Betterment:

Make better financial decisions so you can live better.

Financial Advice & Investment Management



Can Robo Advisory Change the World of Asset Management?

🙆 Bet

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

Build Wealth BALANCE TARGET \$54,841.85 \$1,700,000			ON TRACK		Retirement		
IR CURRENT PORTFOLIO	HOLDINGS	CURRENT WEIGHT			ON TRACK		
	US Total Stock Market: VTI	16.0%	\$8,755			+ * 555	4:34 PM 🛞
89 11 stocks bonds	US Large-Cap Value: IVE, VTV	15.7%	\$8,594	+		0	Hi, David
	US Mid-Cap Value: IWS	5.1%	\$2,773		Safety Net	Se	
	US Small-Cap Value: VBR, IWN	4.4%	\$2,396			BUILD WEALTH	
	Developed Markets: SCHF, VEA	37.9%	\$20,768		ON TRACK	\$81,887.32	+\$8,887.3
	Emerging Markets: VWO, IEMG	10.2%	\$5,617			BALANCE	EARNING
Rebalancing ON Your portfolio drifts due to normal price fluctuations. We rebalance if it reaches 5%. DRIFT ON NORMAL	Municipal Bonds: MUB, NYF	5.5%	\$2,985				O AUTODEPOSIT ON
	US Corporate Bonds: LQD	1.6%	\$853				
	International Bonds: BNDX	2.4%	\$1,327	+	House	ROTH IBA \$43,387.82 BALANCE	
	Emerging Markets Bonds: VWOB	1.4%	\$766				+\$3,857.1
	TOTAL	100%	\$54,841		ON TRACK		EARNING
	INVESTING STRATEGY	INVESTING STRATEGY	INVESTING STRATEGY			C AUTODEPOSIT OFF	

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



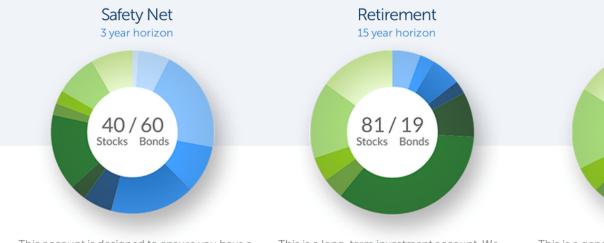
- Want to offer the best benefits
- Want to take care of their people
- Want to manage fiduciary risk



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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.

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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.

Can Robo Advisory Change the World of Asset Management?

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Tools will become more powerful, providing more personalized advice.

Betterment Summary	TRANSFER PORTE	OLIO ADVICE	PERFORMANCE	ΑCTIVITY	🛱 🧘 Hi, An	drew 🗸
Portfolio						
BETTERMENT ACCOUNTS EXTERNAL						
External Accounts					FIRM Fidelity NetBenefits	
total balance \$263,420.80		total fees per yi High \$3		٢	idle cash <mark>High</mark> \$7,890.68	0
CURRENT PORTFOLIO	HOLDINGS MUTUAL FUND			SHARES	FUND FEES PER YEAR % S	CURRENT VALUE
	CMNIX: Calamos Market Neutral Fd Cl I • US Stock and 5 more FARCX: Nuveen Real Estate Securities Fund Cl I • US Stock and 1 more			2124.55	0.86% 🕕	\$27,257.91
79 12 STOCKS BONDS				600.87	1.05% ()	\$14,402.76
3 5	FGADX: Frankli	n Gold and Preciou	us Metals Fund Adv	/ 1837.1	0.84% ()	\$38.340.19

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