

Betterment:

Make better financial decisions so you can live better.

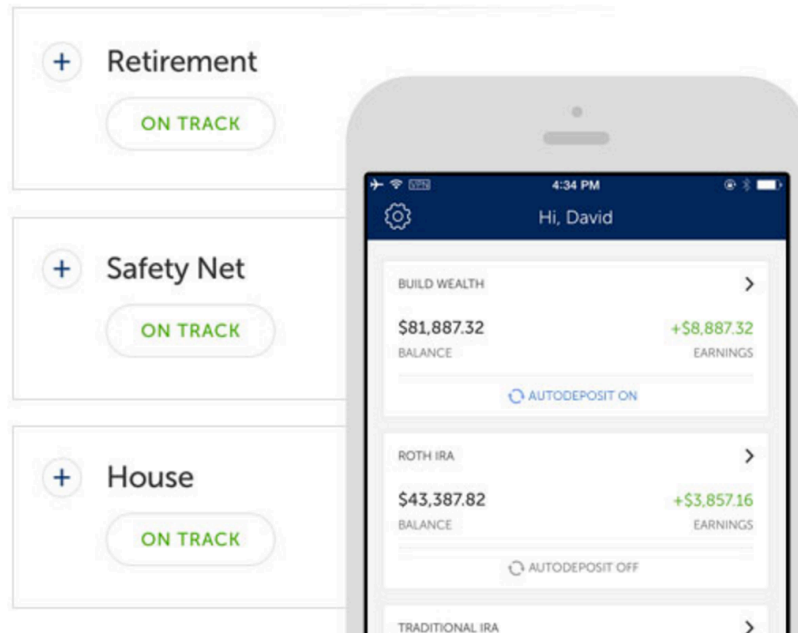
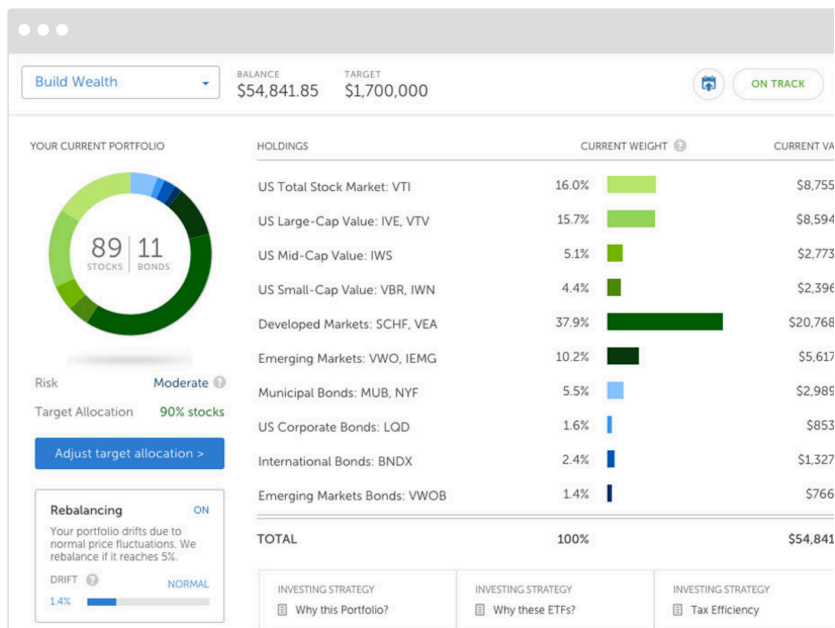
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Financial Advice & Investment Management



# Can Robo Advisory Change the World of Asset Management?

Betterment is the largest and fastest-growing independent digital advisor with ~\$6B in AUM and 200k customers.



# Can Robo Advisory Change the World of Asset Management?

We solve our customers' financial needs.



## Individuals

- Want help planning for their futures
- Want to grow their wealth
- Want their financial services to work as well as their other favorite technologies



## Employers

- Want to offer the best benefits
- Want to take care of their people
- Want to manage fiduciary risk

# Can Robo Advisory Change the World of Asset Management?

Customers are saving for multiple goals and expect tailored advice for each of them.



This account is designed to ensure you have a prudent emergency fund on hand without giving up potential growth over time. The allocation is designed to manage volatility.



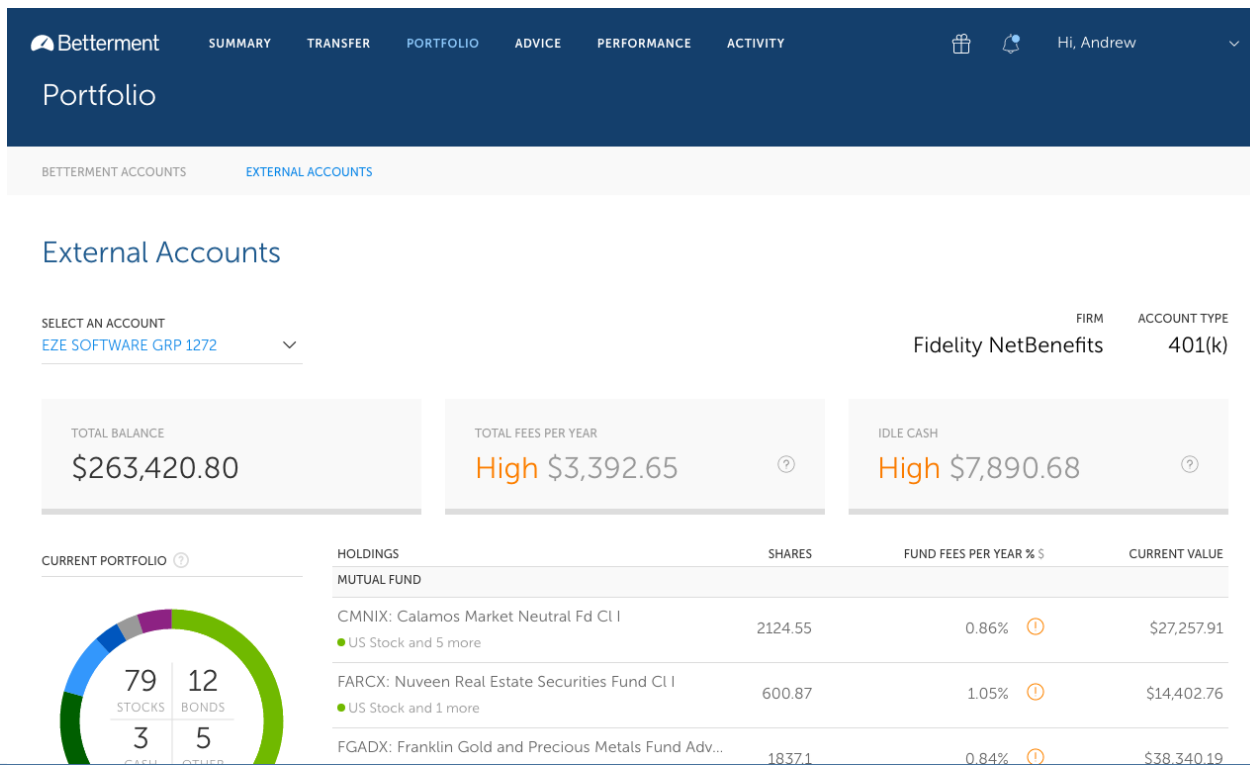
This is a long-term investment account. We offer both taxable and tax-advantaged retirement accounts. Our advice customizes an asset allocation and suggests a monthly deposit according to your retirement age.



This is a general account designed to grow your wealth over time. We provide a recommended allocation according to the number of years you want to stay invested. The allocation can be customized to any timeline.

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Tools will become more powerful, providing more personalized advice.



## Betterment

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