

OVÉ

Vision & Product Concept

March 2026 — Confidential

"From someday to today."

THE MISSION

Most Europeans keep their savings in a bank account where inflation quietly eats away at it year after year. Ové is a simple way to put that money to work instead. You don't need to know anything about stocks or finance — you just pick how much risk you're comfortable with, deposit what you can afford, and Ové invests it for you automatically. No complicated decisions, no jargon, no switching banks. Just a straightforward way to finally start.

THE PROBLEM

320 Million Europeans Haven't Started Investing. Yet.

Only 9% of Europeans own stock directly (ECB). In the US it's 21%. The gap isn't money or knowledge — it's friction. A 2026 ESMA report confirms it: multiple regulatory and non-regulatory barriers combine to stop people before they even open an app.

And when they do open an app? ETFs. CFDs. Derivatives. Margin trading. A sign-up process that feels like switching banks. They close it within 5 minutes. Every time.



THE SOLUTION

Three Steps. Then You're Investing.

Ové removes every unnecessary choice from the onboarding experience. Regulatory compliance is handled invisibly so the user never has to think about it.

- 1** **Sign up — smooth and fast**
Nothing like opening a bank account. KYC handled seamlessly in the background.
- 2** **Pick a risk level**
Steady, Balanced, or Growth. Three options — not three hundred.

3

You're invested

Ové handles everything else automatically. Your money is working. You're done.

CORE PORTFOLIOS

Three Options. No Overwhelm.

Portfolio	Risk	Allocation	Est. Return
Steady	Low	70% Bonds, 20% Stocks, 10% Cash	~4–6%/yr
Balanced	Medium	60% Stocks, 30% Bonds, 10% Cash	~7–9%/yr
Growth	Higher	90% Stocks, 8% Bonds, 2% Cash	~10–12%/yr

COMPETITIVE LANDSCAPE

The Position Nobody Is Occupying.

App	Beginner Focus	Europe	Verdict
Trading 212	Low	✓	Too complex
eToro	Low	✓	Built for traders
Revolut	Low	✓	Super-app, not focused
Bitpanda	Low-Medium	✓	Inspiration — 3,000+ choices
Robinhood EU	Low	Partial	Tokenized only
Acoms	High	US only	Closest concept — wrong continent
Ové	Very High	✓	Unoccupied position

BUSINESS MODEL

Simple. Scales With Users.

0.5% AUM fee — charged annually, taken monthly in small increments. Invisible to the user at small portfolio sizes. Scales naturally as portfolios grow.

€150M AUM at 100k users (€1,500 avg portfolio)	€750k Annual revenue at that scale	€5M AUM needed to reach profitability
---	---	--

VISION

From Someday to Today.

Every European who wants to invest but hasn't started yet — that's our user. Not the trader. Not the expert. The person who keeps saying someday. We turn someday into today.

getove.vercel.app · @BeginOve · March 2026