

# A Solution That Safeguards Your Financial Future

Stop questioning how much money you have to live on. Betterment manages risk without sacrificing market returns or flexibility to provide reliable retirement income from your portfolio.

## How does Betterment provide the best solutions for retirees?

- **1. Tell us your needs.**

Everyone's situation is unique – tell us how long you need your retirement savings to last and how much you anticipate needing.

- **2. We give you advice.**

We take the information you give us, recommend an allocation, and tell you a safe amount to withdraw from your nest egg. Portfolio performance and inflation are factored into our ongoing advice, but you have the final say.

- **3. Pay yourself.**

Set up auto-withdrawals directly from Betterment to your checking account. It's like you never stopped receiving a paycheck.

## What makes Betterment's retirement income better than other retirement income options?

- **FLEXIBILITY**

Annuities can be secure, but lock up your cash and can charge high fees.

- **HIGHER EXPECTED RETURNS**

CDs and bond ladders have rock-bottom returns.

- **PEACE OF MIND**

We go beyond conventional wisdom like the 4% Rule, providing a thoughtful solution for your money.

"Betterment has always been a great way for retirees to invest. Our retirement income makes the service even more advantageous for retirees by providing better planning and an answer to the most burning question: 'How much can I safely withdraw in retirement?' Betterment now gives customers a low cost solution that is more customized and flexible than any other retirement income product in the industry."