

Learn More About Guided Investing



1. What is Guided Investing?

Guided Investing is an automated investment tool that recommends and manages a portfolio based on your risk tolerance, financial goals, and preferences. It uses automated monitoring to rebalance your portfolio on a quarterly basis.

2. How is my risk tolerance determined?

Your risk tolerance is assessed based on factors such as your financial goals, investment timeline, income, savings, and responses to questions about how you handle market fluctuations. Guided Investing uses this information to assign you a risk score that guides our portfolio recommendation.

3. How does Guided Investing select a portfolio for me?

Once your risk tolerance is determined, Guided Investing recommends a diversified portfolio designed to align with your goals. The portfolios are built using a mix of low-cost ETF's with competitive expense ratios.

4. How does trading work in Guided Investing?

Guided Investing automatically executes trades on your behalf in response to deposits and withdrawals. In addition, guided investing will buy and sell assets to keep your portfolio aligned with your target allocation (rebalancing), as described below.

5. When and why does my portfolio rebalance?

Your portfolio is **automatically rebalanced once per quarter** to ensure it stays aligned with the target asset allocation in the selected portfolio. Over time, market fluctuations can cause certain assets to become overweight or underweight in your portfolio. Quarterly rebalancing adjusts your holdings to help keep allocations near target: actual portfolio risk may still change with market conditions.

If you deposit additional funds between rebalancing periods, the system will **allocate them according to the asset allocation in the selected portfolio** without triggering a full rebalance. However, during the next scheduled **quarterly rebalance, your asset mix may be adjusted** to reflect any market shifts or changes to your investment strategy.

6. What fees are associated with Guided Investing?

Guided investing is subject to an annual asset-based advisory fee of 0.50% of your invested assets, billed quarterly. In addition to the advisory fee, third-party fees, such as fund expense ratios, may apply depending on the specific investments within your portfolio.

7. Can I customize my portfolio?

While Guided Investing recommends a portfolio designed to align with your stated goals and risk tolerance for you, some customization options may be available. In addition, you may place restrictions on the portfolio by removing particular securities from the portfolio.

8. What happens if my financial situation or goals change?

If your financial situation, investment goals, or risk tolerance change, it's important to update your investor profile to ensure your portfolio remains aligned with your needs. Based on your updated information, we may recommend a new asset allocation or portfolio strategy during the next quarterly rebalance. Reach out to Support@AdvisiFi.co if you need to make updates.

9. Is my money safe with Guided Investing?

Your investments are held with a qualified custodian, RQD* Clearing, LLC, an SEC-registered broker-dealer and member of FINRA/SIPC. However, as with any investment, there is no guarantee of returns, and your portfolio is subject to market risks.

10. How do I get started with Guided Investing?

To get started, you simply need to answer a few questions about your financial goals and risk tolerance. Once your profile is set up, the system will recommend and manage your portfolio automatically.