

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 [^]

RISK LEVEL	CONSERVATIVE	MODERATELY-CONSERVATIVE	MODERATE	MODERATELY-AGGRESSIVE	AGGRESSIVE
1Y-RETURNS	8.20%	9.70%	10.45%	10.77%	11.27%
YTD	3.09%	1.33%	-0.41%	-1.79%	-2.73%

[^]As of 30 April 2025, 1Y>Returns rate ranged from 8.2% to 11.27% for the 5 auto invest portfolios in different risk levels. The historical data provided in this portfolio is for informational purposes only and should not be interpreted as a guarantee of future performance. 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. Use of the historical data is at your own risk, and you are encouraged to consult with a financial advisor or conduct your own research before making any investment decisions.



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	Advisory Fee of 0.5% p.a. Calculated based on the daily asset value, accumulated, and charged monthly.

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



INTRODUCING AUTO INVEST

Auto Invest in a nutshell :

- Diversified portfolios built by SoFi Hong Kong with research, recommendations, and analytics provided by the affiliates of SoFi Hong Kong and their partnership with **BlackRock**.
- 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 // PHONE 26938888 // LIVE CHAT sofi.hk

