Betterment Premium

In-depth financial planning and advice

Thank you for your interest in Betterment Premium. This program is designed for clients who want a more tailored financial planning experience in a 1:1 setting with a CERTIFIED FINANCIAL PLANNER™. Here's a little more about how Premium works and what you get from it.

STEP 1

An introduction to Premium

You'll begin with an exploratory phone call with a member of our team. We'll discuss:

- Getting started with Betterment, if you don't have all your accounts set up
- Our advisors and the topics we cover
- How our fees work
- Our $100,000 minimum investing balance (and next steps if you don't meet it)
- Some of our brand new benefits, like a preferred Cash Reserve rate, exclusive investing options, and a discount on trust & estate planning

After this call, you'll go through some onboarding steps (about 25 minutes) to prepare for your next financial planning call. Onboarding will include:

- Completing our new client form
- Connecting all external accounts to your Betterment profile
- Securely emailing us your retirement documents

STEP 2

In-depth financial planning

Once you've completed your onboarding, you can set up a call when you're ready for us to go through everything. During this call, our financial advisors will get to know you and dive deeper into your short-term and long-term financial goals. They'll also help set up your Betterment account to reflect those goals and help you achieve them. This 1:1 process will include:

Setting up your financial goals
For most Premium clients, this will include some of the following:

- Emergency fund
- Upcoming expenses
- Retirement
- College planning
- Home purchase
- General investing

Customize investments

- Choose one or more portfolio strategies
- Customize the risk of each financial goal
- Agree on how to adjust your risk tolerance over time

Implement a savings plan

- Calculate how much you need to save toward each of your goals
- Propose an optimal account mix
  - For example: 401(k)s, IRAs, 529s, cash, and backdoor Roths
- Set up recurring deposits to automate your savings

Review our tax strategies

- Tax-loss harvesting
- Asset location
- Charitable donations
- Capital gains thresholds

STEP 3

Ongoing, on-demand financial advice

We can set up periodic check-ins via phone or email to help keep your plan on track. You can also reach out to us any time you have a question or want to make a change.

During these calls, we can discuss whatever's on your mind as you invest and save for the life you want.

Make sure to keep an eye out for critical events, such as:

- Job/income changes that might impact tax brackets and budgets
- Life moments, like marriage or kids, that can alter or add to your goals
- Economic changes that can warrant updating your investment strategy

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