

EVERYTHING YOU NEED TO KNOW ABOUT ROBO ADVISORS

ROBO ADVISOR 101

What is a robo advisor?

Computer-based algorithms that automatically invest your money into a diversified portfolio of exchange traded funds (ETFs) that you selected.

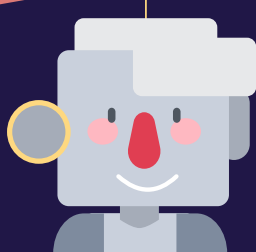
Why should I use one?

- New to investing
- Investment advice at a low and flat monthly cost
- Grow your wealth without time spent studying the stock market
- To achieve financial independence in the long run or towards any specific goal

Historical Performance[^]

RISK LEVEL	CONSERVATIVE	MODERATELY-CONSERVATIVE	MODERATE	MODERATELY-AGGRESSIVE	AGGRESSIVE
4Y-RETURNS ¹	8%	19%	30%	37%	43%
4Y-MAX DRAWDOWN ²	-6%	-7%	-14%	-18%	-23%

We launched the very first robo advisor in Asia in 2016. Some members earned up to 19% cumulative return in one year.³



[^] No advice is intended to be provided or to be relied on as provided nor endorsed by SoFi Securities (Hong Kong) Limited; nor any solicitation or incentive provided to subscribe for or sell or purchase any financial instrument. All information is indicative only.

¹ The returns are back-tested performance from 1-1-2018 to 31-12-2021 with no transaction cost and charges considered. Past performance is not indicative of future performance.

² Max Drawdown is the maximum back-tested loss from a monthly peak to a bottom during 1-1-2018 to 31-12-2021, before a new peak is attained.

³ The investment strategy and portfolio used in Auto Invest is not the same as our previous robo advisor, the performance of our previous robo advisor is not indicative of the performance of Auto Invest.



TRADING MYSELF VS. ROBO ADVISOR DOING IT

	IF YOU DO IT YOURSELF	ROBO ADVISOR DOING IT
TIME SPENT	Constantly checking in on your investments.	Monitors your portfolio 24/7*.
DECISION MAKING	Could be affected by emotions, word of mouth, news, etc. Panic selling or buying because of short-term market volatility.	No emotions involved. Uses its algorithm to detect any over- or underexposed holding and readjusts to match your predetermined allocations.
REBALANCING SERVICE	N/A	Yes
LEVELS OF RISK AVERSION	Up to own judgment.	5 risk profiles set up to determine the allocation that best suits your portfolio.
MINIMUM INVESTMENT REQUIRED	Buy fractions of a U.S. share starting from US\$10. Invest in multiple stocks to ensure your portfolio is diverse.	Min. investment of US\$100 to own an array of U.S. ETFs under one portfolio.
ACCESSIBILITY	<div>All in SoFi's app</div> <div>Easily withdraw your money any time you need</div>	
FEE	<div>Flat fee HK\$30/month</div> <div>✓ Unlimited Stock Trading</div> <div>✓ Unlimited Auto Invest portfolios</div> <div>✓ SoFi Social</div>	

*Please refer to the risk disclosure under the Robo Advisory Agreement.

INTRODUCING AUTO INVEST



Auto Invest in a nutshell :

- Diversified portfolio of over **13,000 stocks across 35 countries** with exposure to equities, bonds or gold
- Controlled risk through **rebalancing**
- Automated monthly recurring investment (optional)
- Begin with as little as **US\$100**

How do I get started?

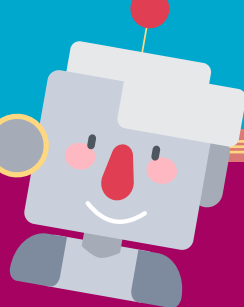
- ✓ Fill out a **3 mins risk profile questionnaire (RPQ)** to determine which portfolios you can invest in.
- ✓ Create your investment with a portfolio picked by Auto Invest.
- ✓ Ensure you have sufficient USD balance. You can also convert HKD into USD in our app.
- ✓ Input amount for initial contribution.
- ✓ Set up a recurring monthly deposit to your investment (optional).
- ✓ Give it a name.

How to access Auto Invest in the app?

- Tap here to switch to Auto Invest.



Let's Auto Invest!



Questions? Contact us!

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