

# 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