Betterment

Considering a 401(k) rollover to Betterment?



An estimated 1 in 5 U.S. workers have left behind or forgotten 401(k) retirement accounts.[1] If that sounds like you, a rollover to Betterment could help you keep an eye on your nest egg. Consider the following:

Simple, transparent, automated processes:

Clearly outlined steps to rollover, and no paperwork is required by Betterment

Consolidated investment strategy:

By having all your retirement assets at Betterment, you'll be able to invest in a single, coordinated strategy

Flexibility:

Choose from multiple portfolio strategies, including three different Socially Responsible Investing (SRI) portfolios

Steps to the 401(k) rollover process

1. If you have decided to rollover to Betterment, please start by logging into your account from a web browser.

2. Next, select **'Transfer or rollover' > 'Rollover to Betterment' > 401(k) rollover**

   i. Please Note: If your current 401(k) account contains funds from both Traditional and Roth contributions, you'll need to follow the above directions twice, once for the Traditional portion of your rollover, and again for the Roth portion.

3. After answering some prompts detailing the funds you wish to transfer, a PDF form will be generated which will list how to make the check payable and where to mail the check.

4. You can always reference this form within your account by navigating to **Documents > Other Documents.**

5. Contact the provider where your 401(k) funds are held. You will have to initiate a distribution with them. They will either send a check directly to Betterment or they will mail the check to your address.

6. If applicable, mail your check to Betterment for deposit. The mailing address can be found on the PDF that was generated.

[1] Source: Capitalize

This content is intended solely for marketing and educational purposes. It does not address the details of your personal situation and is not intended to be an individualized recommendation that you take any particular action, including rolling over an existing account. When deciding whether to roll over a retirement account, you should carefully consider your personal situation and preferences, including: available investment options, fees and expenses for each option, services, withdrawal penalties, protections from creditors and legal judgments, required minimum distributions, and treatment of employer stock. Before deciding to roll over, you should research the details of your current retirement account, your current fees and expenses, and consult tax and other advisors with any questions about your personal situation. Please review our Form CRS relationship summary and other disclosures.If you currently participate in a 401(k) plan administered or advised by Betterment (or its affiliate), please understand that this content is part of a general offering and that neither Betterment nor any of its affiliates are acting as a fiduciary, or providing investment advice or recommendations, with respect to your decision to roll over assets in your 401(k) account or any other retirement account.

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