

## Betterment Summary of Features

- **Available Accounts** – Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, Trusts, Non-profit, Individual, and Joint.
- **No Initial Deposit** – You can open a Betterment account with no initial deposit.
- **Low Annual Fees** – Builder: 0.35% of average balance with \$100/mo. direct deposit, or flat \$3.00/month without direct deposit, Better: 0.25% of average balance, \$10,000 minimum, Best: 0.15% of average balance, \$100,000 minimum.
- **Custom Asset Allocation** – Based upon your risk profile and account type (taxable vs tax-deferred) the asset allocation is customized.
- **Tax-Loss Harvesting** – Helps minimize your taxable investments by offsetting gains with losses. Available to all taxable accounts.
- **Automatic Portfolio Rebalancing** – When your portfolio gets out of the target allocation, Betterment will automatically buy and sell the ETFs within your portfolio to rebalance the allocation.
- **Automatic Deposits** – Transfer money into your account on a scheduled basis. Options available are: monthly, twice-a-month, every-other-week, and weekly.
- **SmartDeposit** – Automatically make deposits if your bank balance goes over a specified amount.
- **RetireGuide Calculator** – Help plan for retirement by plugging in your existing savings.