



The Robo Report® Edition 34 Covering Fourth Quarter of 2024 and the 14th Edition of the Robo Ranking® Have Been Released

MARTINSVILLE, NJ, UNITED STATES, February 10, 2025 /EINPresswire.com/ -- We are pleased to announce the publication of the 34th edition of [The Robo Report®](#), covering the fourth quarter of 2024, as well as the 14th edition of The Robo Ranking®, stated Ken Schapiro, Founder of Condor Capital Wealth Management.

This latest edition of The Robo Report® examines the portfolios and performance of 35 accounts from 25 different robo-advice providers. Meanwhile, the Robo Ranking® Winter Edition dives deep into the qualitative aspects of each platform, grading providers on more than 45 individual metrics. These are grouped into larger categories such as features, financial planning capabilities, user experience, access to live advisors, conflicts of interest, transparency, minimum investment requirements, costs, and overall performance.

Robo Ranking Highlights

Best Overall Robo Advisor

Winner: Vanguard Personal Advisor

Runner-up: Fidelity Go

Vanguard Personal Advisor secures the top spot for Best Overall Robo this winter. Vanguard's hybrid model offers two tiers—Vanguard Digital Advisor (purely digital, \$100 minimum) and Vanguard Personal Advisor (human advisor support, \$50,000 minimum). Low fees remain a key strength, with Vanguard Digital Advisor costing 0.20% and Vanguard Personal Advisor charging 0.30% annually. Bolstered by strong performance and excellent financial planning tools, Vanguard Personal Advisor offers a comprehensive, cost-effective path for investors seeking digital convenience without sacrificing the human touch.

Fidelity Go follows closely as the runner-up. With no management fee for balances below \$25,000 and a 0.35% fee above that threshold, Fidelity Go presents a highly accessible platform. The service also stands out for its robust financial planning tools, multi-goal modeling, and above-average investment performance, aided by a tilt toward large-cap equities and municipal bonds.

Best Robo for Performance at a Low Cost

Winner: Fidelity Go

Runner-up: Wealthfront

Fidelity Go once again displays excellent returns, driven by allocations to municipal bonds and large-cap U.S. equities. Wealthfront claims the runner-up spot, benefiting from its dedicated energy holding during times of elevated inflation and higher energy prices. Wealthfront also scores points for municipal bond and TIPS allocations that helped keep its fees competitive and its performance strong.

Best Robo for First-Time Investors

Winner: Fidelity Go

Runner-up: Wealthfront

Fidelity Go's easy-to-use platform, zero management fee on the first \$25,000, and impressive performance make it a top choice for new investors. Wealthfront's runner-up position reflects its advanced digital tools, transparent 0.25% management fee, and robust planning features—especially appealing for tech-savvy, fully digital-first individuals.

Best Robo for Digital Financial Planning

Winner: Empower (formerly Personal Capital)

Runner-up: Wealthfront

Empower maintains its top position with an in-depth suite of free digital planning tools, including multiple goal setting, outside account aggregation, and a sophisticated retirement planner. Wealthfront remains a strong contender due to its highly customizable digital platform including robust scenario modeling for future life events.

Best Robo for Complex Financial Planning

Winner: Vanguard

Runner-up: Empower

Vanguard takes the crown for complex needs through its hybrid advice model. Investors with \$50,000 or more can access live advisors for 0.30%, and those with \$500,000 get a dedicated advisor—offering a personalized, advisor-led approach for a fraction of the cost of most traditional advisors. Empower claims second place, combining sophisticated digital tools with live human advisors (starting at \$100,000), albeit at a higher fee of 0.89%. In addition to superior planning features, Empower gives investors access to investment options like SRI portfolios, direct indexing, and even alternative strategies for those with more substantial account balances.

Robo Report Highlights

One-Year Performance Winners: SoFi, Betterment Climate Impact, TD Automated Investing
Strong large-cap and growth stock allocations propelled these platforms to outperform.

Three-Year Performance Winners: Wealthfront, Fidelity Go, SoFi
Heavy exposure to U.S. equities and municipal bonds paid off, cushioning portfolios from downturns and capturing market upswings.

Seven-Year Performance Winners: Fidelity Go, SoFi, Zacks Advantage
Consistent emphasis on domestic and large-cap equities helped these providers capitalize on a long-running bull market in U.S. stocks.

These results reflect our Normalized Benchmarking approach, which allows for a consistent comparison of globally diversified portfolios. Detailed methodology, along with the full Robo Report® and Robo Ranking®, can be accessed for free at <https://www.condorcapital.com/the-robo-report>.

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