Betterment

# Welcome to Betterment

Be invested today, to build a brighter tomorrow.

Imagining what your retirement will look like can be hard, but saving for it doesn't have to be! Your employer chose Betterment to manage its 401(k) and we're here to help you invest in your future. To get started, **check your inbox** for an email from Betterment with a **secure sign-in link** to access your account. If you can't find one, go to betterment.com/accountaccess. Once you're in, you can:

### 1 Set a contribution rate.

Most experts recommend saving at least 10-15% of your salary for retirement. You can change your rate to help achieve your goals. Set your rate.



### 2 Consider rolling over old 401(k)s.

You have several options for what to do with old 401(k)s from previous employers. If you choose to roll old 401(k)s into your new Betterment 401(k), you can start that process here.



### 3 Save for all your financial goals in one place.

Whether you're setting aside cash for a big trip or making a down payment on a house, Betterment can help you plan for your future. Add a goal.



**Great news!** Your employer offers contribution matching! Check with your employer to find out what the matching formula is and how much to contribute to claim the full match.

# FAQs (1 of 2)

### Is there a limit to how much I can contribute to my 401(k) account?

In 2026, you can contribute up to $24,500 to your 401(k) if you are under age 50. Individuals ages 50 and older are allowed to save even more through catch-up contributions. For those ages 50–59 and 64 and older, you can contribute an additional $8,000; for individuals between ages 60–63, the total catch-up contribution allowed is $11,250. Limits are subject to change each year, so check for the latest IRS guidelines.

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### What is a 401(k) match?

A 401(k) match is when your employer contributes to your 401(k) by matching a percentage of your salary—to help grow your retirement savings. For example, if they match 100% of up to 4% of your salary and you contribute 4%, they'll match it—pretty nice, right? With Betterment, employer matching contributions go into a traditional 401(k). To learn more about the different types of matches employers offer, click here.

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### Can I rollover my 401(k) from my previous employer?

Yes, just log in to Betterment to get started.

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

Answer the prompts to get a PDF Rollover Form with payment and mailing details for your funds.

You can always reference this form within your account by heading to Documents > Other Documents.

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### What are Betterment's investment options?

Betterment offers a wide range of investment options. Depending on your plan, you may have access to our managed ETF portfolios—built with low-cost, diversified funds tailored to your goals and time horizon—or you may have access to our lineup of professionally managed low-cost mutual funds or a customized fund lineup selected by a third-party advisor working with your employer.

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### What does 'vesting' mean and how does it apply to my account?

Vesting is the process of earning ownership of the money your employer adds to your 401(k), such as your employer match. Any contributions you make to your 401(k) are always yours, but the employer's matching contributions may be subject to a vesting schedule. For instance, if your plan vests 25% per year, you'd fully own your employer's contributions after four years. Your Summary Plan Description (SPD) will outline your plan's specific vesting schedule.



# FAQs (2 of 2)

### Can I take out a loan on my 401(k)?

If your plan allows for loans, you can apply directly through your Betterment account, following the terms outlined in your plan's loan policy. These details will be available when you initiate a loan request. For more information on loan and withdrawal options, refer to your Summary Plan Description (SPD). You can also check your loan eligibility by selecting your 401(k) account in the withdrawal flow within your Betterment account.

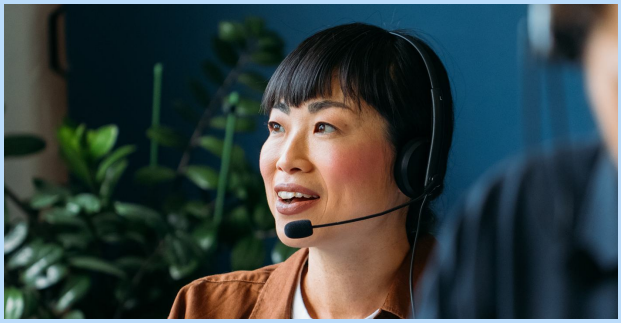
If you apply for a loan, it must meet the terms set out in your plan's loan policy. Typical terms include a maximum loan of up to $50,000 or 50% of your vested account balance (reduced by any previous loans from your last 12 months), and repayment within 5 years. The interest rate set for your loan will be interest that you pay back to your own account (not to a financial institution).

## Need help with your account? Get in touch.

**Email:** support@betterment.com

**Call:** 718-400-6898  Mon–Fri  9am–8pm ET

**Learn more:** betterment.com/my401k



Betterment

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