Investment APIs

Let your customers' investment plans grow with them

For the majority of people, the most important question is rarely 'how much do I have?' and more often, 'do I have enough for what I need or want in life?'

But understanding how much they can comfortably set aside on a regular basis, customers can start planning for that future family holiday in the sun, saving towards that dream house a stone's throw from the ideal school for the kids, or simply saving for retirement or a rainy day, its this knowledge that's vital for the best investment planning outcomes.

Financial planners know this more than ever. It's even affecting the regulatory environment to the point where, in 2021, the Certified Financial Planner Board of Standards recognised the value of understanding how clients relate to money psychologically, adding "The Psychology of Financial Planning" to its list of topics as part of its certification requirements.

> **"Good advisers are well skilled in psychology — that's what makes them good,"**
> Joe Howard, a UK Chartered Wealth Planner

This presents an opportunity for banks, building societies and pension providers to provide an exceptional customer experience. One that speaks to a customer's concerns and aspirations. One that bridges a gap between their current financial standing and their future goals.

Give your customers the clarity needed to invest with confidence

Are your customers' savings and investments working as hard for them as they could be over the long term?

Investing requires careful planning, considering many variables, and assessing risk appetite and investment objectives. That's why having the right tools is crucial.

It's about securing the best possible long-term outcomes for your customers and business.

Our APIs provide invaluable insights into your customer's investment options, enabling a deeper understanding.

How it works

Let's take our Investment Forecast API as an example. This handy tool can help your customers project the growth of their investments. Your customer can see how their portfolio might grow with just a few inputs, such as initial investment and regular contributions or withdrawals.

Choose your selection of Investment APIs ›

Our 2024 survey shows the magnitude of the opportunity

36%
of UK adults don't have pensions

59%
of UK adults don't have investments

72%
of people aged 18-34 would like help with how to improve their finances

80%
of people aged 18-34 were most likely to switch to digital tools

There is a massive opportunity to step in, provide the help people want, and win their loyalty for a lifetime.

Choose your selection of Investment APIs for the task

Our Investment API tools can help your customers get the best possible understanding of investment options by running an investment strategy through 10,000 possible scenarios, which are updated monthly.

Chance of Beating Cash

Compare EV's asset model's projection for cash with your chosen investment strategy, and get a percentage depicting how likely it is to beat cash, using a projection for a single asset/product based on an initial sum, regular contributions or withdrawals.

Chance of Beating Target

Generate a projection for a single asset/ product and compare it against a target amount. You'll see what percentage of our asset model's scenarios have a higher expected return than the target.

Chance of Capital Loss

Generate a projection for a single asset/ product and compare it to the lump sum and total contributions, determining what percentage of our asset model's scenarios have a higher expected return.

Investment Backsolve Regular Contribution

Use a backsolve calculation to determine the regular contributions needed to hit a target amount at a given term. This API for multiple assets/products is based on an initial sum, regular contributions or withdrawals.

Investment APIs - Advanced

Investment APIs – Advanced

Our advanced APIs can give your customers an even deeper understanding of their investment options. Our calculation engine allows for multiple funds/portfolios and various charging structures.

Affordability Calculator

Determine whether a user's proposed lump sum investment and monthly contributions are affordable regarding income, desired outcome, debt, and outstanding mortgage commitments.

Investment Backsolve one-off Contribution

Determine the initial lump sum needed to hit a target amount at a given term. Our calculation engine uses a backsolve calculation to determine this. Allows for multiple assets or products.

Investment Forecast

Generate a projection for a single asset or product based on an initial sum, regular contributions or withdrawals.

Investment Forecast Advanced

Generate a projection for multiple assets or products based on an initial sum, regular contributions or withdrawals.

Let's talk about what's possible

To find out more about how we can support you to support your customers better, book some time with one of our experts to discuss your requirements in depth.

Visit www.ev.uk/products/ev-build to learn more.

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