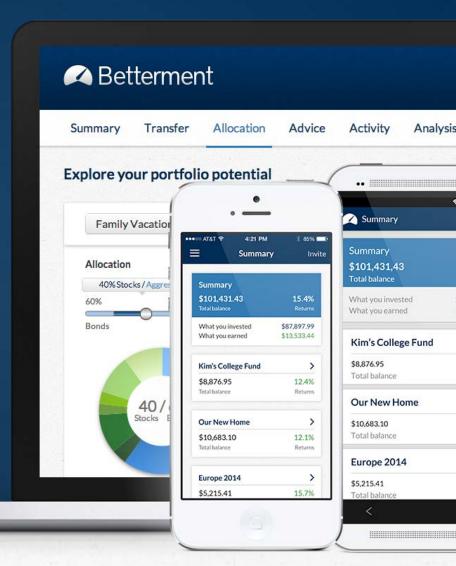
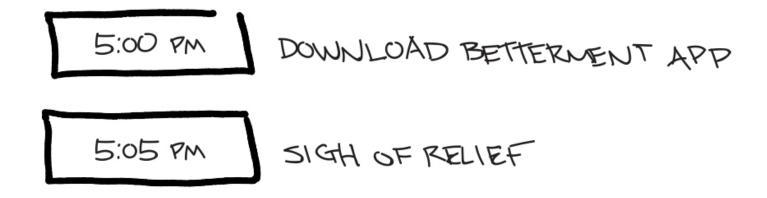


What should I do with my money?



Immediacy

Give us 5 minutes, and we'll give you complete financial peace of mind.



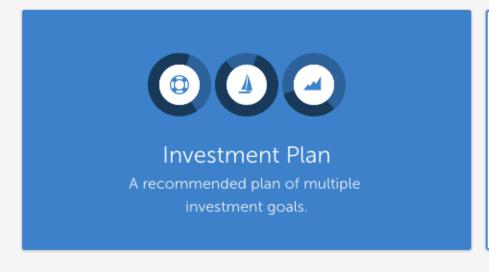
START YOUR INVESTMENT PLAN

I am 40 years old and not retired ~ .

My annual income is \$

Get Started

As a 40 year old making \$200,000, what are you looking for?





Single Investment Goal

A single recommended goal to start. You can always add more later.

Continue

1. Select a path 2. Review goal 3. Save your goal

Select your first goal to begin

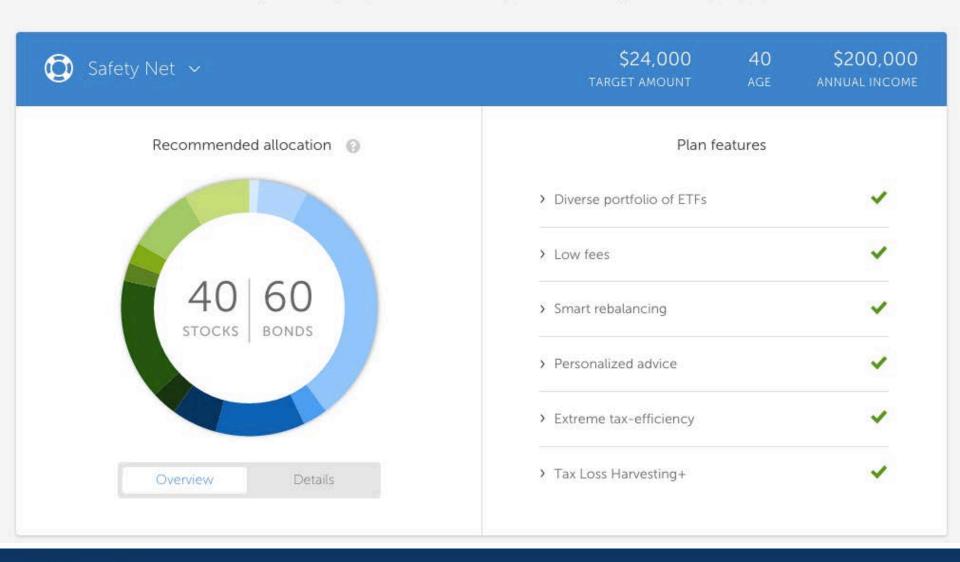
We've recommended 3 goals based on your age and income.

Your Plan	40 AGE	\$200,000 ANNUAL INCOME	
PRIORITY 1 Safety Net	Target of \$24,000 for 3 to 6 months of unplanned expenses	~	
PRIORITY 2 Retirement (Taxable or IRA)	Target of \$3,570,000 by age 68	~	
PRIORITY 3 General Investing	Grow and preserve capital without a specific target	~	

Betterment

Review your Safety Net goal

Your first goal is set up - you can make changes or add more goals after signing up.



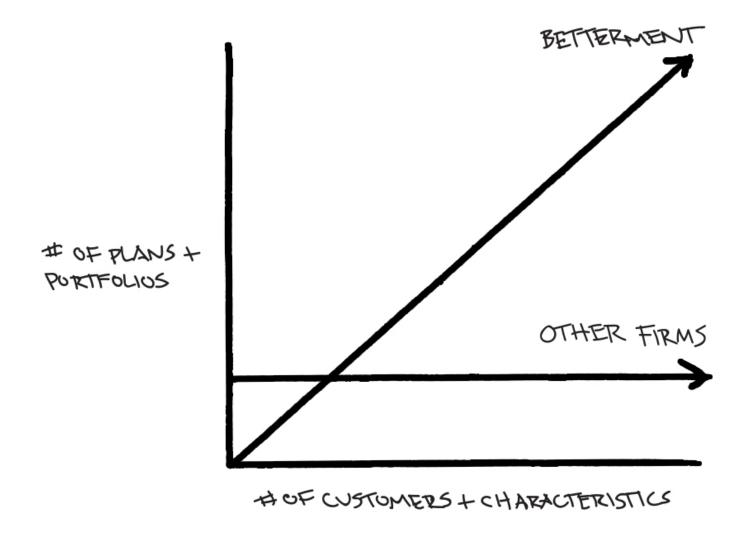
Goals managed for your needs

Summary	Transfer	Portfolio	Advice	Performance	Activity		*	Share Bette	rment and get	1 year free
See your	account o	verview				Depo	osit 🔻	Rollove	er Add G	oal or IRA
+ Ove	erview				AL BALANCE ,303.46 599,570.12	Ø Ha	rvested L	osses \$4,	461.05	
	oklyn Apartr n track	nent			NT BALANCE ,669.53 86,509.93	BONDS 40%		$\overline{)}$	stocks 60%	
	rement N TRACK				NT BALANCE ,479.32 512,411.44	BONDS 10%		\supset	stocks 90%	•
	d Wealth			\$35	NT BALANCE 5,154.61 +\$648.75	BONDS 20%		\supset	stocks 80%	•

Betterment Investing Made Better

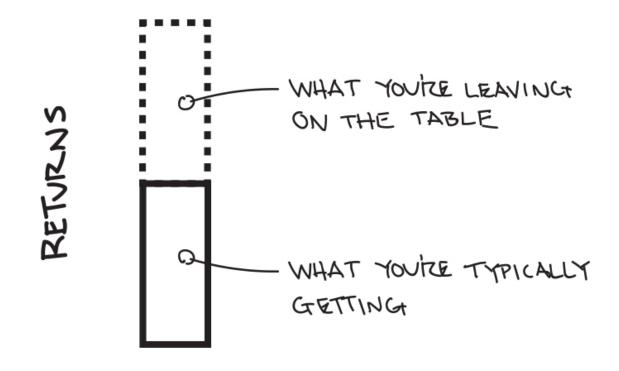
6

75mm American investors; 75mm unique financial plans available at Betterment.

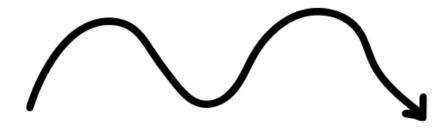


Optimization

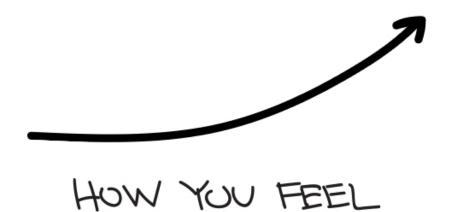
We maximize expected returns, net of costs, time, risk, taxes, and behavior.

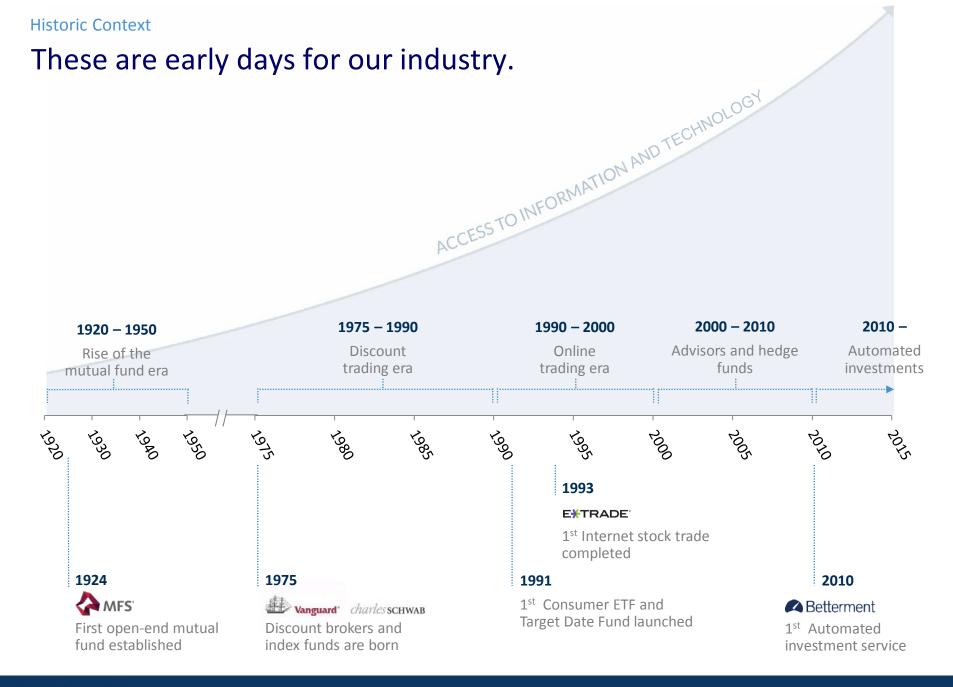


We let our emotions get in our way



WHAT THE MARKET IS DOING





Betterment's story is only beginning.

Managing \$1.5B AUM for 70,000 investors

400% growth over past 12 months

Adding 5-10k new customers per month

Betterment





