

# Robo Adviser Returns

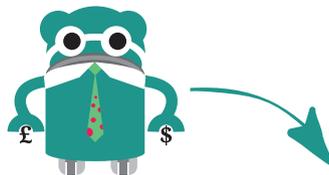
## How did they do with a £5,000 investment?

Robo advisers let you invest online into a ready-made basket of investments which is managed for you by an expert. It's an easy way to get going in the markets.

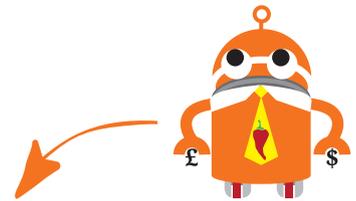
We averaged the annual returns from 5 robo advisers who represent over 90% of UK assets with robo advisers today. As a group, here's how they fared over the last 12 months compared to a leading cash account (Santander 123) and a mix of 100 UK shares (the FTSE 100).



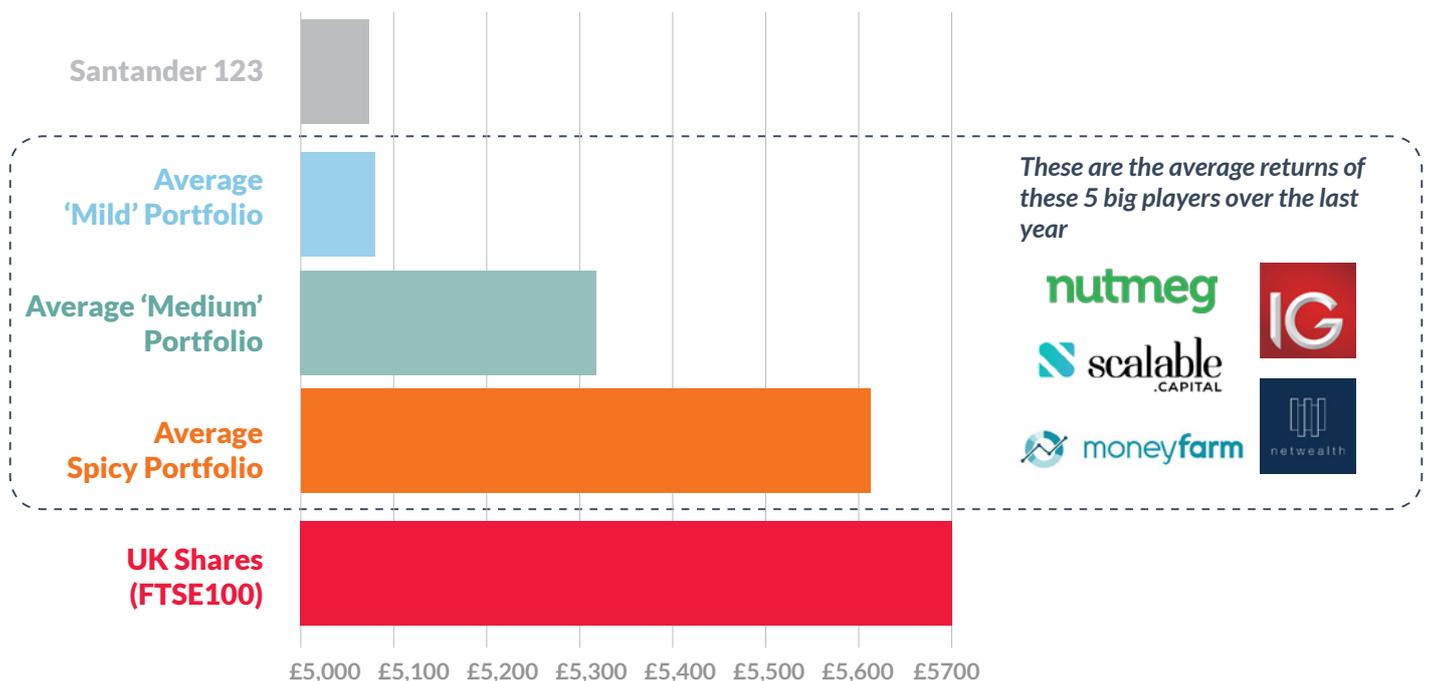
**Mild portfolios** are like souped-up cash. Cash-like but with a few riskier assets in the mix. The least risky option. *The least risky option.*



**Medium portfolios** are half-half. A blend which most closely mirrors keeping half in cash and half in shares. *Has a bit of a kick*



**Spicy portfolios** most closely match a basket of investments which is fully invested in the top 100 UK shares. *The most bumpy ride.*



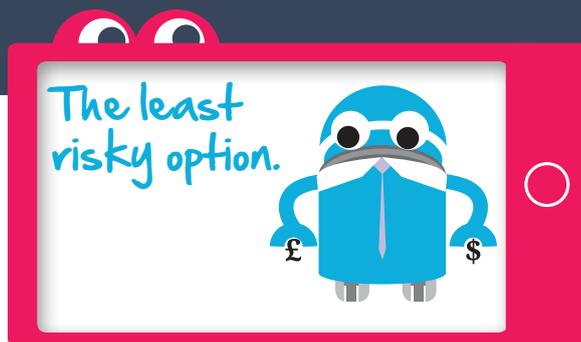
\*From July 2016 - July 2017. After robo adviser charges.

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Want to learn more? Check out our Robo Advice pages at [www.boringmoney.co.uk](http://www.boringmoney.co.uk)

# Robo Adviser Returns

## 'Mild' Portfolios

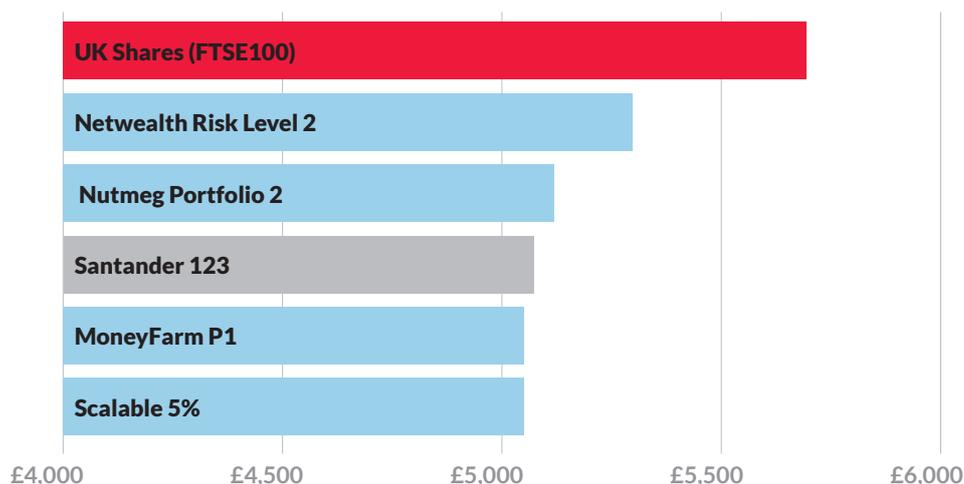


We've looked at the mildest portfolios on offer from 4 of the UK's robo advisers. These are like 'souped-up cash', adding a little spice with just a few shares and bonds. Best for those who want the minimum risk possible or people who aren't investing with a very long timeframe.



## How did they do?

What would have happened to £5,000 from July 2016 to July 2017



\* Returns shown after robo adviser fees

\*\* We have shown a leading cash account and the FTSE100 for comparison

\*\*\* These guys took different amounts of risk to make these returns - so it's not as simple as saying that the top one is best.



## What's the most I could have lost?

If you'd invested on the very worst day in the year, the most you could have lost with any of our profiled robo advisers is £97 of your £5,000.



These portfolios won't shoot the lights out, but they're the least risky available.



## Stuck?

See what customers have to say about them at [www.boringmoney.co.uk/reviews](http://www.boringmoney.co.uk/reviews)

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# Robo Adviser Returns

## 'Medium' Portfolios

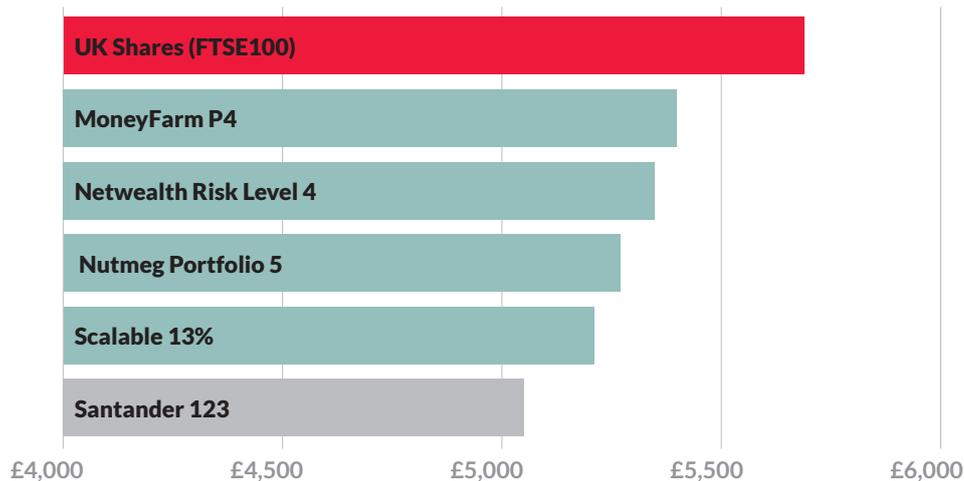


We've looked at the medium portfolios on offer from 4 of the UK's robo advisers. These portfolios most closely map to you investing half in cash, and putting half into UK shares. Best for those who are prepared to take a bit of risk in the hope of better returns. But without anything too dramatic on the journey!



## How did they do?

What would have happened to £5,000 from July 2016 to July 2017



\* Returns shown after robo adviser fees

\*\* We have shown a leading cash account and the FTSE100 for comparison

\*\*\* These guys took different amounts of risk to make these returns - so it's not as simple as saying that the top one is best.



## What's the most I could have lost?

If you'd invested on the very worst day in the year, the most you could have lost with any of our profiled robo advisers is £344 of your £5,000.



These portfolios are most like having half your money in shares, half in cash. You're in the stock market, with some padding.



## Stuck?

See what customers have to say about them at [www.boringmoney.co.uk/reviews](http://www.boringmoney.co.uk/reviews)

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# Robo Adviser Returns

## 'Spicy' Portfolios

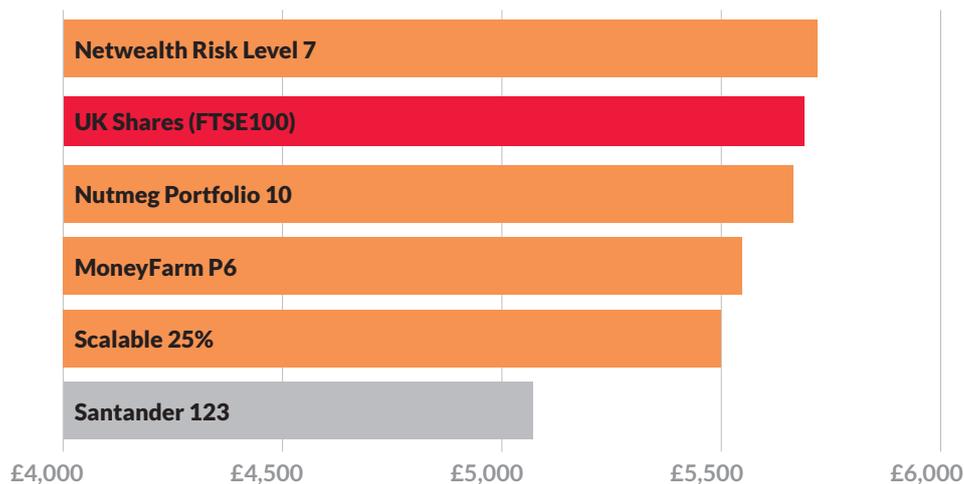


We've looked at the spiciest portfolios on offer from 4 of the UK's robo advisers. These portfolios most closely map to you investing your money in the British stock market. Best for those who want to max returns over a 7 year + timeframe. Who won't have a hernia if one year goes pear-shaped!



### How did they do?

What would have happened to £5,000 from July 2016 to July 2017



\* Returns shown after robo adviser fees

\*\* We have shown a leading cash account and the FTSE100 for comparison

\*\*\* These guys took different amounts of risk to make these returns - so it's not as simple as saying that the top one is best.



### What's the most I could have lost?

If you'd invested on the very worst day in the year, the most you could have lost with any of our profiled robo advisers is £475 of your £5,000.



These portfolios are most like putting everything into UK shares. It's a bumpy ride but the theory is that they should do better over the long-term.



### Stuck?

See what customers have to say about them at [www.boringmoney.co.uk/reviews](http://www.boringmoney.co.uk/reviews)



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