

Investment Platform Comparison Report

InVestra Guided Wealth Portfolios vs. Betterment vs. Wealthfront

Prepared April 2026

Executive Summary

This report compares three leading investment platforms: InVestra Guided Wealth Portfolios (GWP), Betterment, and Wealthfront. Each platform offers a different balance of human financial advice, automation, cost, and tax efficiency. The right choice depends on your personal preferences, financial complexity, and desired level of involvement.

At-a-Glance Comparison

Feature	InVestra GWP	Betterment	Wealthfront
Minimum Investment	~\$5,000	\$0–\$24K tiered	\$500
Typical Fee	Up to ~1.35%	0.25% / 0.65%	0.25%
Human Advisor	Yes (dedicated)	Premium only	No
Tax Features	Tax-aware	TLH + coordination	TLH + direct indexing
Best For	Guided investors	Balanced approach	Low-cost automation

InVestra Guided Wealth Portfolios

InVestra GWP is a hybrid investment platform combining digital portfolio management with access to a dedicated financial advisor. It is designed for investors who want professional guidance alongside modern technology.

- Minimum investment around \$5,000
- Advisor-led experience with personalized guidance
- ETF-based diversified portfolios
- Automatic rebalancing and monitoring
- Higher cost than robo-advisors, but includes advisor support

Betterment

Betterment is a leading robo-advisor offering automated investing with optional access to certified financial planners. It balances low cost with flexibility.

- Low-cost digital investing (0.25%)
- Premium tier (0.65%) includes CFP® access
- Strong tax-loss harvesting and asset location
- User-friendly interface
- No dedicated advisor unless Premium

Wealthfront

Wealthfront is an automation-first investment platform focused on low fees and advanced tax optimization strategies.

- Very low minimum (\$500)
- Flat 0.25% fee
- Strong tax-loss harvesting
- Direct indexing available at higher balances
- No human advisor access

Final Recommendation

Choose InVestra GWP if you value personalized advice and guidance. Choose Betterment if you want a balance of cost and flexibility with optional human support. Choose Wealthfront if your priority is low cost and automation.