

A personalized strategy for each of your life goals.

We understand you're saving for all different life events: retirement, a house, simply to build wealth, or all of the above. Your investment account should adjust to your life — not the other way around.

Grow your money at just the right level of risk.

Once we understand your goals, we customize our advice and build a personalized investment plan and portfolio for each one. When your portfolio is properly risk-adjusted, you're set up to achieve optimal returns, helping you to meet your goals as quickly as possible.

Take a closer look at Betterment's customized goals and advice.

Retirement

We provide a customized portfolio and deposit plan to ensure you'll have a comfortable retirement. It's tailored to your specific situation and evolves over time. When you're in retirement, we'll tell you how much is safe to withdraw.



YOUR INCOME YOUR RISK TOLERANCE YOUR RETIREMENT AGE YOUR DESIRED TARGET YOUR AGE

Safety Net

This is one of the highest priority goals we recommend for investors, designed to ensure you have an emergency fund on hand without giving up potential growth over time.



Build Wealth

Often you don't have a specific reason to save but still want to grow your wealth over time. Allowing for flexibility, we'll provide allocation guidance according to the number of years you want to stay invested.



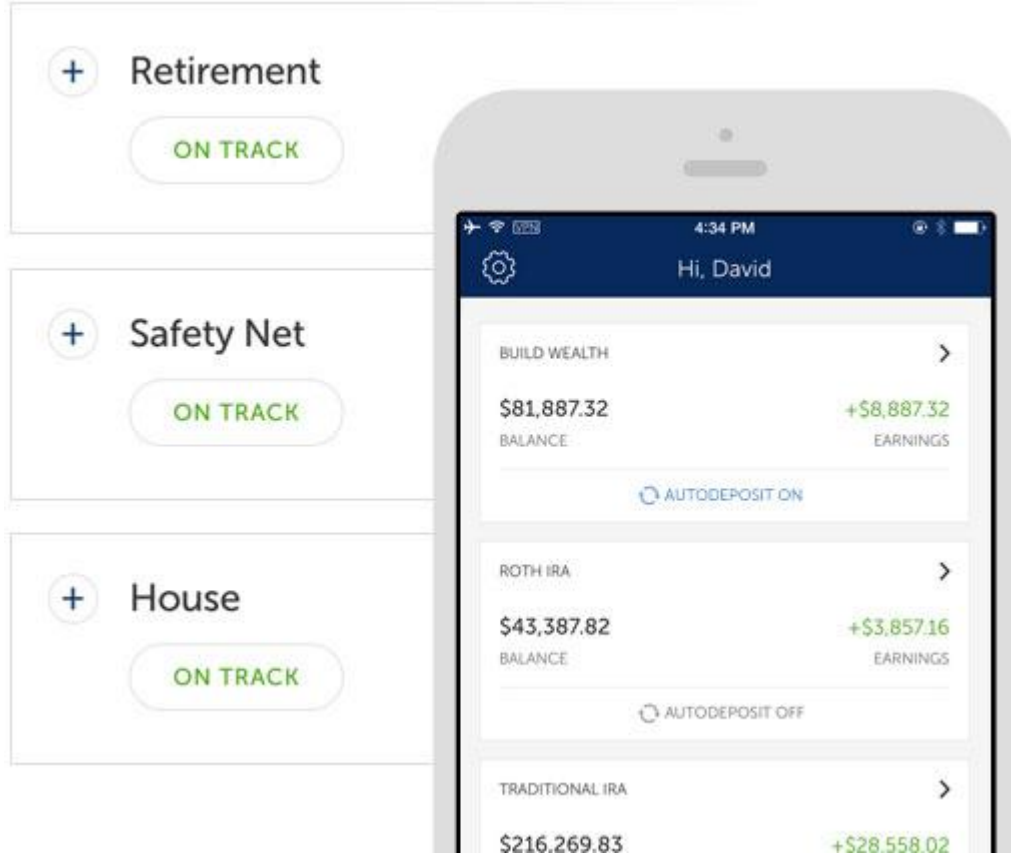
Major Purchase

This is for investors who are saving for a home down payment, future tuition, or any other specific purchase or event. It is typically for short- to medium-term goals, with risk decreasing as the goal nears completion.



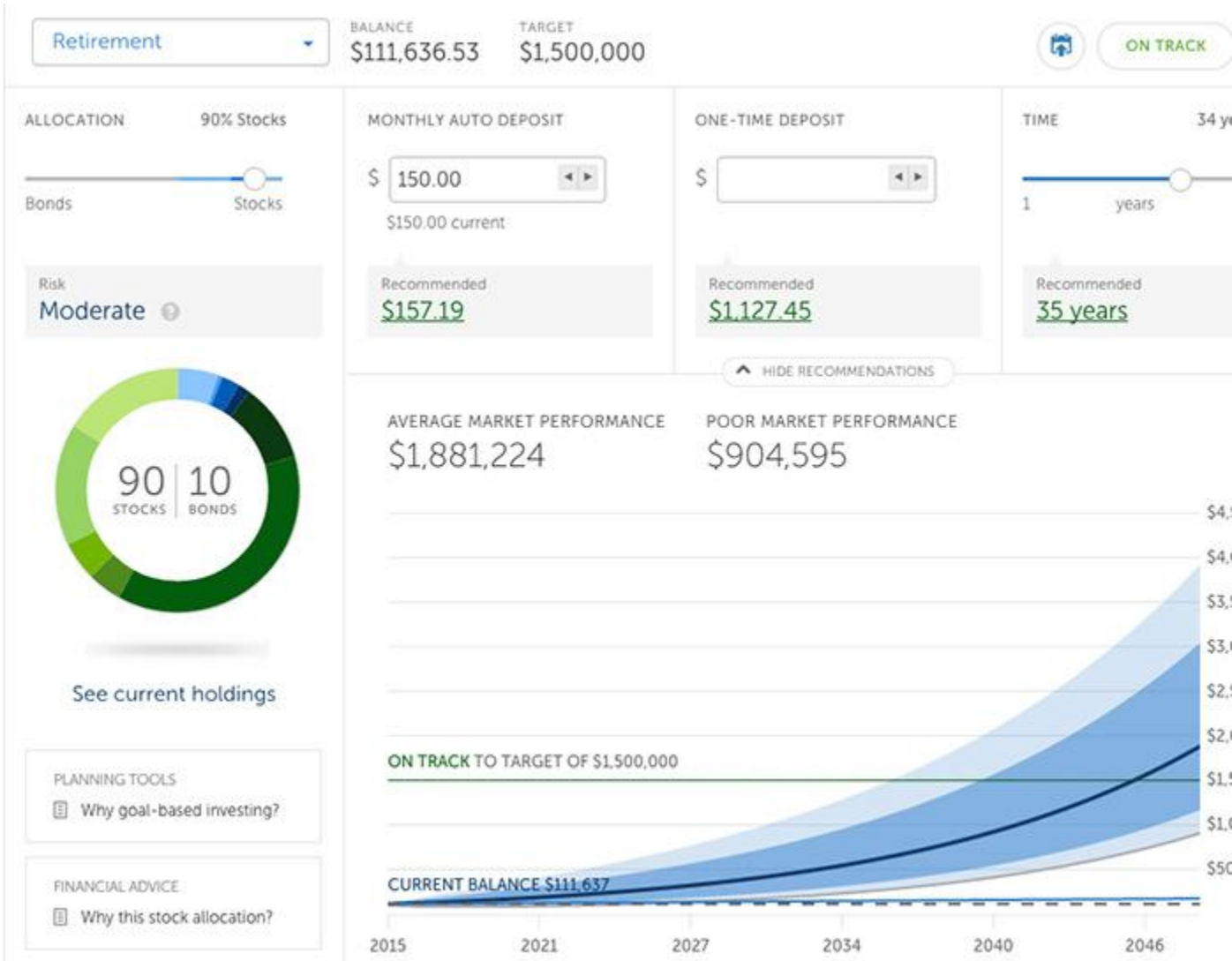
Creating goals is the smarter way to invest.

When you can give each dollar a specific purpose and attach a real outcome to the reason for



We ensure that you're always on track.

Algorithms never sleep. We're constantly monitoring your account to ensure that you're achieving your goals — the faster, smarter way. Our dedicated support specialists are available 7 days a week.



See for yourself — try our advice now.