

# Robo-advisers in Singapore

Name	Launch	Advisory fees	Minimum investment	Funds or ETFs	Can investors use SRS* and/or CPF monies?
Smartly	2016	0.5 to 1 per cent and fund expense, currency conversion fees	\$50	US-listed ETFs in equities, government and corporate bonds, commodities, real estate and cash	No
Krystal.ai	2016	0 to 0.3 per cent and currency conversion fees	US\$10	ETFs and Reits	No
AutoWealth	2017	0.5 per cent and US\$18 platform fees	\$3,000	US-listed ETFs in stocks and government bonds	No
StashAway	2017	0.2 to 0.8 per cent and fund expense, currency conversion fees	None	US-listed ETFs in stocks, government bonds, and precious metals	Yes, SRS
Endowus	2017	0.4 per cent for SRS/CPF or 0.25 to 0.6 per cent for cash and 0.43 to 0.55 per cent fund expense	\$10,000 and subsequent one-off of \$100	Dimensional and Pimco funds	Yes, SRS/CPF from October 2019
MoneyOwl	2019	0.65 per cent and 0.18 per cent platform fee and 0.32 to 0.38 per cent fund expense	\$100 for one-off investments and \$50 a month for regular savings plans	Dimensional funds	Yes, SRS from early November 2019
OCBC RoboInvest	2018	0.88 per cent and exchange, trading fees	US\$2,500	ETFs and individual stocks	
UOB Utrade Robo	2018	0.5 to 0.88 per cent	\$5,000 and minimum subsequent amount of \$500	ETFs	No
Syfe	2019	0.65 per cent and fund expense, currency conversion fees	None	US-listed ETFs	No
DBS digiportfolio	Nov 2019	0.75 per cent and fund expense	\$1,000 or US\$1,000	Singapore-listed and UK-listed ETFs	No

\*NOTE: Supplementary Retirement Scheme

Source: WEBSITES OF VARIOUS ROBO-ADVISORY PLATFORMS SUNDAY TIMES GRAPHICS