

The Sync-Delay Reality Check

A 60-second test for whether your portfolio tracker's delay is actually costing you anything.

\$0

Median 30-year cost of a sync delay across 3,000 simulated paths (60/40, annual rebalance). The spread is $\pm\$90,000$ — that is variance, not a drain.

The 3-Gate Test

Tick a box only if the statement is true for your situation. Zero ticks → the delay is noise. Read on if you tick any.

- 1 Tight-band taxable account.** Your account is taxable (not 401k/IRA) AND you rebalance on a narrow tolerance band under 5%, where a stale price can trip a trade at the wrong level.
- 2 You react to daily moves.** You check and trade more often than roughly every two weeks — frequent enough that an overnight lag changes which day you act.
- 3 Multi-day stale data.** Your tracker is more than one night behind (days-old holdings), not the normal overnight batch refresh that Plaid-style feeds use.

Your result

0 boxes ticked — a one-day-late dashboard will not measurably change your 30-year outcome. A late rebalance is as likely to catch a good price as a bad one; over decades they cancel.

1+ boxes ticked — the delay can matter at the margin. Fix the cause (below) rather than paying for 'real-time' data.

What to do instead of paying for real-time

- 1 Rebalance on a calendar, not a feed.** Vanguard's own research finds annual rebalancing beats constant rebalancing on a cost-adjusted basis. Pick a date; ignore the daily tape.
- 2 Use a wider tolerance band.** A 5/25 band (rebalance only when an asset drifts 5 absolute or 25 relative points) makes overnight staleness irrelevant.
- 3 Price the upgrade before buying it.** Before paying \$20–50/mo for 'live' tracking, ask what the delay actually costs you. For most readers, the honest answer is about \$0.

Sources & method

Vanguard, 'Rebalancing your portfolio' (investor education). Plaid Investments API docs (overnight refresh). Kitces, opportunistic rebalancing frequency. TheFinSense internal Monte Carlo: 3,000 paths, 60/40, 5/25 band, 30-year horizon — provisional, pending production backtest.

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