



Why Buy an Off-the-shelf Portfolio of ETFs?

- There are more than 2000 Managed Accounts that invest only in ETFs
- Do you have the time and energy to sort through this list?
- Why wouldn't you build your own portfolio of ETFs?

A friend sent me the [Morningstar ETF Managed Portfolios Landscape Report for Q2, 2017](#). I was flabbergasted and overwhelmed. I had no idea that portfolio managers were offering these vehicles in such volume. There are more than 2000 portfolios of ETFs in the Morningstar report. **These funds are HOT !!** As is the Morningstar way, the report identifies categories and reports on the best and worst in each. But I found myself wondering what these portfolios can do that I can't do on my own? My first answer is market timing, but not many of these funds try to do that.

Portfolios of ETFs can provide very low cost implementation of an asset allocation decision. So is it worth your time, energy and money to buy an off-the-shelf fund that at best can only approximate your needs?

[The Age Sage Robo Analyst](#) provides very broadly diversified multi-asset portfolios of easy-to-buy ETFs that cost less than 6 basis points in total. These portfolios include US stocks, foreign stocks, real estate, US bonds, foreign bonds, TIPS and cash. Age Sage also helps investors identify an [age-and-risk appropriate asset allocation](#).

So, instead of taking the time and energy to sort through a list of 2000 funds of ETFs looking for a fit to your needs, you can easily build your own very customized portfolio for a very low cost. Why waste your money on an off-the-shelf product when you can get exactly what you need inexpensively and immediately?

The Cost of Your Representative Portfolio is Less Than .06% Because it is Comprised of the Lowest Cost ETFs
You Can Decide to Use Different Funds.

For example, you could use funds on an existing 401(k) platform



Each Solution is Uniquely Yours
DOL Prudence Standards favor low cost

The investments you've been looking for
at a price worth paying for.