Betterment for Advisors

Schwabitrade or switch?

Learn how switching to Betterment for Advisors could power your practice into the future

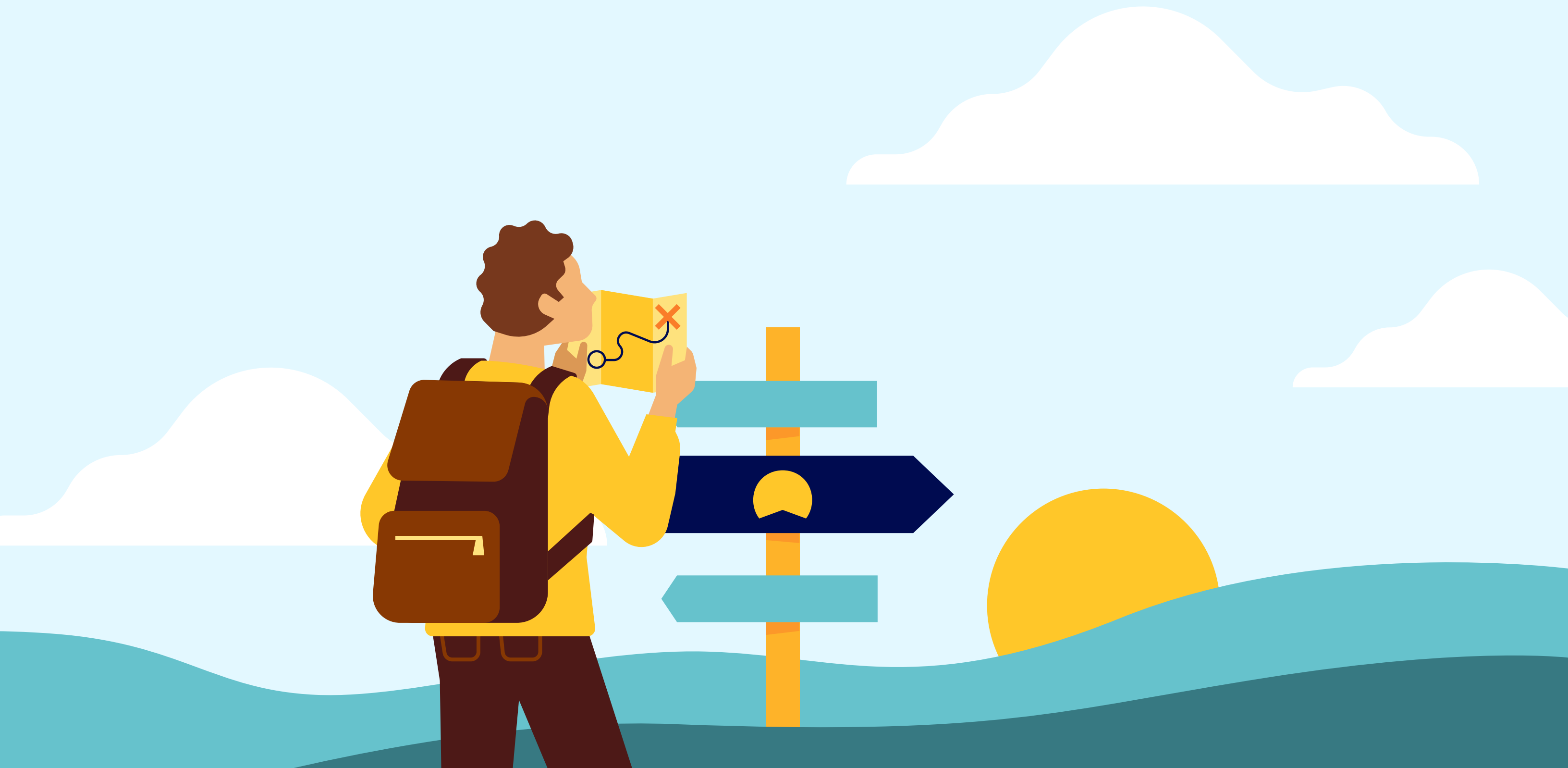
The choice to define your firm's future

"Schwabitrade" — many RIA owners have their own experience with the ongoing integration of Schwab and TD Ameritrade, and many have shared their experiences on how rocky it has been for their firms and their clients.

We're not here to show you how your firm will be impacted. You know this.

We're here to show you how Betterment serves advisors, regardless of size, with a modern custodial platform. You deserve this.

So you can make the choice: Schwabitrade or switch?



Our service and technology can simplify the switch

At Betterment for Advisors, we know switching custodians is a big move, so we've made sure that not only is the process easy, but that your experience in your first 12 months helps set you up for long-term success.

We've designed a three-pronged approach to help you make the switch:

1 A dedicated relationship manager

You're more than just a number or a customer — you're our partner. The high standard of service we hold ourselves to means that we have no minimum AUM requirement and every firm gets a dedicated single point of contact, no matter their size.

Your relationship manager is your guide, ensuring you are fully trained on how to best use all our tools and features throughout your first year. Your relationship manager's goal is to get you utilizing our platform to its maximum capability for your practice and your clients.

2 Fully digital onboarding

Our digital onboarding streamlines the repapering process for you and your clients. You can easily onboard individuals and households, and complete account set up paperlessly. They'll get a single email to sign off on everything at once.

3 Tax-smart asset transitions

Our tooling enables you to granularly control how assets are moved from your current custodian to Betterment for Advisors in a tax-efficient manner. You can leverage our paperless workflows to move assets over in kind. Easily move your client's funds into your preferred portfolio model while optimizing their tax impact.

Our people and technology empower 600+ RIAs and their clients each day

Once you've made the switch to Betterment for Advisors, we're dedicated to seeing your practice grow. We take pride in being the modern end-to-end custodian for the modern RIA, balancing human support with future-forward technology.

As our partner, we give you the tools that help simplify and streamline your practice operations while building a successful book of business.

Dedicated advisor support

Regardless of your firm's size, we provide dedicated support to answer all of your questions.

- Our support team members are platform experts, here to resolve any issues you may face and answer questions from the most mundane to the most technical.
- We're more than just chat support. You can reach out via email or phone for any type of issue or question.
- Your relationship manager isn't just for onboarding. They're your long-term partner every step of the way.

> **"Advisors, especially small and mid-sized RIAs most affected by Schwabitrade, shouldn't sit back and accept lower-quality service. We're here to provide you with a better option."**
>
> - Tom Moore, Senior Director, Betterment for Advisors

Exceptional client experience

Using our client-facing mobile app and web experience paired with our powerful advisor planning tools, your firm can provide one of the most delightful client experiences on the market.

- Empower your clients at home or on the go with our interactive portal, giving them convenient insights into their investments. Plus, you can sync held-away accounts so they see all of their savings and investments in one place.
- Better manage household accounts with a customizable account structure, using bucketing strategies to help clients work towards long-term goals.
- Engage with your clients on a deeper level with our portfolio analysis, retirement planning, and performance tracking tools.

Build your seamless tech stack

We integrate with other well-known tools giving you a better experience for you and your clients.

ADDEPAR
Black Diamond WEALTH PLATFORM
REDTAIL
RightCapital
SS&C ADVENT
Wealthbox

And don't worry, if you work with a tech provider we haven't partnered with, your relationship manager will explore adding them to our integration options.

Transparent pricing in a not-so-transparent world

Schwab and other custodians may say their custody services are "free" but in the RIA space, it usually means that your client is the one paying for it.

We charge a simple platform fee that allows us to improve our custody platform while providing exceptional support. This enables you to truly put your clients first and help them grow their wealth.

Ready to make the switch?

Don't wait for Schwab and TD Ameritrade to define the future of your business.
Make the switch to Betterment for Advisors and experience the difference.

Visit betterment.com/advisors to schedule a demo.