

Robo-Advisor vs Traditional Advisor

Traditional Advisor

Fees:	1-2% AUM + commissions
Minimum:	100K – 1M+
Service:	Human relationship
Planning:	Holistic financial plan
Access:	Office hours, calls

Robo-Advisor

Fees:	0.25-0.50% AUM
Minimum:	0 – 500
Service:	Algorithm-driven
Planning:	Goal-based portfolios
Access:	24/7 app/web

Key Insight: Robos democratize investing | Traditional advisors offer personalized guidance

US Robo-Advisory AUM: \$1.4T (2024)
Projected: \$2.5T by 2028
Source: Statista, Deloitte