

Platform Deep Dive Comparison Tool

Compare investment platforms with 30-year cost projections

Your Investment Scenario

Initial Investment (\$):

5000

Monthly Contribution (\$):

300

Expected Return (%):

7

Betterment (Robo-Advisor)

Annual Fee	0.25%
ETF Expense Ratios	0.05%
Total Annual Cost	0.30%
Minimum	\$0
Tax-Loss Harvesting	Automatic
Rebalancing	Automatic

30-Year Value

\$383,944

Fees Paid: \$12,206

Fidelity Go (Robo)

Annual Fee	0.35%
ETF Expense Ratios	0.00%
Total Annual Cost	0.35%
Minimum	\$10 (fee waived <\$25K)
Tax-Loss Harvesting	No
Rebalancing	Automatic

30-Year Value

\$379,986

Fees Paid: \$14,138

Fidelity Self-Directed

Annual Fee	\$0
ETF Expense Ratios	0.03%
Total Annual Cost	0.03%
Minimum	\$0
Tax-Loss Harvesting	Manual
Rebalancing	Manual

30-Year Value

\$406,152

Fees Paid: \$1,269

30-Year Cost Comparison

Platform	Total Fees	Final Value	Fee Impact
Betterment	\$12,206	\$383,944	-\$22,208
Fidelity Go	\$14,138	\$379,986	-\$26,166
Fidelity Self-Directed	\$1,269	\$406,152	Baseline

Your Analysis

Which platform would you choose and why?

Consider: fees, automation, your willingness to manage investments manually, tax benefits...