

What is a Robo-Advisor?

Robo-advisors are an online wealth management service that provides financial advice or Investment management digitally with moderate to minimal human intervention. They provide digital financial advice based on mathematical rules and algorithms and automate portfolio rebalancing. They primarily use ETFs in order to keep costs down for consumers.

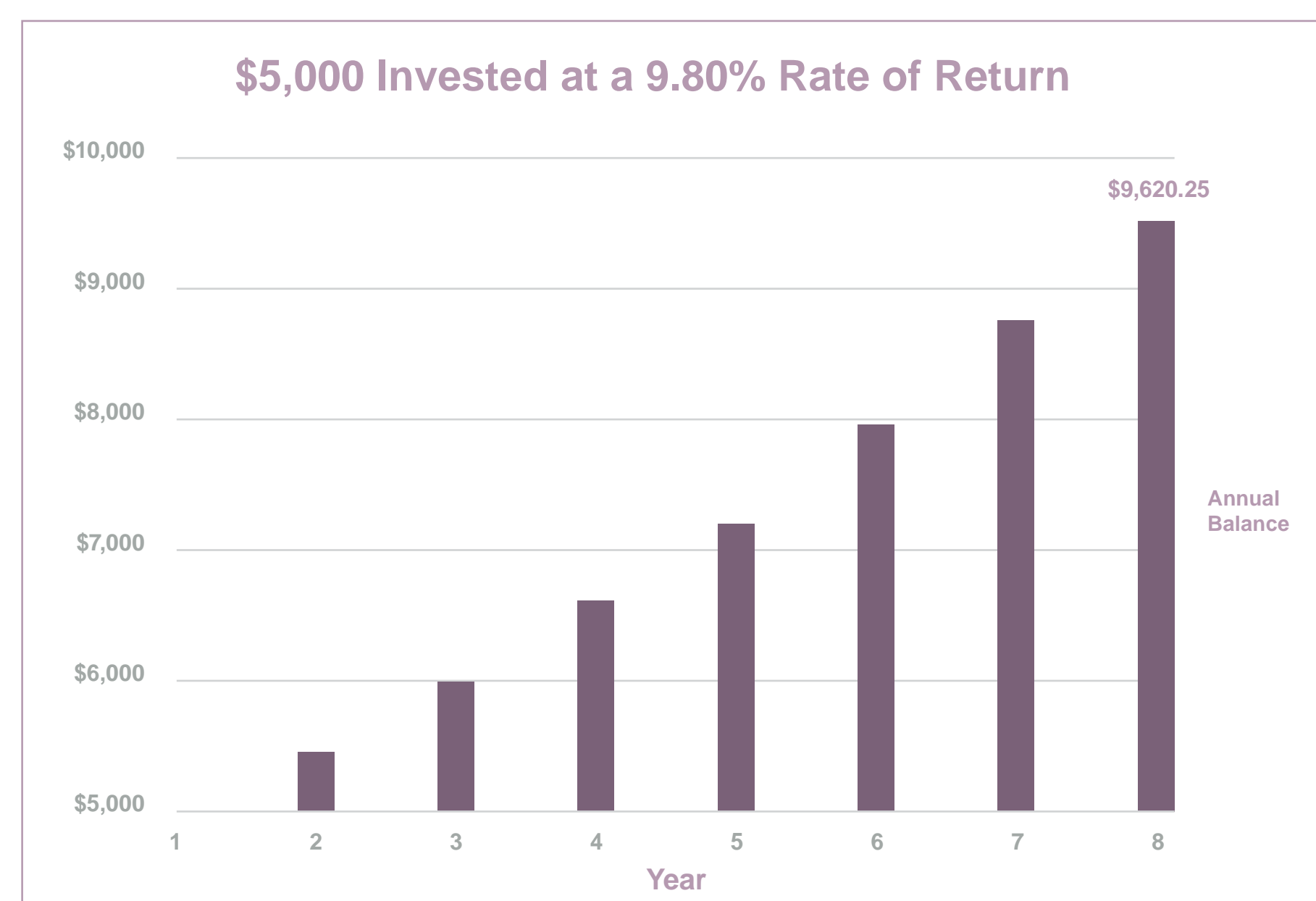
What are ETFs?

An exchange-traded fund (ETF) is an investment fund that is traded on stock exchanges throughout the trading day, much like stocks and unlike mutual funds. An ETF holds assets such as stocks, commodities, or bonds, and trades close to its net asset value over the course of the trading day. Most ETFs track an index, such as the TSX/S&P 60. ETF management fees are a small fraction of those charged for similar mutual funds. However, like mutual funds, ETFs are a great way to diversify your money - offering baskets of stocks, bonds and other securities across many sectors and markets.

Why Should I Start Investing Right Now?

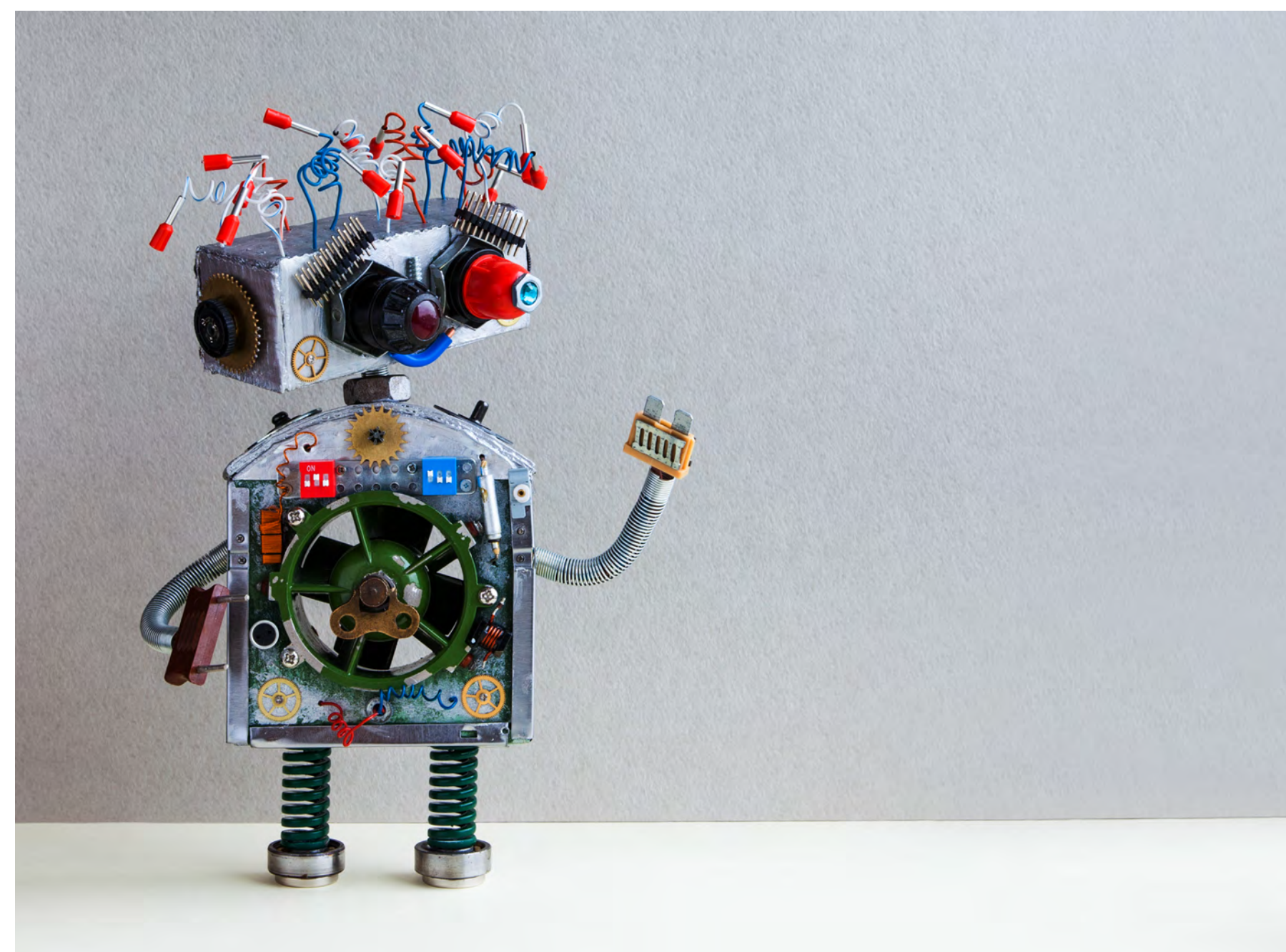
The best time to start investing is right now!

When you actually start investing could make a considerable difference on the amount you end up with rather than how much money you actually invested. This simply means that the sooner you put your dollars to work, the more you're likely to benefit in the long term.



Top Reasons to Invest

1. Grow your money
2. Reach your personal and financial goals
3. Learn the markets / empower yourself
4. Build on pre-tax dollars and save for retirement
5. Increase your financial net worth



Why Should I Use a Robo-Advisor vs a Human?

Choosing and finding a (human) advisor requires time and research. For example, you need to find a good fit with respect to personality and someone you can trust, the type of advisor they are and will have to choose from a myriad of options and complexity. You will also need to determine if you have enough to invest for a financial advisor wanting to work with you.

With a robo-advisor, you focus on yourself, your goals, easy to understand options and get to learn the markets through ETF investing – you empower yourself, there is lower uncertainty as the investments are tracking the markets – no surprises. In 15-20 minutes, you outline your goals, invest as much or as little as you want to get started and your account is open and ready to go with strategy you understand!

Why Delay?

Open an account today and start on the path to achieving your financial goals. Click here to get started: <https://smartmoney4her.ca>