



## Betterment Advisor Solutions

# Adding exceptional value for advisors and clients

Betterment Advisor Solutions is a leading tech-enabled custodian built for independent RIAs. Our automated technology delivers tax-efficient portfolio management, streamlined back-office operations, and an award-winning user experience. Combined with dedicated support, it enables you to save time, serve more clients, and maintain exceptional quality.

### Betterment by the numbers



15 years serving investors through all market conditions



11 years of partnering with advisors



\$65B+ in assets under management



1M+ clients across all business lines



600+ advisory firms on the Betterment Advisor Solutions platform

Betterment's reported assets under management (AUM) of \$65B+ is as of 10/21/25. The reported customer count of 1M+ is as of 8/19/25, and is inclusive of checking and investing clients. Firm count based on Betterment internal data as of 6/13/2025.

## What you get when your advisor uses Betterment



### **Innovative, automated custody**

Our leading custodial platform helps your advisor leverage automated, tax-efficient tools to build and manage your investment portfolio.



### **Insured deposits and investments**

FDIC-insured cash products and SIPC-insured investing offerings mean your money is protected.



### **Safe and secure platform**

Strong encryption, fraud protection, and other security features like app passwords help keep your account safe from bad actors.

FDIC insurance provided by [Program Banks](#), subject to certain conditions.

## How we protect you

### Innovative, automated custody

With any brokerage you use, your money and the firm's operational funds (i.e., what the firm uses to pay its bills) should not be mixed. We want you to feel peace of mind that your money is in safe hands. That's why with Betterment Securities, Betterment's custodial platform, operational funds and customer funds are kept separate from firm funds, as required by SEC rules. Regulators also require us to file our detailed financials on a periodic basis, as well as report both firm capital and any customer cash that we hold. In addition, Betterment Securities does not engage in proprietary trading for its own account. That is not our business.

Betterment's custodial platform helps your advisor build custom investment portfolios, as well as leverage a selection of curated portfolios built by our in-house investing experts. Your investments benefit from automated, tax-efficient tools that can work with your advisor's custom-built portfolios and many of our in-house models.

And with Betterment, you have full visibility into the exact positions you're invested in at any time. You and your advisor can explore your portfolio's performance over any time period on both our web and mobile apps. We believe in transparency: On any day, after every trade, we disclose the precise number of shares of every ETF in which you are invested.

“It's just huge from a technology standpoint: Opening accounts, transferring money from other custodians, depositing money, linking a bank account. Everything is so easy and intuitive for the client.”

**Matt Lohrius, CFP®**  
**Ritholtz Wealth Management**

Client. Views may not be representative. See [G2](#) reviews.

# How we protect you

## Industry-standard insurance

### **SIPC**

Betterment Securities is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request at [sipc.org](https://sipc.org).

### **FDIC**

Betterment Cash Reserve accounts are FDIC-insured through Program Banks. Once funds are deposited into our Program Banks, individual Cash Reserve accounts are insured up to \$2,000,000 and joint Cash Reserve accounts are insured up to \$4,000,000.

Betterment Checking also offers FDIC insurance. Funds in Checking are insured up to \$250,000, and up to \$250,000 per depositor for joint accounts. Checking is provided by nbkc bank, Member FDIC, and is made available through Betterment Financial LLC. Explore further details about FDIC Insurance at [betterment.com/resources/fdic-insurance](https://betterment.com/resources/fdic-insurance).

---

## Rigorous account security

### **Data security**

We use strong browser encryption, store all of our data on servers in a secure facility, and implement systematic processes and procedures to protect it.

### **Privacy**

We protect the privacy of your information and do not share your data with any third party without your permission. For more information, please review our privacy policy: <https://www.betterment.com/legal/privacy-policy>

### **Fraud protection**

We are committed to protecting your accounts from fraud. If you or your advisor see any unauthorized activity in your account, we ask you to report it immediately. Then, we'll work to recover any loss that results from the unauthorized use of your Betterment accounts.

### **Advance login protection**

Two-factor authentication provides a second layer of security beyond your passwords in order to access your Betterment account. App passwords allow you to use third-party personal finance applications while minimizing the risk of potentially unwarranted access to your Betterment accounts.

To learn more about our security procedures, go to [betterment.com/security/security-procedures](https://betterment.com/security/security-procedures).

---

Have more questions about how Betterment can add value for you and your advisor? Contact your advisor team to learn more.



Cash Reserve offered by Betterment LLC and requires a Betterment Securities brokerage account. Betterment is not a bank. [Learn More](#). FDIC insurance provided by [Program Banks](#), subject to certain conditions.

Account is FDIC insured up to \$250K through nbkc bank, Member FDIC. FDIC insurance only covers the failure of an insured bank.

This is marketing communication. The information provided is for educational purposes only and is not tax or investment advice. Advisory services are provided by Betterment LLC, an SEC-registered investment adviser. Brokerage services are provided to clients of Betterment LLC by Betterment Securities, an SEC-registered broker-dealer and member of [FINRA](#) /[SIPC](#). Betterment [Cash Reserve](#) is offered by Betterment LLC through brokerage accounts at Betterment Securities. 401(k) plan administration services provided by Betterment for Business LLC. Betterment Financial, LLC [checking accounts](#) and the Betterment Visa Debit Card are provided and issued by nbkc bank, Member FDIC.

Investing involves risks, including potential loss of principal. Past performance does not guarantee future results. Investments in securities are: Not FDIC Insured, Not Bank Guaranteed, and May Lose Value. No Betterment entity is a bank. [See full disclosure](#) © Betterment Holdings Inc. All rights reserved. Betterment 450 West 33rd Street, FL 11 New York, NY 10001

