



The Popular Investor Program

Get Copied, Get Paid

An online marketplace for talented and experienced investors





Table of contents

An introduction to eToro	04
Investing in the 21st century	07
What is social trading?	08
eToro's CopyTrader feature	09
eToro's Popular Investor Program	11
The Popular Investor Program offering	14
The Popular Investor Program in numbers	16
Who are eToro's Popular Investors?	18
Popular Investor investment strategies	20
How Talented Investors can Build up Their Profile on eToro	22
eToro's Popular Investor Program — disrupting traditional forms of investing	24

[Click here to apply](#)

Your Capital is at Risk



Yoni Assia

Founder and CEO at eToro

An introduction to eToro

eToro is a world leading online investment platform. A pioneer in the FinTech Revolution, the company has been continually transforming, and improving, the way people invest since it was founded in 2007. Our vision is to open up the financial markets to everyone, regardless of their background or net worth.

Today, eToro's investment platform offers some of the most innovative trading tools available to investors, and over 14 million registered users across the world.

**The global leader of social trading
with millions of users from over 140 countries**



Innovation

eToro's world-class platform offers access to some of the most innovative trading tools available to investors



Community

eToro has built a large community of like-minded investors that work together to generate higher returns



Trust

eToro is fully regulated by the UK's Financial Conduct Authority (FCA), the Australian Securities and Investment Commission (ASIC), and the Cyprus Securities and Exchange Commission (CySec)



Security

Investors' money is protected by industry-leading security protocols

eToro has been built around a number of core values:

Accessibility: One of our main goals has always been to break down barriers and make investing more accessible for people.

Innovation: We take pride in the fact that we have been around since the earliest days of the FinTech revolution. We are, and always will be, innovators and disruptors in the investment space.

Inclusiveness: When people join eToro, we aim to make them feel part of the community from the very beginning.

Transparency: Openness and transparency are an integral part of the user experience at eToro.

Quality: eToro strives to deliver the best possible experience for our users at all times.

Investing in the 21st century

In the space of just two decades, the investment landscape for private investors has changed dramatically.

In the past, investing was both time-consuming and costly. To place a trade, you needed to call up your stockbroker. The whole process was clunky, and trading fees and commissions were high. On top of this, generating good returns was not easy. Investors needed to be able to understand financial reports, read charts, and stay up-to-date with news impacting the financial markets. Becoming a top investor required extensive knowledge, significant experience, and a considerable amount of research time.

Thankfully, technology has changed all of this. With the emergence of online investment platforms, investing has become far more accessible than it was previously. Trading costs have fallen substantially, and investors can now get set up to trade within minutes. More importantly, technology has armed us with a new set of advanced tools that have improved the way we invest. As a result, it's now far easier to navigate the world's financial markets and manage an investment portfolio effectively.

At the forefront of this revolution is an innovative new form of investing known as **social trading**. Enabling investors to interact with like-minded peers and capitalise on investment opportunities in real-time, social trading has literally changed the game for those looking to exploit the world's financial markets.

What is social trading?

Social trading is an innovative form of investing unique to eToro that enables individuals to observe the strategies of their peers or more experienced investors, and potentially replicate these strategies.

One of the most prominent developments in the financial industry in recent years, it brings investors from different backgrounds together, and allows them to collaborate and copy each other's trades.

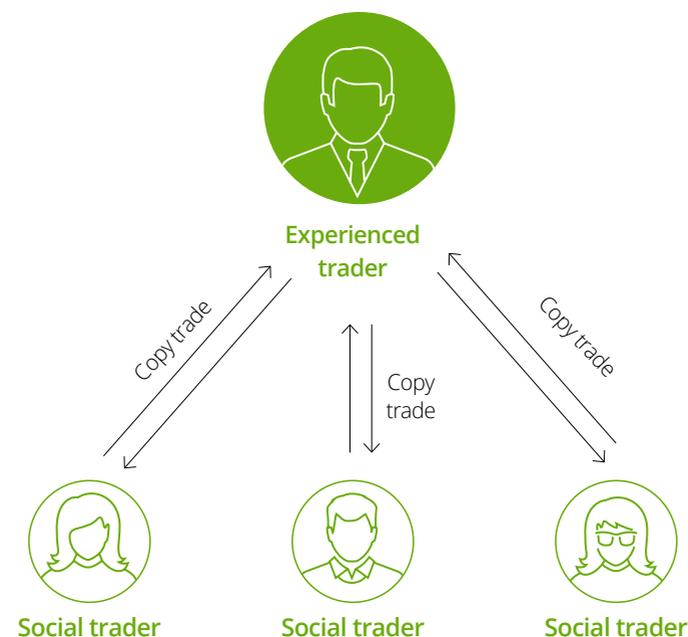
Social trading offers investors a number of benefits:

- It enables those with limited financial knowledge to leverage the expertise of more experienced investors. Beginners can interact with talented or experienced investors and learn how to analyse the markets and create profitable strategies.
- By working together, investors can potentially improve their performance. Because individuals are working against the market, instead of each other, the situation becomes a non zero-sum game.
- It can save investors an enormous amount of research time because everyone is sharing information.
- It can be used across a wide range of different asset classes including stocks, ETFs, foreign currencies, commodities, and cryptocurrencies.

eToro's CopyTrader feature: a powerful form of social trading

eToro's award-winning **CopyTrader** technology takes the social trading concept one step further by enabling individuals to automatically replicate top-performing investors' trades in real time.

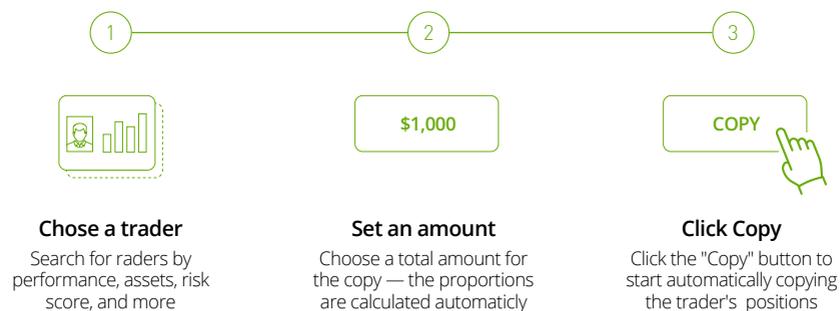
The main advantage of CopyTrader is that it literally enables *anyone* to trade like a top investor. Whether you're a beginner learning the basics of investing, a financial expert that is impressed with another investor's performance track record, or someone who simply lacks the time to research and monitor the financial markets, CopyTrader can help you manage your investment portfolio more effectively.



CopyTrader offers many benefits:

- Enables you to replicate the trades of successful investors.
- Copiers pay no management or performance fees to copy another investor. Simply the underlying transactions of each trade being the cost. There's also zero % commissions on stocks.
- CopyTrader offers a high level of transparency relative to other forms of investing, enabling you to make an informed decision in relation to which investors to copy.
- Each investor is assigned a unique risk score based on their trading habits and strategies. You can choose to copy investors that match your risk appetite.
- The investors you can copy have their own capital invested in their strategy.
- When you use CopyTrader, you still retain full control over managing your portfolio. You can stop the copy, pause it, and add or remove funds at any time.
- CopyTrader is simple to use: simply choose the investors you want to copy, decide on the amount you wish to invest, and copy everything they do automatically, and in real-time, with one click of a button.

How to copy trades on eToro



eToro's Popular Investor Program

Taking the social trading concept to the next level, eToro has created the **Popular Investor Program**.

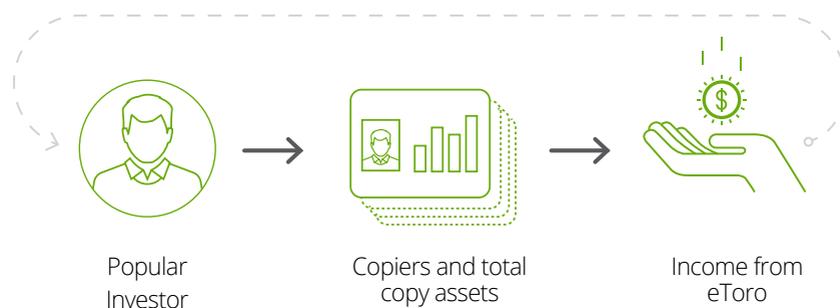


This is a unique social trading program that is built on top of eToro's CopyTrader feature. It is designed for talented investors — including fund managers, investment management professionals, and top-level traders — who wish to share their investment experience and build an online investment business.

How the Popular Investor Program works

The Popular Investor Program is a paid program that enables accomplished investors with unique investment strategies to build up an online investment business on the eToro platform.

Successful investors are rewarded for being copied. The more copiers and total copy assets ('AUM') a Popular Investor has, the more income they receive from eToro. Payments to Popular Investors can be as high as an annual payment of 2.5% of total 'AUM'. This is on top of any profits made from the Popular Investor's investment strategy.



The Popular Investor Program offers great advantages for experienced and talented investors:

- The Program can be a great way for successful investors to build up their reputation globally by leveraging eToro's network of over 14 million users.
- The Popular Investor Program enables talented investors to potentially generate a significant level of income on an annual basis.
- Onboarding people from your investor community such as; high net-worth clients, friends or family is a seamless process. You simply send them a link and eToro takes care of the rest.
- The Program is simple, structured, and designed to give successful Popular Investors the tools for professional development as they progress.

The Popular Investor Program Offering

Get copied, get paid

eToro's Popular Investor Program enables successful investors to build up an online investment business by allowing other users to replicate their trading strategies.

Those accepted to the Program after applying and meeting the criteria make their way through a number of tiers based on the total aggregate amount copying them each month (referred to on eToro as 'AUM'). Each tier offers a different payment structure.

Top Popular Investors can earn yearly payments of up to 2.5% of their 'AUM'. These payments are in addition to any profits made from their own investment strategy.

Payment information is shown in the table below.

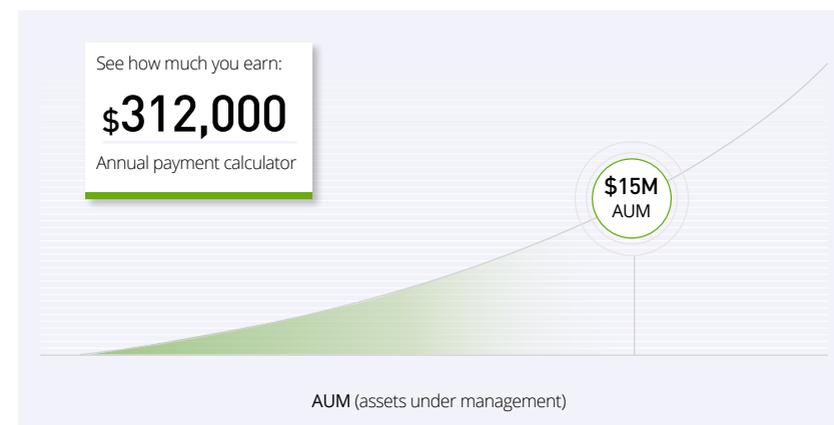
Popular Investor Level	CADET	CHAMPION	ELITE	ELITE +
Monthly Payment	—	\$400 or *\$800	1.5% or *2.0% (annual)	2.0% or *2.5% (annual)
Minimum AUM	\$500	\$50K	\$500K	\$10M

*If AUM increased by 1% or more in the previous month

*AUM on eToro refers to the total amount copying each Popular Investor

As an example, if a Popular Investor has 1,000 copiers with total 'AUM' of \$10 million, they can earn up to \$250,000 in payments per year, on top of their trading profits.

Each Popular Investor has a personal dashboard where they can view their business performance.



In addition to payments, there are a number of other benefits that Popular Investors can receive including subscriptions to online investment services, bespoke personalised customer service, and VIP tickets to sporting events.

eToro also features successful Popular Investors in global marketing campaigns and press releases, which can significantly boost their global exposure.

[Click here to apply](#)

Your Capital is at Risk

eToro's Popular Investor Program in Numbers



The Popular Investor Program now has **more than 1,000 Popular Investors** sharing their investment strategies with other investors.



Popular Investors come from **over 80 countries** across the world.



The AUM across the Popular Investor Program has **increased by nearly 70%** since the beginning of 2019.

Popular Investor Performance



29% was the average yearly profit of our 50 most-copied Popular Investors in 2019



77% of Popular Investors beat the S&P 500 index in Q1 2020 (S&P 500 return: -20%)



When the coronavirus outbreak caused volatility to surge in the first quarter of 2020 and many assets declined in value, **a number of our Popular Investors outperformed the market** and leading global fund managers.



Who are eToro's Popular Investors?

Popular Investors come from a wide range of backgrounds.

Our Popular Investors include:

- Investment management professionals that have worked at large global financial institutions, including top investment banks, wealth managers, and hedge funds.
- Finance professionals that have held top-level positions within the financial services industry.
- Academics with high-level qualifications in areas such as finance and technology.
- Professional traders that have significant experience trading stocks, currencies, commodities, and crypto.
- Those who work in unrelated industries but are skilled at investing and are looking to build their reputation on the eToro platform.

Popular Investors are based all over the world, of different ages and genders.



“It’s a great opportunity to be a Popular Investor. Knowing that thousands of people are following my actions and putting their trust in me is truly incredible. It inspires me to get better and better and is a great recognition for the hard work I do.”

Fabian Gerspacher, Germany

“As an engineer, I’m not inclined to be a social butterfly, but it was (The Program) something that drew me to the platform. It’s transparent, there’s no hierarchy, and I get to speak to people who know more or less than me.”

Heloise Greef, UK



“Being a Popular Investor creates a deep sense of responsibility. My goal is to continuously improve my strategy so that it can withstand multiple cycles and make people a little bit happier financially.”

Sergejs Kovalonoks, Latvia

Popular Investor Investment Strategies

Popular Investors on the eToro platform have different areas of expertise. Here's a look at some of the main investment strategies that Popular Investors focus on.



In a long equity strategy, a Popular Investor buys stocks that they expect to increase in value. If the stocks rise, they profit. Within this strategy, there are a number of sub-strategies including:

- **Value:** this strategy involves investing in companies that trade at a significant discount to their intrinsic value. Value-focused Popular Investors focus on companies that have cheap valuation metrics, such as low price-to-earnings (P/E) ratios or low price-to-book (P/B) ratios.
- **Growth:** this strategy involves investing in companies that are expected to grow faster than average. Growth-focused Popular Investors focus on metrics such as revenue growth and earnings growth.
- **Quality:** this strategy involves investing in companies that are highly profitable and have financial strength. Quality-focused Popular Investors focus on metrics such as return on capital employed (ROCE) and debt to equity.



In a long/short equity strategy, Popular Investors buy stocks that they expect to increase in value and short stocks that they expect to decrease in value. The main advantage of a long/short equity approach, relative to the more conventional long equity strategy, is that Popular Investors can potentially profit from both rising and falling markets.



In a global macro strategy, portfolios are based on Popular Investors' views of global economic and political conditions. The strategy typically involves analysis of interest rate trends, exchange rates, international trade, political changes, government policies, inter-government relations, and other factors. Holdings may include long and short positions.



Multi-strategy investing involves combining a number of different strategies and asset classes in an effort to generate positive returns irrespective of market conditions. The diversification also helps to minimise risk by smoothing returns and reducing volatility.



A currency (forex) strategy involves buying and selling the world's currencies. In this strategy, the Popular Investor will focus on trading currency pairs such as EUR/USD, GBP/USD, and USD/JPY. A commodities strategy involves buying and selling commodities such as oil, gold, silver, platinum, and copper.



A crypto strategy involves the buying and selling of cryptocurrencies. Some of the main cryptocurrencies that Popular Investors focus on include bitcoin (BTC), ethereum, and ripple (XRP).

How Talented Investors can Build up Their Profile on eToro

The Popular Investor Program enables talented investors to build up their profile on the eToro platform.

Each Popular Investor on eToro has their own feed in which they can share unique market insights and investing tips. These feeds are read by thousands of investors on a daily basis. Popular Investors can also interact with their copiers on their feed. Through this interaction, they can build relationships with their copiers.

Each Popular Investor's performance figures are displayed on a monthly and annual basis. This means that a long-term strong performance can bring in more copiers. eToro also helps Popular Investors boost their exposure by featuring them in online marketing materials and allowing them to represent the company at offline events such as conferences.

Discover tool

The Discover tool interface shows a grid of investor profiles. Each profile includes a name, a small image, and key performance indicators such as return percentage and the number of copiers. For example, 'Social Investor' has a return of +31.20% and 1,786 copiers. Other profiles include 'low500', 'AlexHouz', 'reinhardtcoates', 'Olegiri', 'jaysmish', 'OliiverOuel', 'miser23', 'jaysporkbands', and 'Sparkling'. Below the main grid, there are sections for 'Most Copied' and 'Trending' investors, each with similar performance data.

This collage illustrates the eToro user interface for a Popular Investor.

- Feed:** Shows a pinned post from 'Olegiri' (Lena Virginia Birse) with text about portfolio performance and a bar chart showing market movements.
- Profile:** Displays the investor's name, a bio, a recommended amount to copy (\$2000), and a risk score of 1017.
- Portfolio:** A table listing investments in various stocks:

Symbol	Company	Position	Weight	Price	Value	Buy/Sell
AMZN	Amazon	Buying	7.43%	\$2,888	\$21,465	Buy/Sell
MA	Mastercard	Buying	7.26%	\$7,955	\$30,300	Buy/Sell
NVDA	NVIDIA Corporation	Buying	6.90%	\$9,166	\$34,006	Buy/Sell
APPL	Apple	Buying	6.83%	\$9,026	\$32,678	Buy/Sell
FB	Facebook	Buying	6.77%	\$4,026	\$29,800	Buy/Sell
MSFT	Microsoft	Buying	6.77%	\$8,056	\$18,462	Buy/Sell
NFLX	Netflix, Inc.	Buying	6.60%	\$7,976	\$42,011	Buy/Sell
GOOG	Alphabet	Buying	6.40%	\$4,646	\$147,519	Buy/Sell
PYPL	Paycom Software	Buying	6.39%	\$10,716	\$157,219	Buy/Sell
- Stats:** A performance chart showing monthly returns from 2018 to 2020, with a table below it:

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2020	7.60	-3.45	-9.37	21.00	12.86	1.64							30.70
2019	13.12	4.95	4.72	6.85	-6.88	7.21	1.78	-2.03	-3.75	3.65	6.74	3.99	46.63
2018	12.96	-0.10	-5.28	2.24	6.46	3.99	-0.60	6.99	1.02	-12.97	-4.08	9.38	-3.85



eToro's Popular Investor Program —

Disrupting Traditional Forms of Investing

What's unique about eToro's Popular Investor Program is that it enables anyone that has developed a successful investing strategy to showcase their ability to a global network of more than 14 million traders and investors. eToro's Popular Investor Program enables anyone with experience in the financial markets to build their reputation as a successful investor.

Whether you're an experienced fund manager that already has a significant level of assets under management, a qualified investment management professional looking to step up and manage your own set of clients, or simply a private investor with a top performance track record, the Popular Investor Program provides you the platform to scale your network seamlessly.

The advantages of the Program are clear to see. Talented investors have the opportunity to build up an online investment business and generate a substantial level of income, while copiers have the opportunity to replicate the strategies of more advanced investors and potentially generate long-term returns. Ultimately, it's a win-win situation as both parties benefit.

[Click here to apply](#)

Your Capital is at Risk

For more information regarding the Popular Investor Program contact: popularinvestor@etoro.com



This is a marketing communication and should not be taken as investment advice, personal recommendation, or an offer of, or solicitation to buy or sell, any financial instruments. This material has been prepared without taking into account any particular recipient's investment objectives or financial situation, and has not been prepared in accordance with the legal and regulatory requirements to promote independent research. Any references to past or future performance of a financial instrument, index or a packaged investment product are not, and should not be taken as, a reliable indicator of future results. eToro makes no representation and assumes no liability as to the accuracy or completeness of the content of this publication, which has been prepared utilizing publicly-available information. eToro is a multi-asset platform which offers both investing in stocks and cryptoassets, as well as trading CFDs. Cryptoassets are volatile instrument which can fluctuate widely in a very short timeframe and therefore is not appropriate for all investors. Other than via CFDs, trading cryptoassets is unregulated and therefore, is not supervised by any EU regulatory framework. Your capital is at riskPlease note that CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 75% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work, and whether you can afford to take the high risk of losing your money. Your capital is at risk.

eToro (EUROPE) LIMITED

A company registered in the Republic of Cyprus. Registered number: HE 200585
Corporate Address: KIBC 7th Floor,4 Profiti Ilias Street, Germasoyia, Limassol 4046

eToro (UK) LIMITED

A company registered in England and Wales. Registered number: 07973792
Corporate Address: 42nd floor, One Canada Square, Canary Wharf London E14 5AB