

# 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
- 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<sup>^</sup>

RISK LEVEL	 CONSERVATIVE	 MODERATELY-CONSERVATIVE	 MODERATE	 MODERATELY-AGGRESSIVE	 AGGRESSIVE
1Y-RETURNS <sup>1</sup>	7%	11%	16%	19%	22%
1Y-MAX DRAWDOWN <sup>2</sup>	-5%	-6%	-7%	-9%	-10%
5Y-RETURNS <sup>3</sup>	12%	31%	51%	64%	78%
5Y-MAX DRAWDOWN <sup>4</sup>	-16%	-17%	-21%	-23%	-25%

<sup>1</sup> 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.

<sup>2</sup> The returns are back-tested performance from 01-01-2023 to 31-12-2023 with no transaction cost and charges considered. Past performance is not indicative of future performance.

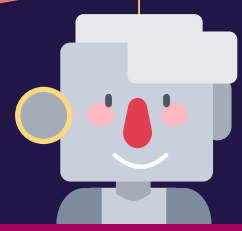
<sup>3</sup> Max Drawdown is the maximum back-tested loss from a monthly peak to a bottom during 01-01-2023 to 31-12-2023, before a new peak is attained.

<sup>4</sup> The returns are back-tested performance from 01-01-2019 to 31-12-2023 with no transaction cost and charges considered. Past performance is not indicative of future performance.

<sup>5</sup> Max Drawdown is the maximum back-tested loss from a monthly peak to a bottom during 01-01-2019 to 31-12-2023, before a new peak is attained.

<sup>6</sup> 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.

**FUN FACT**  
We launched the very first robo advisor in Asia in 2016. Some members earned up to 19% cumulative return in one year.<sup>5</sup>



## 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	All in SoFi's app Easily withdraw your money any time you need	
FEE	Commissions and platform fees apply to the U.S. Stock trading	No Commissions for Unlimited Auto Invest portfolios

\*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!

EMAIL [hello@sofi.hk](mailto:hello@sofi.hk) // PHONE 26938888 // LIVE CHAT [sofi.hk](https://sofi.hk)

