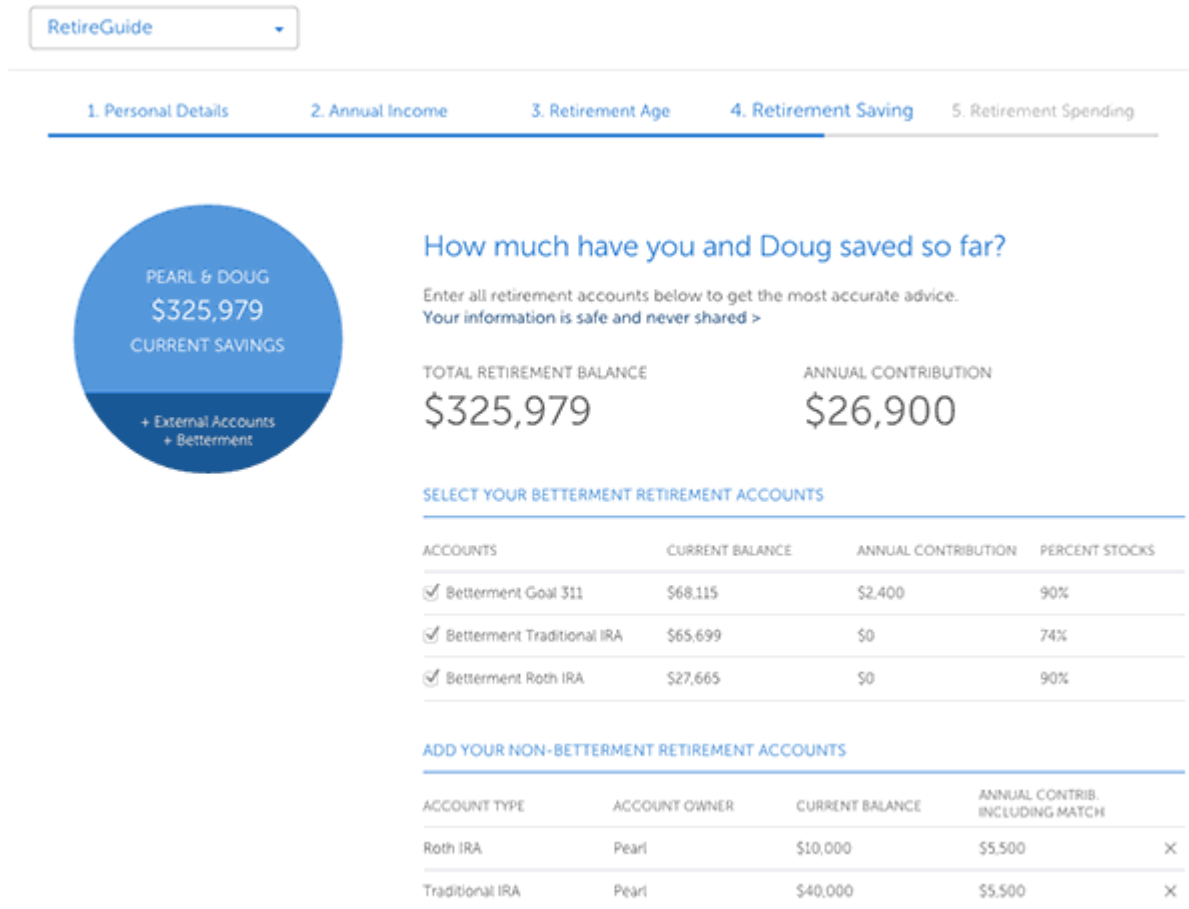


# Now you can get on track, with Betterment's RetireGuide™

## Feel confident that you're on the right track.

RetireGuide calculates your retirement gap, or the difference between how much money you'll have and how much you'll need. Unlike other retirement tools, RetireGuide takes everything in your life into account: where you live, your current savings, your income and tax rate, and your spouse's holdings.



- **A Consolidated View of Your Wealth**

Get one place to view all of your savings accounts — even if they're with other brokers.

- **A Plan That Grows with You**

Your customized plan automatically reflects market changes and is ready to adjust to the shifts in your life.

- **Smarter Technology**

Our approach is based on extensive research and backtested to provide a tailored experience.

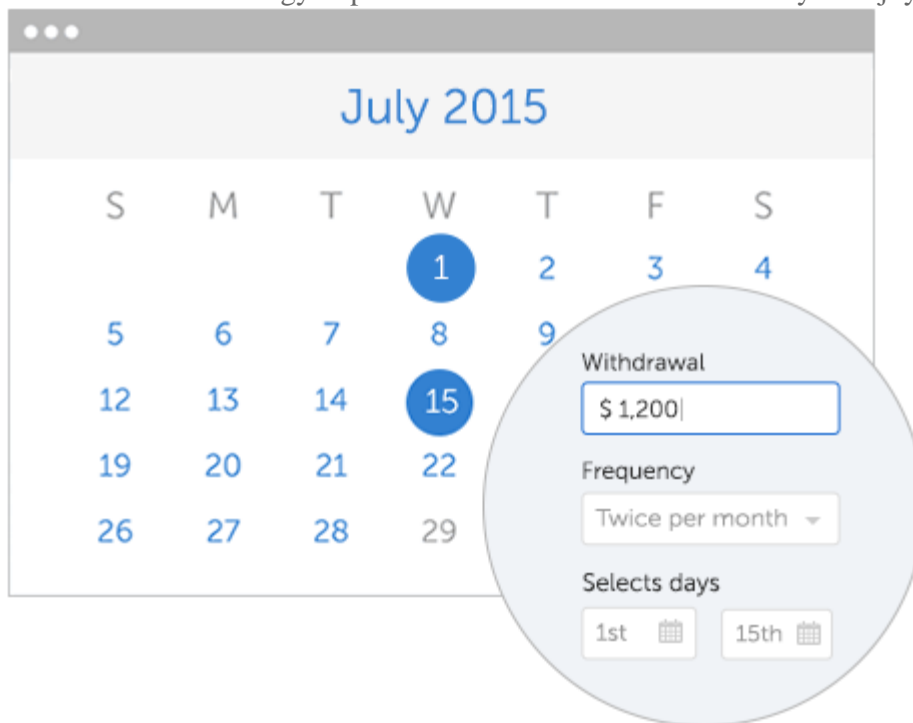
## Take control of your retirement — roll over to Betterment in 60 seconds.

Roll over an old 401(k) or IRA into Betterment's diversified portfolio, with the optimal level of risk for your retirement goals

*"We're here to serve you 7 days a week. Betterment provides a dedicated rollover concierge to each customer rolling over retirement assets. Betterment support is available to speak with your current 401(k) or IRA provider to make sure the transition of assets is completed smoothly."*

## Retirement Income safeguards your future.

Never run out of money. We use technology, investment expertise, and a fresh take on withdrawal methodology to provide sustainable cash flow while you enjoy retirement.



Betterment is your personalized investment manager.