Drive long-term asset growth

**39% YoY growth**

in monthly ETF savings plan executions<sup>1</sup>

Recurring investments increase assets under management and create predictable inflows independent of market cycles



Unlock new user segments

**36% of Europeans**

plan to start an ETF savings plan in the next two years<sup>1</sup>

Savings plans serve as a low-risk entry point, attracting first-time retail investors and converting idle cash to invested assets



Increase engagement and retention

**40%+ CAGR**

in ETFs savings plans volumes since 2020

Automated recurring investments boost investing activity, drive consistent engagement, and increase customer lifetime value

# Power investing on autopilot

With automated savings plans across assets, portfolios,  
and markets

## Low-cost execution

Reduce operational overhead and enable cost-efficient offerings across brokerage, settlement, and custody

## Unlimited savings plans per end user

Offer as many savings plans as needed across single instruments and multi-asset portfolios

## Broad asset coverage

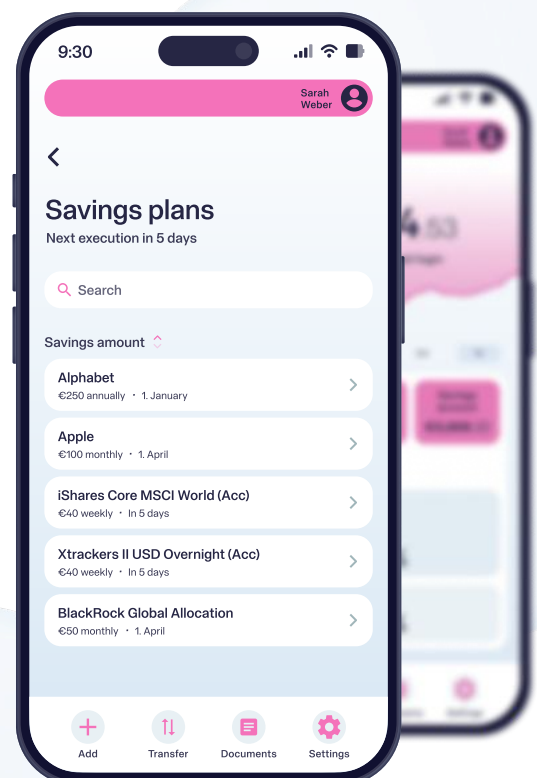
Launch savings plans across all instruments (>100k ISINs), including stocks, ETFs, mutual funds, money market funds, ELTIFs and more (bonds coming soon)

## Fully configurable

Enable end users to set custom savings plan start dates and investment intervals to best fit their needs

## Automated processing

Manage savings plans without manual intervention, Upvest covers creation, management, and execution of savings plans



# Core functions at a glance

```
1 {
2   "user_id":
3   "83f6f0ea-a470-11ec-b909-0242ac
4   "account_id": "a0ba2400-a470-11e
5   "order_amount": 750,
6   "order_currency": "EUR",
   "date": "2021-07-21",
   "frequency": "WEEK",
   "count": 2
}
```

**Weekly**

Executed at the beginning of every week.

**Monthly**

Executed at the beginning of every month.

**Quarterly**

Executed at the beginning of every third month.



## Savings plans

Enable end users to automate recurring investments in single instruments or multi-asset portfolios starting from €1 / £1 / \$1



## Withdrawal plans

Automate sell orders to provide end users with reliable income streams without liquidating their accounts



## Flexible start dates and intervals

Let end users choose individual start dates and contribution intervals, e.g. daily, weekly, monthly



## Savings plan execution

Embedded order calculation, block order creation, execution, and reporting on savings plans



## Full lifecycle management

Monitor every stage with webhooks notifications, including configurable reminders ahead of scheduled execution

# How to create a savings plan



## 01 | Create a savings plan

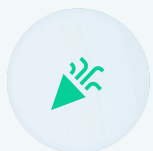
Specify the savings plan type, either portfolio or instrument, and define its cadence by setting the amount, start date, period, and interval, e.g. €500 every 2 weeks

Example request instruments savings plan	Configuration options
<code>{</code>	
<code>"user_id": "4B9732BD-7496-491-8A5F-6360479D7FED",</code>	
<code>"account_id": "00EF0BE8-D564-43AF-B3C7A2188030",</code>	
<code>"type": "INSTRUMENT",</code>	PORTFOLIO / INSTRUMENT
<code>"instrument_id": "IE00B0M62058",</code>	
<code>"instrument_id_type": "ISIN",</code>	ISIN / WKN
<code>"cash_amount": "500.00",</code>	
<code>"currency": "EUR",</code>	EUR / GBP / USD (coming soon)
<code>"start_date": "2026-04-01",</code>	
<code>"period": "WEEK",</code>	WEEK / MONTH / YEAR
<code>"interval": "2"</code>	1 / 2 / 3 / or more
<code>}</code>	



## 02 | Configure reminders for direct debit (optional)

The reminder webhook notifies you about an upcoming savings plan execution which you can use to trigger direct debits. Choose how many days in advance the notification is sent



## 03 | Savings plan executions

Once a savings plan has been created, our system automatically executes the plan according to the configured cadence



## 04 | Savings plan reporting

Receive end-user (e.g. order billing) and regulatory reporting (Art. 26 MiFIR)



## 05 | Manage savings plans

Manage savings plans and executions using our /GET and /DELETE endpoints

# How VisualVest launched a market-leading ETF brokerage offering, supercharged with savings plans

## Initial situation

VisualVest, a wholly owned subsidiary of Union Investment, expanded its product portfolio to enable ETF trading and savings plans via a mobile app

## Setup with Upvest

### Fast go-to-market

VisualVest launched an independent ETF brokerage proposition in just 9 months

### Broad features

Fractional investing, instant onboarding and trading, and virtual IBANs for cash management


### Market-leading costs

VisualVest is able to offer €0 fees on savings plans



**Katja Speck**

Managing Director  
VisualVest

 Many people today want to invest independently but are discouraged by solutions on the market that are still too complicated. With **SelectETF**, together with our partner **Upvest**, we provide a simple, secure, and transparent entry into the capital markets. The foundation is broadly diversified ETFs and an app that prioritises user-friendliness over complexity.”