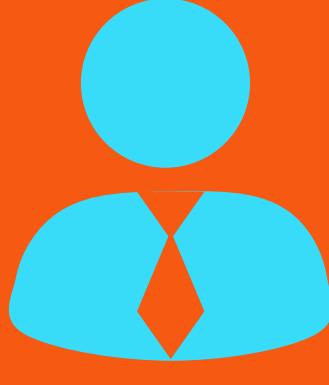


# ROBO ADVISERS



## WHAT IT IS AND HOW IT WORKS

BEFORE USING A ROBO-ADVISER,  
MAKE SURE THEY ARE RIGHT FOR  
YOU

### What is Robo-Advising?

#### Automated online platform

Provides investment advice  
based on algorithms.

#### Discretionary portfolio management

Makes investment decisions  
without needing your  
consent for every trade.

#### Must be registered

Subject to securities laws  
and regulations.

### How Does it Work?



You answer  
questions about  
your financial  
situation and  
goals.



The platform  
reviews your  
answers.



Your portfolio is  
managed based  
on your answers.

### Considering a Robo-Adviser?



#### Shop Around

Research different  
offerings and fee  
structures.



#### Results May Vary

Algorithms vary.  
Platforms may make  
different  
recommendations.



#### Ask First

How easy is it to  
update your  
information when your  
goals or situation  
changes?



#### Human Interaction

How involved is a  
human adviser in  
assisting you with your  
account?



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