

Hybrid Advisory Model

Combining Robo Efficiency with Human Expertise

ROBO COMPONENT

- * Portfolio construction
- * Automated rebalancing
- * Tax-loss harvesting
- * Performance reporting
- * Account management



HYBRID

VALUE

Best of both



HUMAN COMPONENT

- * Financial planning
- * Goal setting/review
- * Complex tax strategy
- * Estate planning
- * Behavioral coaching

Typical Hybrid Pricing:

Betterment Premium: 0.40% + CFP access
Vanguard Personal: 0.30% + advisors
Schwab Intelligent: 0% + \$300 planning fee
Personal Capital: 0.89% (full service)