

# AVTONOMA Launches: The New Frontier of Independent Financial Advisory Aims to Democratize Investing in Italy

A technology-driven platform backed by seasoned financial professionals and a holding managing tens of millions of euros



**Milano, Lombardia Nov 29, 2025 ([Issuewire.com](https://www.issuewire.com))** - The world of investments is about to shift—opening its doors to a demographic that has long been excluded: young professionals, small savers, and anyone who wants to invest but has no idea where to start. Their solution has a name: [AVTONOMA](#), a new platform designed to make independent financial advisory not a privilege, but a right.

## Where Experience Meets Innovation

AVTONOMA was born from a simple yet revolutionary insight. The founding team—composed of independent financial advisors, analysts, and data scientists with years of experience in some of Europe’s top financial institutions—recognized a gap in the market.

*“When you manage portfolios of half a million euros and above, you can offer personalized time and attention.”* explains **Alex Giannola**, one of AVTONOMA’s leading figures. *“But what happens to those with €10,000 or €50,000? They often end up in banks where costs are hidden and conflicts of interest are everywhere. Or they do nothing—leaving money idle while inflation eats away at it.”*

The answer lies at the intersection of **human expertise** and **scalable technology**. AVTONOMA combines the analytical rigor of independent advisory with digital tools that make high-quality financial guidance accessible to everyone.

## A Proven Track Record

Before launching AVTONOMA, the founding team already demonstrated their ability to generate tangible value.

Their financial advisory firm—now sponsor of the project—oversees substantial assets both through advisory services and previously through investment vehicles. Results speak for themselves:

- From 2019 to today, client portfolios have grown at an **average CAGR of 11%**.
- In **2022**, when markets lost an average of 25%, their clients remained **in positive territory**.

*“We mainly use ETFs—classic passive tools.” Giannola continues. “But our approach is not fully passive. We apply strategic adjustments, rebalancing portfolios according to market conditions. It’s a hybrid method that blends passive efficiency with the discipline of active management.”*

In a sector where credibility is everything, real, audited performance makes all the difference.

## How the Platform Works

AVTONOMA guides users step by step—from registration to the creation of personalized investment strategies and portfolios.

- **Risk-Profile Assessment**

A detailed questionnaire evaluates time horizon, investor psychology, and emotional reactions to market volatility.

- **Free Portfolio Diagnosis**

Users with existing investments receive a free personalized report outlining critical issues, unnecessary overlaps, hidden fees, and improvement opportunities.

*“Many people discover they are paying 2–3% yearly for active funds when an ETF could cost 0.2%.” explains **Alberto Monaco**, head of AVTONOMA’s proprietary algorithms. “Or they realize they hold three products that invest in the exact same companies. These inefficiencies erode capital over time.”*

- **Tiered Advisory Plans**

- **Basic Plan:** Fully digital advisory with personalized portfolios and email access to consultants.
- **Premium Plan:** Adds one-to-one video calls and ongoing support throughout the year.

All advisory services are provided by a certified **Società di Consulenza Finanziaria (SCF)**, ensuring

compliance, transparency, and full investor protection.

Unlike robo-advisors, [AVTONOMA](#) retains a strong human component.

*“Algorithms help us scale.” Monaco notes, “But strategy comes from us—from financial literature, from experience, and from an in-house research office that actively monitors user portfolios. And there is always a real advisor available to explain, guide, and reassure.”*

## Education as a Strategic Asset

One of AVTONOMA’s key differentiators is its emphasis on financial education. The platform includes written and video-based learning modules, as well as an AI-powered chatbot trained exclusively on proprietary financial materials.

*“We don’t want users to receive advice passively.” says Giannola. “We want them to understand what we’re doing and why—because real financial independence begins with awareness.”*

This philosophy is already visible in the team’s pre-launch activity: a strong social media presence built around free educational content aimed at improving financial literacy in Italy.

## A Counter-Current Vision

In a digital world crowded with online trading “gurus” and promises of quick money, AVTONOMA stands firmly against the trend.

*“Active trading from your bedroom is, in most cases, pure nonsense.” Giannola states. “About 90% of people lose money doing it. Professional traders exist, of course, but they are few and operate with tools, discipline, and capital that the average saver does not have.”*

AVTONOMA’s philosophy is rooted in **value investing** and **fundamental analysis**.

Half of their investment decisions rely on the user’s profile; the rest is driven by macro and microeconomic analysis. This approach proved remarkably effective during Covid-19’s market crash. While many advisors encouraged defensive moves—or investors liquidated in panic—AVTONOMA’s team stayed close to clients, preventing losses and positioning portfolios for the rebound.

## Competitors and Positioning

While numerous financial platforms have emerged in Italy, many are either too expensive or lack a true specialization in independent advisory. Very few offer a **hybrid model** that combines technology with human oversight.

*“We have been independent financial advisors for years.” Giannola notes. “We didn’t start as a tech idea and then learn finance. We are professionals who have managed millions, passed rigorous exams, obtained certifications. And most importantly—we invest in the same strategies we recommend.”*

Another fundamental differentiator: **zero conflicts of interest**.

Unlike banks, AVTONOMA earns nothing from product sales.

## Launch Details and Benefits for Early Users

[AVTONOMA](#) is now available with a **free profile** that includes:

- A detailed downloadable portfolio report
- Real-time monitoring tools
- Access to an educational section

In the coming days, users will also be able to access a **premium personalized advisory package**, delivered by an SCF.

Early incentives include:

- **Discounted subscriptions for the first 100 users**
- **A free initial consultation for anyone who signs up before year-end**

*“We want to build a community of informed investors.” says Giannola. “People who grow more autonomous over time but who always know they have professionals beside them—especially during uncertain markets.”*

### A Mission for the Future

AVTONOMA’s long-term goal is ambitious: to reshape Italians’ relationship with money.

*“Too many believe that investing is dangerous or reserved for the wealthy.” Giannola observes. “But historically, markets reward disciplined long-term investing.”*

AVTONOMA also seeks to dismantle misconceptions around “free” bank advisory.

*“Bank advice looks free, but the costs are buried inside high-fee products.” Giannola says. “A fund that costs ten times more than an ETF can reduce your future wealth by tens of thousands of euros.”*

Looking ahead, AVTONOMA envisions building a full ecosystem:

*“In ten years, we want AVTONOMA to be Italy’s go-to investment platform.” concludes Alberto Monaco. “Integrated with brokers, complementary services, and a large community. But above all, a brand synonymous with trust and competence—and the catalyst for a new generation of aware investors.”*

Because, as the [AVTONOMA](#) team likes to remind, **wealth isn’t what you spend - it’s what stays in your pocket and grows over time.**

**And learning to make it grow should be a right, not a privilege.**

## Media Contact

IMISEST

\*\*\*\*\*@imisest.com

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