



Investment app | Photo source NordWood Themes on Unsplash

## APP OFFERS READY-MADE INVESTMENT PORTFOLIOS

 FINANCIAL SERVICES

### Startup that allows users to invest in portfolio playlists wants to be the 'Spotify for investment'.

Australian startup [pearler](#) wants to be the 'Spotify for investment'. pearler is an investing app that allows users to invest in ready-made portfolios. Its mission is to "make smart investing easy, enjoyable, and personal". pearler suggests investment ideas based on a user's preferences and helps them through the investing process. Ready-made portfolio's called 'playlists pearls' filter opportunities by categories. For example, users can filter by different industries such as e-commerce or renewables, different actions such as companies that champion equality, goals such as saving for a home, or by a specific company name. Each stock is like a song and individuals can choose the ones that appeal to them the most.

Similar to Spotify's music sharing tools, users can follow and compare playlists created by pearler, professionals or their friends. This shows users where other successful investors are putting their money, helping them decide how to invest their own. While pearler isn't live yet, users can test it out without investing in anything. The app hopes to launch officially by the end of the year.

Here at Springwise, we have published many financial innovations. In the UK, a new [financial product](#) offers shoppers instant loans at the point of sale. The product drives sales and is available to use for both online and brick-and-mortar shopping. Another example is a [finance app](#) from the US that encourages couples to discuss their money and learn to communicate better about budgeting.

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### **Takeaway:**

pearler simplifies the complex process of investing, empowering those who are interested in investing to begin doing so. What other app ideas can help individuals build financial independence and confidence?