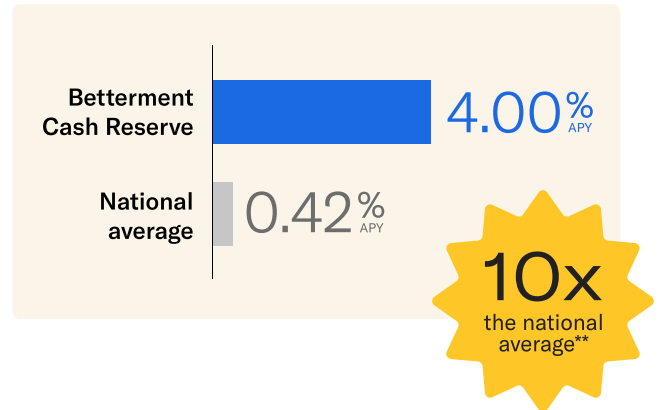




Save and earn more with 4.00% APY (variable)*

Now you can manage your cash and investments on the same platform. Cash Reserve is a high-yield, low-risk account built for short-term savings—especially useful in a volatile market.



Benefits of Cash Reserve



No fees

No account fees, transaction fees, or maintenance costs—what you earn is what you keep.



Goal-based saving

Set money aside for short-term aims—like taking a trip or home renovations—and get access to Betterment’s automated tools.



No minimum balance

Some institutions only offer higher interest rates with large balances. With Cash Reserve, you can earn our APY with as little as \$10.



Unlimited withdrawals

Access money when you need it, and transfer cash with ease.



FDIC insurance up to \$2M[†]

Cash Reserve is built for peace of mind. We offer FDIC insurance up to \$2 million (or \$4 million for joint accounts) through our [program banks](#), subject to certain conditions. That's 8x the standard amount!

Betterment is not a bank. For Cash Reserve (“CR”), Betterment LLC only receives compensation from our program banks; Betterment LLC and Betterment Securities do not charge fees on your CR balance.

Contact your advisor to learn more.

*The annual percentage yield ("APY") on the deposit balances in Betterment Cash Reserve ("Cash Reserve") is 4.00% and represents the weighted average of the APY on deposit balances at the banks participating in Cash Reserve (the "[Program Banks](#)") and is current as of 12/27/24. This APY is variable and subject to change daily. Deposit balances are not allocated equally among the participating Program Banks. A minimum deposit of \$10 is required, but there is no minimum balance required to be maintained. The APY available to a customer may be lower if that customer designates a bank or banks as ineligible to receive deposits. APY applies only to Cash Reserve and does not apply to checking accounts held through Betterment Checking. Cash Reserve and Betterment Checking are separate offerings and are not linked accounts.

See Betterment's [Form ADV Part II](#) and [Terms and Conditions](#) for additional information, including details on the deposit allocation methodology.

**The national average savings account interest rate is reported by the FDIC (as of 12/16/24) as the average annual percentage yield (APY) for savings accounts with deposits under \$100,000.

†Betterment Cash Reserve ("Cash Reserve") is offered by Betterment LLC through brokerage accounts at Betterment Securities. Betterment LLC is not a bank. Client funds in Cash Reserve are deposited into one or more FDIC-insured banks ("[Program Banks](#)"), where they earn variable interest and are eligible for FDIC insurance (subject to certain conditions). Cash Reserve provides Betterment clients with the opportunity to earn interest on cash intended to purchase securities through Betterment LLC and Betterment Securities. Cash Reserve should not be viewed as a long-term investment option.

Funds in brokerage accounts are protected by SIPC, but funds at Program Banks are FDIC-insured up to \$250K per depositor per bank, with a potential aggregate limit of \$2M (\$4M for joint accounts) once the funds reach one or more Program Banks. Funds in transit to or from Program Banks are generally not FDIC-insured but are covered by SIPC. FDIC insurance limits include all accounts held at a bank, not just Cash Reserve funds. Trust and corporate accounts may be eligible for additional insurance. Clients are responsible for monitoring their deposits across Program Banks to avoid exceeding FDIC limits.

For details, see Betterment's [Cash Reserve T&Cs](#) and [Form ADV Part 2](#). FDIC insurance information is available at [FDIC.gov](https://www.fdic.gov).

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