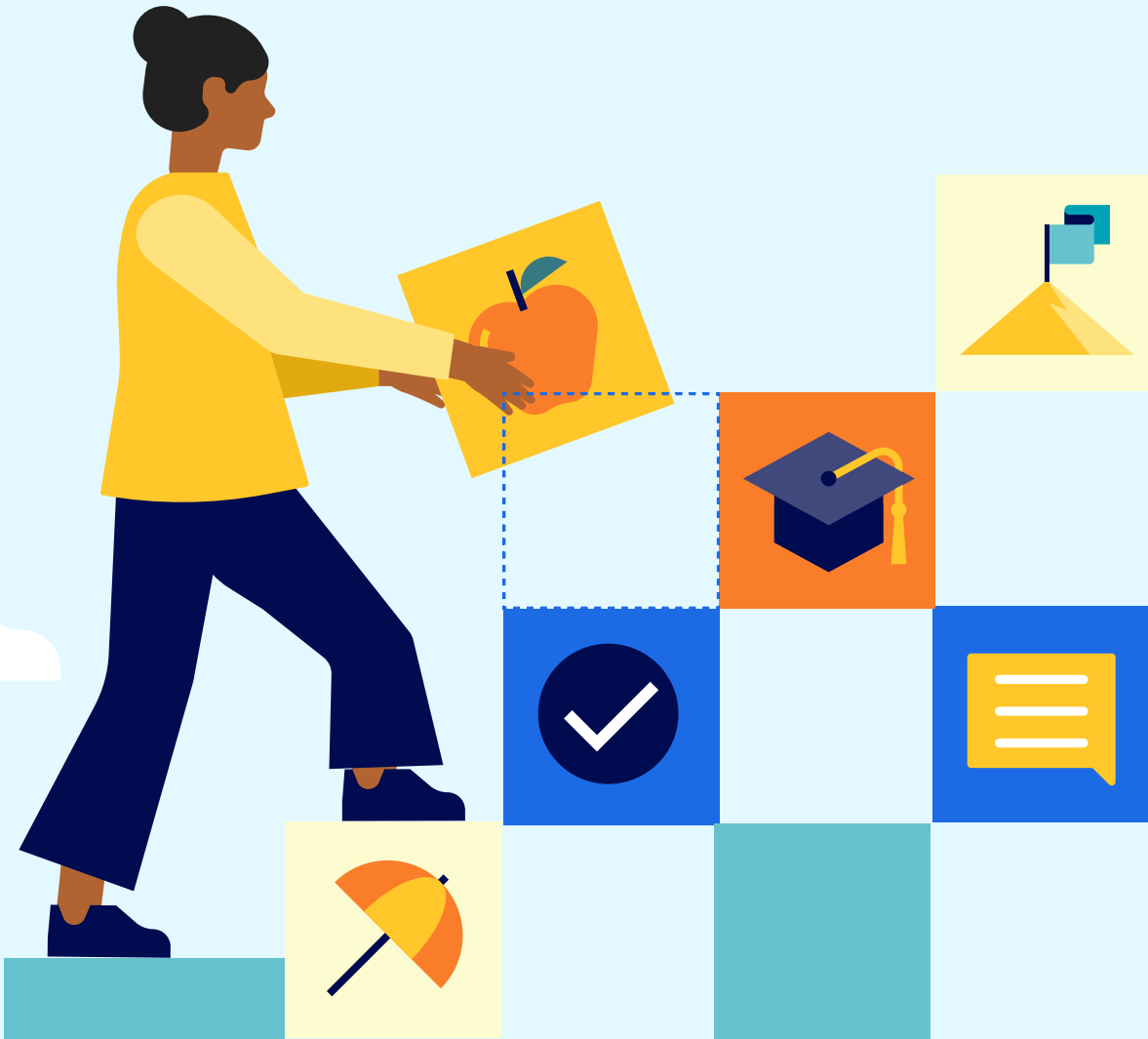
Betterment

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

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.

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