

Tiered Investing Reward Terms & Conditions

Updated February 27, 2025

These terms (the “Terms”) provide you with important information about the Betterment Tiered Investing Reward 2025 (the “Betterment Investing Reward”) offered by Betterment LLC (“Betterment”). By participating in the Betterment Investing Reward, you understand and agree to these Terms.

1. Offer.

To be eligible for the Betterment Investing Reward, you must be either:

- A new Betterment client or an existing Betterment client without any Betterment investing account (i.e., only a Cash Reserve or Checking account) (together, a “new Betterment investing client”);
- An existing Betterment client who had an aggregate zero dollar (\$0) balance in all of your open Betterment investing accounts on January 1, 2025 (an “unfunded investing client”); or
- An inactive Betterment at Work 401(k) client (i.e., you are currently ineligible to make 401(k) contributions) (an “inactive 401(k) participant”, and an inactive 401(k) participant together with a new Betterment investing client and an unfunded investing client, collectively “Eligible Clients”).

To qualify for the Betterment Investing Reward, Eligible Clients must fulfill the offer by clicking on the offer link in your email or on the signup link on the Betterment website by 11:59:59 PM ET on

February 28, 2025, and (1) open an individual Betterment investing account (an “Eligible Account”, which may include a taxable investing account and traditional and Roth individual retirement accounts (“IRAs”)), and (2) complete a Qualified Deposit (as defined below) into the Eligible Account within 45 days of enrolling in the offer, inclusive of the required settlement time (typically 2-3 business days) (the “Offer Period”). This offer is only available to Eligible Clients who make a Qualified Deposit to an Eligible Account within the Offer Period. This offer is not available to active Betterment at Work 401(k) plan clients and Betterment Advisor Solutions clients and is not available for joint and trust investing accounts. This offer is also not available to new clients who are transferring funds to Betterment in anticipation of, or pursuant to, an acquisition and account transfer.

A “Qualified Deposit” is a deposit of new funds to an Eligible Account, including rollovers and transfers of cash or investments from other external accounts, such as an external IRA or employer plan, and rollovers from inactive Betterment at Work 401(k) accounts. Internal transfers from a Betterment Cash Reserve account or Betterment Checking account into an Eligible Account are not Qualified Deposits. If you are an Eligible Client and successfully enroll and complete a Qualified Deposit into an Eligible Account, the Betterment Investing Reward will be delivered to the applicable Eligible Account (as described below) on or around April 15, 2025 (the “Reward Date”).

If you make one or more Qualified Deposits, Betterment will provide a Betterment Investing Reward that varies based on the value of your net Qualified Deposits to all Eligible Accounts during the Offer Period, less any withdrawals you make from any Eligible Account prior to the Reward Date, and subject to a 3 year holding period as discussed below. The minimum net Qualified Deposits to receive a Betterment Investing Reward is \$1,000, and the following table shows the relative to the total net

Net Qualified Deposits	Betterment Investing Reward*
\$175,000+	\$1,000

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Accept All
Open preferences
Reject All

*Reward amounts not cumulative.

For the purposes of determining your Betterment Investing Reward, your net Qualified Deposits will be rounded down to the nearest whole dollar. On the Reward Date, the Betterment Investing Reward will be deposited into your Eligible Account(s) in the following order of priority: (1) Roth IRA, (2) traditional IRA, (3) SEP IRA, (4) highest balance individual taxable account, (5) other individual taxable accounts. If you make Qualified Deposits to more than one Eligible Account, the total amount of the Betterment Investing Reward will be delivered to the highest priority open and funded Eligible Account.

- That means that if you have a Roth IRA, traditional IRA and an individual taxable account that are all funded on the Reward Date, the Betterment Investing Reward will be delivered to your Roth IRA.
- Alternatively, if you have only a traditional IRA and an individual taxable account, the Betterment Investing Reward will be delivered to your traditional IRA.
- If you only have funded individual taxable accounts, the Betterment Investing Reward will be delivered to the individual taxable account with the highest balance on the Reward Date.

2. Limitations.

There are certain limitations on the Betterment Investing Reward that you should be aware of:

- A non-taxable fee will apply to the applicable Eligible Account as payment for services from Betterment if, for any reason, you transfer or distribute some or all of your net Qualified Deposits or Betterment Investing Reward to an account that is not an Eligible Account, including internal transfers to a Betterment joint or trust investing account or a Betterment Cash (the “**Your Privacy**”).
 - The Betterment uses cookies and similar technologies as described in our [privacy policy](#). You can manage your cookie settings at any time.
- applicable to the account), up to the total value of the Betterment Investing Reward received).

- This means if you don't make any additional deposits or transfers and have no market gains after the Reward Date and you withdraw from or transfer out funds during the Holding Period from your Eligible Account, an Early Removal Fee will be applied to the Eligible Account equal to the value of the Investing Reward received less the value of the Investing Reward applicable to the net Qualified Deposits remaining across all Eligible Accounts, up to the value of the Betterment Investing Reward.
 - For example, on an original Net Qualified Deposit of \$8,000, you would receive an Investing Reward of \$125. If you made a \$2,000 withdrawal within the Holding Period, your remaining Net Qualified Deposit is \$6,000, and the withdrawal is charged a \$75 Early Removal Fee, which represents the difference between \$125 (the Investing Reward you received) and \$50 (the Investing Reward attributable to a \$6,000 Net Qualified Deposit).
 - However, in the event that the Early Removal Fee is greater than or equal to the total amount of the withdrawal, the withdrawal will be charged a fee that is 80% of the value of the total withdrawal (a "Partial Fee") and such amount will be deducted from the total Early Removal Fee due (such amount, the "Remaining Early Removal Fee"). Any subsequent withdrawals will be charged either the Remaining Early Removal Fee or a Partial Fee in accordance with these terms, up to the total amount of the Early Removal Fee due.
- However, if your withdrawal or transfer out is equal to or less than net deposits made or market gains earned during the Holding Period, no Early Removal Fee will be applied to your Eligible Account. Alternatively, if your withdrawal exceeds any net deposits and market gains during the Holding Period, an Early Removal Fee will be applied to your Eligible Account.

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- Transferred amount of Qualified Deposits will not result in an Early Removal Fee. Such transferred amount of Qualified Deposits will remain subject to these Terms and any Early Removal Fee applied in connection with the withdrawal of these funds during the Holding Period will be applied to the receiving Eligible Account.

IMPORTANT BETTERMENT DISCLOSURES

Information is educational only and not investment or tax advice. External links are educational, and do not imply Betterment's endorsement. All screenshots are for illustrative purposes only.

Who Provides What Service?

Investment Advice: Advisory services are provided by Betterment LLC, an SEC-registered investment adviser. Betterment LLC's internet-based advisory services are designed to assist clients in achieving discrete financial goals. They are not intended to provide comprehensive tax advice or financial planning with respect to every aspect of a client's financial situation and do not incorporate specific investments that clients hold elsewhere. Betterment is not a tax advisor.

Brokerage Services & Custody: Brokerage services are provided to clients of Betterment LLC by Betterment Securities, an SEC-registered broker-dealer and member of [FINRA/SIPC](#), and Apex Clearing Corporation, a third-party SEC registered broker-dealer and member FINRA/SIPC.

Betterment Checking: Betterment Checking is made available through Betterment Financial LLC. Checking accounts and the Betterment Visa Debit Card provided by and issued by nbkc bank, Member FDIC. [See Betterment Checking Disclosure.](#)

Betterment at Work: 401(k) plan administration services provided by Betterment for Business LLC. Investment advice to plans and plan participants provided by Betterment LLC, an SEC registered investment adviser.

No Betterment entity is a bank.

Special Disclosures

Betterment Cash Reserves (not a Betterment Securities broker-dealer or member of FINRA/SIPC) are held in the Cash Reserves Program (not a FDIC-insured program) (subject to certain conditions). Funds in the Cash Reserves Program are not FDIC-insured. Funds in the Cash Reserves Program are not FDIC-insured. Funds in the Cash Reserves Program are not FDIC-insured.

Let's Talk About

Investing involves risk, including the potential loss of principal. Future results are not guaranteed. Betterment does not guarantee the accuracy of the information provided. Betterment does not guarantee the accuracy of the information provided.

Who Provides

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