

by: <a href="http://Safetradingstrategy.com">Safetradingstrategy.com</a>	Wealthfront	Betterment	WiseBanyan	Schwab
Account minimum	\$500	\$0	\$0	\$5,000
Account management fee	\$10,000 and under: Managed for free  More than \$10,000: 0.25% annual advisory fee	Under \$10,000: 0.35% annual advisory fee with a minimum of \$100 per month in auto-deposits, or \$3 per month without auto-deposits \$10,000 to \$100,000: 0.25% annual advisory fee \$100,000+: 0.15% annual advisory fee	None	None
Account fees (annual, transfer, closing)			\$75 to transfer non-retirement account to another broker; \$95 to transfer IRA. No other fees.	\$0 for advisory, commissions and account service fees
Accounts supported	Individual and joint non-retirement accounts, as well as trusts, Traditional, Roth, SEP and rollover IRAs	Individual and joint non-retirement accounts, as well as trusts, Traditional, Roth, SEP and rollover IRAs	Individual non-retirement accounts Roth, traditional and SEP IRAs	Traditional, Roth and rollover IRAs Other: individual, custodial, joint tenants and trusts
Investment expense ratios	0.12% average	0.09% – 0.17%	ETF expense ratios average 0.12%	Expense ratios on individual ETFs range from 0.04% to 0.48%. Blended weighted average on portfolios range from 0.12% to 0.25%
Portfolio	Exchange-traded funds, US and foreign stocks, Emerging markets, real estate, natural resources, TIPS, Corporate, municipal and emerging market bonds	Exchange-traded funds, US and foreign stocks, Emerging markets, TIPS, Short term treasuries, Corporate, municipal, emerging market and foreign bonds	ETFs from nine asset classes. Additional ETFs may be used for tax-loss harvesting.	Wide range of ETFs covering 20 asset classes
Tax strategy	Yes	Yes	Extra fee for tax-loss harvesting: 0.25% of assets under management, with cap of \$20/month	Free on accounts with a \$50,000 minimum balance
Automatic rebalancing	Yes	Yes	Free on all accounts	Yes on accounts with a \$5,000 minimum balance
Customer support			Phone support Monday-Friday 12-8 p.m. Eastern; email support.	24-hour/7 days a week via phone and online chat
Promotion	Manages the first \$10,000 for free	Get up to six months free, depending on initial deposit amount: \$5,000: Three months free, \$25,000: Four months free, \$100,000: Six months free	Refer friends to WiseBanyan and earn credits toward add-on products and services, like tax-loss harvesting and tax preparation services.	
Referral Programm	Invite a friend and Wealthfront will waive fees on an additional \$5,000 for both of you.	Investors who get three people to sign up using their referral link get one year of free management. Plus, for each friend who joins, you both get 30 days for free.	No	No
Direct indexing	Yes, for balances above \$100,000	No	No	No
Fractional shares	No	Yes	No	No
Goal-based savings	No	Yes	No	No