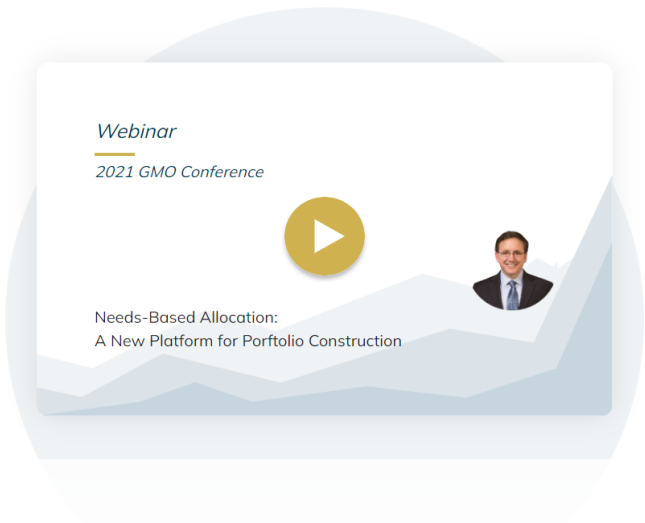


Better aligned portfolios

Nebo is a custom asset management platform that helps you build better portfolios. The key insight is to redefine risk – not as volatility – but as "not having what you need, when you need it."

Request a demo →



Latest Whitepaper

Standard financial industry practice builds retirement portfolios using mean variance optimization and validates them using Monte Carlo simulations that assume asset returns are a random walk. To put a finer, more brutal, point on it, managers construct portfolios using anachronistic technology from 1952 and then have the temerity to check the results using assumptions from 1970. The unsurprising result of a process stuck over 50 years in the past is portfolios that burden future retirees with an unnecessarily high risk of financial ruin.

Read the paper →

Latest Case Study

In this brief video, we walk you through a case study from one of our early advisors - how in minutes Nebo can help you build a strategic glidepath, test its viability and then build a portfolio based on today's market conditions.

Rent Trust

Watch the video →

↳ Minimize shortfall

△ Systematize your process

🔗 Personalize at scale

Planning and asset management

Nebo's multiperiod shortfall optimization explicitly accounts for horizon, allowing you to personalize portfolios-including custom glidepaths-at scale.



"Portfolio construction is the crucial moment of action."
Martin Tarlie, Head of Nebo

Allocate assets according to client needs and your market views

Balance long-term wealth accumulation with short-term loss aversion using robust platform tools, such as custom glidepaths, multi-period shortfall optimization, and cash flow analysis.

1. Add client



Let Nebo do the heavy lifting as you work with your clients to best plan for their financial present and future.

[Request a demo →](#)



Age



"Allocate portfolios based on client needs and circumstances"

Ben Inker Co-Head of GMO Asset Allocation

Open architecture everywhere

Nebo is open architecture in the traditional implementation sense: you are not tied into any GMO funds. But it is also open architecture in the market view sense. While we make our asset class forecasts available to you, you can use your views, third-party views, our views, or any blend you like.

Nebo maps your investment process into a structured, layered framework that helps you answer the all-important question: what do I need to believe to own this portfolio for my client? Answering this question in an interactive and iterative way leads to increased confidence in your decision-making.



Single-asset class building blocks

Our intense onboarding process maps your investment schema into a set of single-asset class building blocks. This helps layer your decision-making process and leads to more robust multiperiod optimization, while preserving your current workflow.



Next-gen Monte Carlo simulations

Nebo's simulation engine accounts for mean reverting expected returns and volatility profiles that match the empirical evidence that bonds become relatively more risky as horizons grow. Ignoring this effect leads to bond-heavy portfolios.



Personalized glidepaths

Nebo frames the tradeoff between long-term wealth accumulation and short-term loss aversion using the glidepath concept. This device helps frame the conversation with the client about tradeoffs in a simple and intuitive way.



Integration with leading financial planning tools

Nebo's financial planning capabilities are complementary to existing tools. Nebo is not reinventing the wheel. Nevertheless, our "lite" planning tools make it easy and economical to serve the many clients that do not undergo a full financial plan.

Meet Nebo Management

Ben Inker

Co-Head of GMO Asset Allocation

Ben Inker is co-head of GMO's Asset Allocation team and a member of the GMO Board of Directors. He joined GMO in 1992 following the completion of his B.A. in Economics from Yale University.

[Read articles from Ben Inker →](#)

Martin Tarlie

Head of Nebo

Martin Tarlie is a member of GMO's Asset Allocation team. Prior to re-joining GMO in 2018, he was a managing director at QMA. He previously worked on GMO's Global Equity team from 2007 to 2014.

[Read articles from Martin Tarlie →](#)

GMO Facts & Figures

40+ years in the market

134 investment professionals

\$70B assets under management

Build better portfolios

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