Oxaide — Private desk

REF SAMPLE-competitor • 2026-09-16

Subject: Sample competitor

SAMPLE • FICTIONAL FIGURES • REAL FORMAT — not a live fact, judge the structure

Request

Sample brief — fictional figures, real format

Summary

SAMPLE • FICTIONAL FIGURES • REAL FORMAT — every number below is invented for format demo.

Competitor benchmark — 3 Singapore wealth-tech platforms

Pricing, moat and hiring signals against public news — sample format demo · 16 Sep 2026 (SGT)

BOTTOM LINE UP FRONT

SAMPLE-Wealth-B looks cheapest on headline fee at 0.35% a year (sample), while SAMPLE-Wealth-A sits in the middle at 0.55% (sample) and SAMPLE-Wealth-C prices highest at 0.80% (sample) for a bank-custody pitch (checked 16 Sep 2026).

Hiring signals point the same way: SAMPLE-Wealth-B lists 25 open roles (sample), against 12 (sample) at SAMPLE-Wealth-A and 6 (sample) at SAMPLE-Wealth-C, which reads as one player hiring for growth while the dearest hires little (checked 16 Sep 2026).

So what: in a paid run this shape lets a buyer shortlist on fee vs hiring momentum in one page; here all figures are fictional and only the layout is real.

Side-by-side (fictional figures)

Platform	Fee/yr	Edge + hiring	Checked
SAMPLE-Wealth-A	0.55% (sample)	Bank custody; 12 roles (sample)	16 Sep 2026
SAMPLE-Wealth-B	0.35% (sample)	Lowest fee; 25 roles (sample)	16 Sep 2026
SAMPLE-Wealth-C	0.80% (sample)	Adviser-led; 6 roles (sample)	16 Sep 2026

Platform notes (each line dated)

- SAMPLE-Wealth-A, a robo-advisor (automated investing app): 0.55% yearly fee (sample) on a S$50,000 account (sample basis) ≈ S$275 a year (sample); moat (lasting edge over rivals) is bank custody of client assets; 12 open roles (sample) — checked 16 Sep 2026.
- SAMPLE-Wealth-B, a low-fee app: 0.35% yearly fee (sample) on a S$50,000 account (sample basis) ≈ S$175 a year (sample); moat is lowest headline fee plus free starter tier; 25 open roles (sample) — checked 16 Sep

2026.

- SAMPLE-Wealth-C, an adviser-led platform: 0.80% yearly fee (sample) on a S$50,000 account (sample basis) ≈ S$400 a year (sample); moat is human advisers for larger accounts; 6 open roles (sample) — checked 16 Sep 2026.

Minimums: SAMPLE-Wealth-A S$1,000 (sample); SAMPLE-Wealth-B S$100 (sample); SAMPLE-Wealth-C S$5,000 (sample) — checked 16 Sep 2026.

Detail is in the attached workbook (sheet Comparison).

3 risks for a buyer

1. Fee-match risk: a rival can copy a 0.35% headline fee (sample) within one quarter, erasing the cheapest tag — noted 16 Sep 2026.
2. Hiring-freeze risk: the 25 open roles (sample) at SAMPLE-Wealth-B can be pulled without notice, so hiring is a hint, not a promise — noted 16 Sep 2026.
3. Custody-trust risk: the bank-custody claim behind the 0.80% fee (sample) needs proof from account terms before any money moves — noted 16 Sep 2026.

Honest gaps

- Paid company filings sit behind ACRA's paid search and are omitted in this sample.
- Role counts shown are fictional; a paid run reads each employer's live MyCareersFuture listing and cites the count with its date.
- No fee was confirmed from a live pricing page in this sample; treat every figure as invented.

Sources

- MyCareersFuture — MyCareersFuture Singapore — https://www.mycareersfuture.gov.sg/
- StashAway — Best Robo-Advisors in Singapore (2026): A Complete Comparison for Robo Investing — https://stashaway.sg/r/best-robo-advisors-singapore
- Fintech Singapore — Singaporeans Can Now Use Robo-Advisors for Free Thanks to Kristal.AI — https://fintechnews.sg/26066/wealthtech/kristal-ai-free-robo-advisory/

Each page above was opened and read on 16 Sep 2026; figures in this sample remain fictional and only show the paid-run layout.

SAMPLE — all figures fictional. Oxaide • UEN 201806463W • Research, not advice • REF SAMPLE-competitor