Betterment Advisor Solutions

Adding exceptional value for advisors and clients

Betterment Advisor Solutions is a tech-enabled custodian built for independent RIAs. Our automated technology can deliver tax-efficient portfolio management, streamlined back-office operations, and an award-winning user experience. Combined with dedicated support, it enables you to save time, serve more clients, and maintain exceptional quality.

Betterment by the numbers

- 15 years serving investors through all market conditions
- 11 years of partnering with advisors
- $70B+ in assets under management
- 1M+ clients across all business lines
- 600+ advisory firms on the Betterment Advisor Solutions platform

Betterment's reported assets under management (AUM) of $70B+ is as of 5/10/2026. The reported customer count of 1M+ is as of 8/19/25, and is inclusive of checking and investing clients. Firm count based on Betterment internal data as of 6/13/2025.

What you get when your advisor uses Betterment

Innovative, automated custody
Our platform helps your advisor leverage automated, tax-efficient tools to build and manage your investment portfolio.

Insured deposits and investments
Eligible cash products are FDIC-Insured, and we are a member of SIPC, which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash).

Safe and secure platform
Strong encryption, fraud protection, and other security features like app passwords help keep your account safe from bad actors.

FDIC insurance provided by Program Banks, subject to certain conditions. Up to $8M (jt.)/$4M (ind.) applies to eligible cash.

How we protect you

Innovative, automated custody

With any brokerage you use, your money and the firm's operational funds (i.e., what the firm uses to pay its bills) should not be mixed. We want you to feel peace of mind that your money is in safe hands. That's why with Betterment Securities, Betterment's custodial platform, operational funds and customer funds are kept separate from firm funds, as required by SEC rules. Regulators also require us to file our detailed financials on a periodic basis, as well as report both firm capital and any customer cash that we hold. In addition, Betterment Securities does not engage in proprietary trading for its own account. That is not our business.

Betterment's custodial platform helps your advisor build custom investment portfolios, as well as leverage a selection of curated portfolios built by our in-house investing experts. Your investments benefit from automated, tax-efficient tools that can work with your advisor's custom-built portfolios and many of our in-house models.

And with Betterment, you have full visibility into the exact positions you're invested in at any time. You and your advisor can explore your portfolio's performance over any time period on both our web and mobile apps. We believe in transparency: On any day you can always see your up-to-date holdings in your account (under the "Holdings" tab).

> "It's just huge from a technology standpoint: Opening accounts, transferring money from other custodians, depositing money, linking a bank account. Everything is so easy and intuitive for the client."

Matt Lohrius, CFP®
Ritholtz Wealth Management

Client. Views may not be representative. See G2 reviews.

How we protect you

Industry-standard insurance

SIPC
Betterment Securities is a member of SIPC, which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request at sipc.org.

FDIC
Eligible cash, such as cash in Cash Reserve, is FDIC-Insured through program banks, subject to certain conditions. Eligible cash for individuals in Cash Reserve is insured up to $4,000,000 and joint Cash Reserve accounts are insured up to $8,000,000.

Betterment Checking also offers FDIC insurance. Funds in Checking are insured up to $250,000, and up to $500,000 per depositor for joint accounts. Checking is provided by nbkc bank, Member FDIC, and is made available through Betterment Financial LLC. Explore further details about FDIC Insurance at betterment.com/resources/fdic-insurance.

Rigorous account security

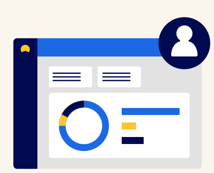
Data security
We use strong browser encryption, store all of our data on servers in a secure facility, and implement systematic processes and procedures to protect it.

Privacy
We protect the privacy of your information and we only share your data with third parties in accordance with our privacy policy. For more information, please review our privacy policy: https://www.betterment.com/legal/privacy-policy

Fraud protection
We are committed to protecting your accounts from fraud. If you or your advisor see any unauthorized activity in your account, we ask you to report it immediately. Then, we'll work to recover any loss that results from the unauthorized use of your Betterment accounts.

Advance login protection
Two-factor authentication provides a second layer of security beyond your passwords in order to access your Betterment account. App passwords allow you to use third-party personal finance applications while minimizing the risk of potentially unwarranted access to your Betterment accounts.
To learn more about our security procedures, go to betterment.com/security/security-procedures.

Have more questions about how Betterment can add value for you and your advisor? Contact your advisor team to learn more.



Cash Reserve offered by Betterment LLC and requires a Betterment Securities brokerage account. Betterment is not a bank. Learn more.

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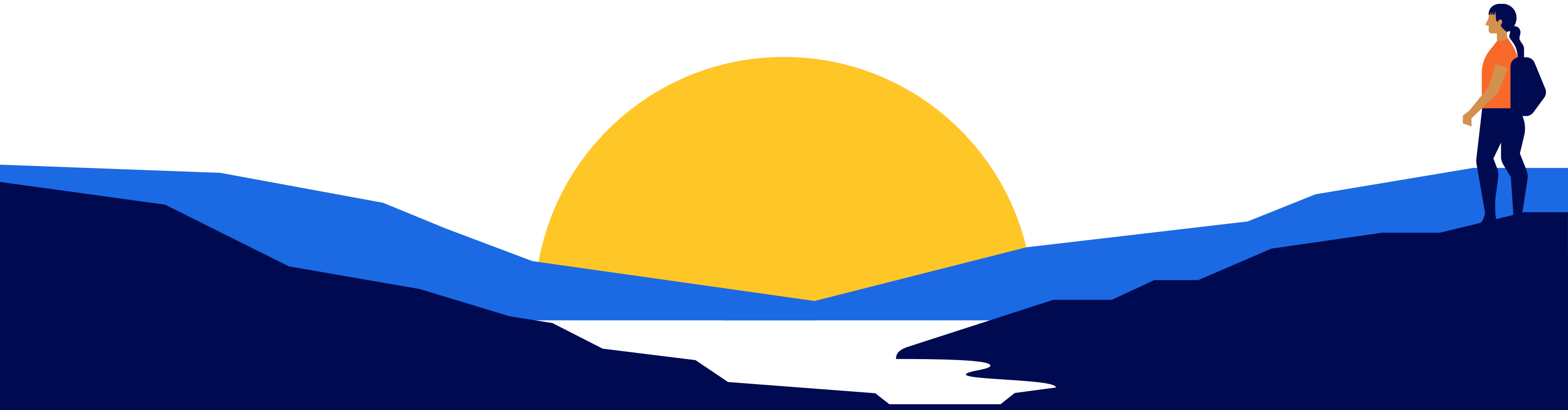

Betterment Advisor Solutions

Ready to take the next step? Learn more.

Betterment LLC
450 W 33rd, Floor 11 New York, NY 10001
connect@bettermentadvisorsolutions.com