

Tiered Investing Reward Q3 2025 Terms & Conditions

Updated November 4, 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”) to Eligible Clients (as defined below). 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 June 30, 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 December 31, 2025, and (1) open an individual Betterment managed investing account (an “Eligible Account”, which may include a taxable investing account and traditional, Roth and SEP individual retirement accounts (“IRAs”)), and (2) complete a Qualified Deposit (as defined below), inclusive of the required settlement time (typically 2-3 business days), into the Eligible Account within 45 days of enrolling in the offer (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 advised clients and is not available for joint and trust investing accounts, self-directed investing accounts, Cash Reserve accounts, nor individual 401(k) 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 the last day of the Offer Period (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 Reward Date. The table below shows the amount of the reward relative to the total net

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Accept All

Open preferences

Reject All

\$20,000 - \$74,999	\$150
\$75,000 - \$124,999	\$300

\$125,000 - \$174,999	\$500
\$175,000+	\$1,000

*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

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after giving effect to the net withdrawal (taking into account amount of any subsequent deposits, including rollovers and transfers) during the Holding Period. The Early Removal Fee will be equal to the difference between the Betterment Investing Reward applicable to the

tiers of Total Net Qualified Deposits (i.e., the value of the Betterment Investing Reward originally received LESS the value of the Betterment Investing Reward applicable to the total amount of net Qualified Deposits remaining in all Eligible Accounts after the net withdrawal (i.e., the withdrawal or transfer less any additional deposits, transfers or market gains 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 \$50 Early Removal Fee, which represents the difference between \$125 (the Investing Reward you received) and \$75 (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

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- The Early Removal Fee will be assessed with respect to all of your Eligible Accounts if you have multiple Eligible Accounts at Betterment. Any distributions from your Eligible Accounts will potentially implicate the Early Removal Fee, including distributions that may be required by law such as required minimum distributions.

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- In no event will the aggregate amount of the Early Removal Fee exceed the amount of the Betterment Investing Reward received.
- Transferring between Eligible Accounts prior to the end of the Holding Period 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.
- By agreeing to participate in the Betterment Investing Reward, if you elect to deposit into an individual retirement account, you, as a fiduciary to your individual retirement account, understand and agree that the Early Removal Fee is a reasonable fee for Betterment's services to your Eligible Account.
- In the event that your Eligible Account is subject to an Early Removal Fee, you understand and acknowledge that Betterment will instruct Betterment Securities to sell securities in an amount that will generate cash proceeds to satisfy the Early Removal Fee.

3. Miscellaneous

The Betterment Investing Reward is not a recommendation of any investment or investment strategy and is not a recommendation that a customer rollover or transfer assets into a Betterment investing account. By participating in the Betterment Investing Reward, you represent that neither Betterment nor any Betterment affiliate has made a recommendation that you invest in or open a Betterment investing account, or rollover or transfer assets to Betterment.

By offering the Betterment Investing Reward for Qualified Deposits to Betterment IRAs,

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to limit the Betterment Investing Reward you are eligible to receive, and to refuse or recover any Betterment Investing Reward amount if Betterment determines that it was obtained under wrongful or fraudulent circumstances, that any rules or regulations would be violated, or that any terms of the [Betterment Account Agreements](#) have been violated.

See Betterment's [Form ADV Part II](#) and the [Betterment Investing Reward FAQs](#) for additional information, including details on the deposit allocation methodology.

IMPORTANT BETTERMENT DISCLOSURES

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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 FINRA.

Betterment Check and the Betterment Visa Card are subject to plans and Betterment at Work and the Betterment Visa Card are subject to plans and plan participation rules.

No Betterment

Special Disclos

Betterment Cash Reserves are held at Betterment Securities (a Betterment "Bank"). Assets in the Cash Reserves are held in the Cash Reserves (subject to certain conditions). Funds in the Cash Reserves are insured by FDIC (up to \$250K per depositor per bank). Funds in the Cash Reserves are not FDIC insured. FDIC insurance limits include all accounts. FDIC insurance information is available at [FDIC.gov](#).

Let's Talk About Risk:

Investing involves risk and there is the potential of losing money when you invest in securities. Past performance does not guarantee future results and the likelihood of investment outcomes are hypothetical in nature. Investments in securities are: **Not FDIC Insured • Not Bank Guaranteed • May Lose Value**. Before investing, consider your investment objectives and Betterment LLC's fees and

expenses. For more details, see Betterment's [Form CRS](#), [Form ADV Part II](#) and [other disclosures](#). Not an offer, solicitation of an offer, or advice to buy or sell securities in jurisdictions where Betterment LLC is not registered.

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