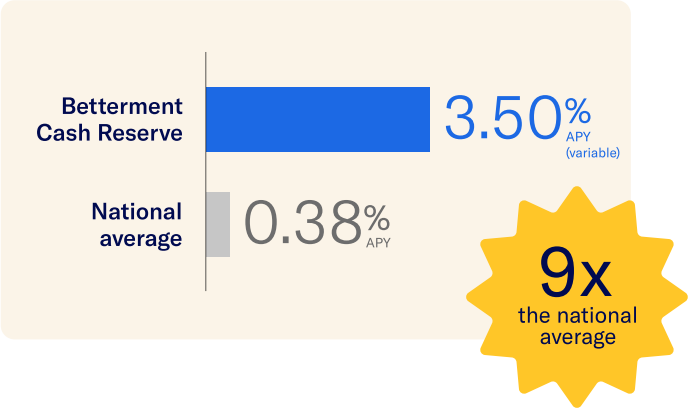
Betterment

# Save and earn more with 3.50% 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 $4M**
Cash Reserve is built for peace of mind. We offer FDIC insurance on eligible cash up to $4 million (or $8 million for joint accounts) through our program banks, subject to certain conditions. That's 16x (or 10x) the standard amount!

Cash Reserve offered by Betterment LLC and requires a Betterment Securities brokerage account. Betterment is not a bank. Learn more. FDIC insurance provided by Program Banks, subject to certain conditions. Up to $8M (jt.)/$4M (ind.) applies to eligible cash. Betterment primarily earns revenue through management fees (AUM-based or flat monthly fees), compensation from program banks on cash, securities lending activities, and payment for order flow. Learn more.

Contact your advisor to learn more.

Annual percentage yield (variable) is 3.50% as of 9/21/2026. $10 min deposit.

National average savings account annual percentage yield (APY) (as of 9/16/2026) for savings accounts under $100,000, per FDIC.

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Investing involves risks, including potential loss of principal. Past performance does not guarantee future results. Investments in securities are: **Not FDIC Insured, Not Bank Guaranteed, and May Lose Value.** No Betterment entity is a bank.

See full disclosure

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