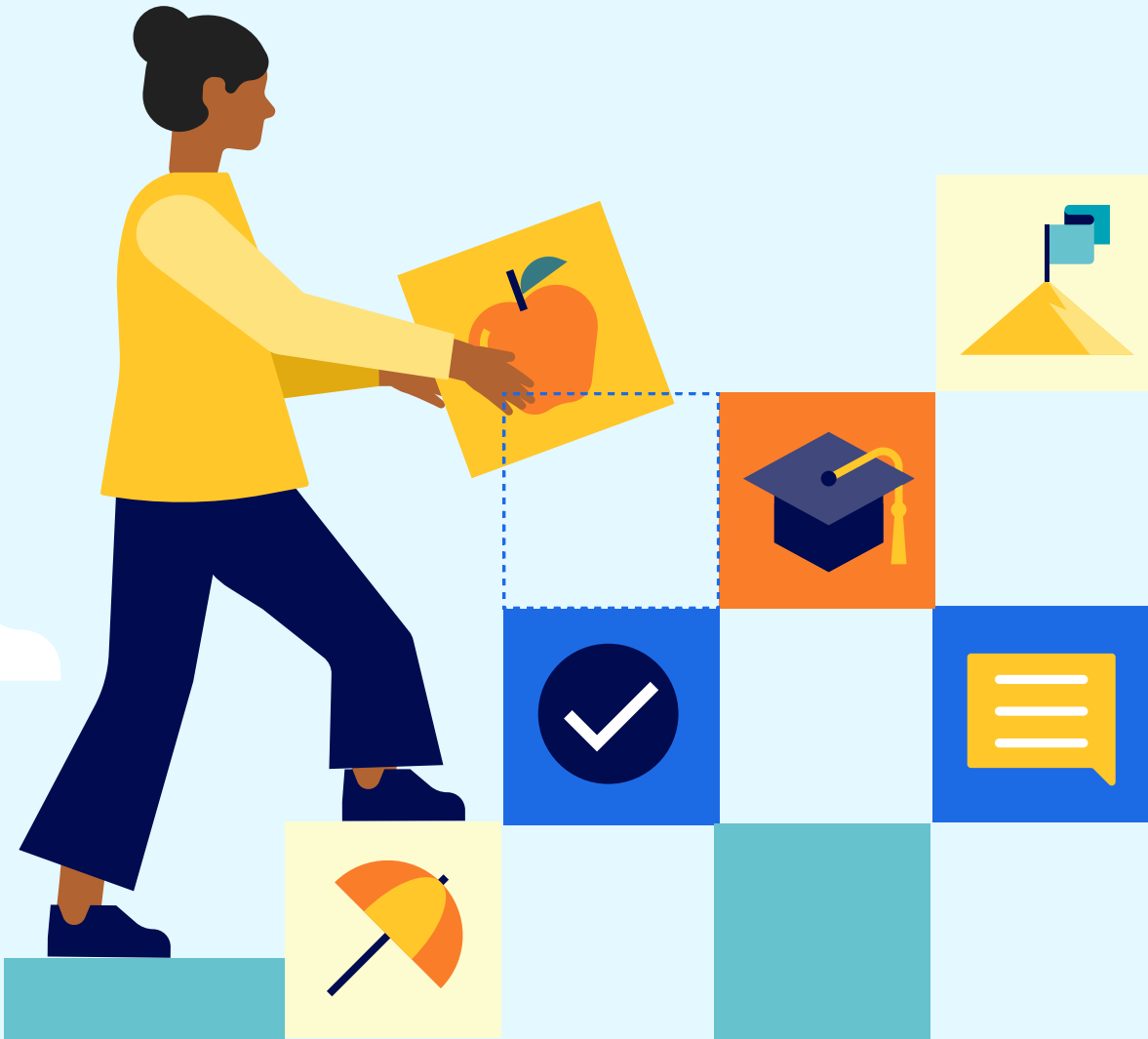
Betterment

# Your benefits are looking up!

Your employer chose Betterment to manage your 401(k), but we're more than just a way to save for retirement. We're here to help you save and invest for all of your financial goals—today, tomorrow, and beyond.





# Your easy-to-use 401(k)

We built the Betterment 401(k) to make it simple for anyone to plan and save for retirement, no matter your experience level.

- Retirement guidance and savings projections
- Curated, expert-built investing portfolios
- Automated features, like recurring deposits and rebalancing
- Ongoing financial education and webinars
- A highly-rated mobile app to manage your money and track performance

It's never too early, or too late, to invest for retirement, so be sure to take advantage of this benefit.



# Automated investing and savings

In addition to your 401(k), you have access to all of our investing and cash accounts designed to help you personalize any financial goals. With Betterment, you can:

- Build an emergency fund
- Save and earn interest in a high-yield cash account
- Add to your retirement savings with an IRA
- Invest for financial goals like a down payment
- And more!

We'll provide in-app guidance across your accounts and goals—even external accounts, which you can link in your all-in-one Betterment dashboard. And with no minimum balance, it's easy to get started right away.

Cash Reserve is only available to clients of Betterment LLC, which is not a bank, and cash transfers to program banks are conducted through the clients' brokerage accounts at Betterment Securities.



# Access to 529 education savings plans

With education costs on the rise, a tax-advantaged 529 plan can be a powerful saving tool for current and future expenses.

- Compare plans and enroll within your Betterment account
- Fund your 529 via bank account or automatic payroll deduction
- Can be used for qualified expenses like tuition and fees, books, and even some room and board



# 401(k) match on student loan payments

Did you know more than half of college grads have student loans? Pre-existing debt can make it tough to save for tomorrow, but the good news is, your employer offers a 401(k) match when pay your student loans! Here's how it works:

- ✓ Set your projected student loan payment amount for the year in your Betterment account
- ✓ Confirm, edit, and certify the amount at the end of each year
- ✓ Get your 401(k) match fulfilled annually by your employer



# Financial Coaching

Personal finance can be complex, especially as your investments and needs mature. With Financial Coaching, you have access to unlimited 1:1 sessions with our team of financial experts.

- ✓ Talk through questions, accounts, and goals with an advisor
- ✓ Get help navigating major financial life events
- ✓ Develop a comprehensive, consolidated financial plan

Make an appointment at a time that works for you!



# Be invested in your financial wellness

Whether you're new to investing or a seasoned pro, we're committed to helping you save and invest for your future with ease and confidence. Welcome to Betterment!



**Never logged in to your Betterment account?**

Visit betterment.com/accountaccess to get started.



**Already set up your account?**

Log in, explore, and take full advantage of your benefits.

App store rating is as of 09.27.2022 and is based upon all ratings and reviews received since the Betterment app was launched September 10, 2010. Current rating can be found on Betterment's App Store listing and is subject to change. Rating is calculated and generated by the App Store® based on the average of all total app reviews. No compensation was exchanged for reviews or ratings. Rating may not be representative of the Betterment client experience, advisory services, or investment performance. For more information, see more reviews at the App Store and Google Play Store.

Products outside of the Betterment at Work space may be subject to additional fees.

This content from Betterment LLC and Betterment for Business LLC (d/b/a Betterment at Work) is not intended as a recommendation, offer or solicitation for the purchase or sale of any security or investment strategy. The information contained is intended for educational purposes only and is not meant to constitute investment or tax advice.

Advisory services provided by Betterment LLC, an SEC-registered investment adviser. Brokerage services provided to clients of Betterment LLC by Betterment Securities, an SEC-registered broker-dealer and member of FINRA/SIPC. 401(k) plan administration services provided by Betterment for Business LLC.

Investments in securities: Not FDIC Insured · No Bank Guarantee · May Lose Value. Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.

529 accounts and their plans are held and managed by program administrators and managers outside of Betterment.

© Betterment. All rights reserved.