



Fast Money Rounds: Employee Finances Tomorrow



Harlyn Kassardjian
Director of Strategy and Business Operations
at Betterment





The Employer's Role in Employee Financial Literacy



Betterment at Work

A fully digital 401(k) built for SMBs that delivers high quality service and support at an affordable cost

\$56B+

Assets under management

SIMPLIFIED ADMINISTRATION

isolated payroll integration,
customizable plan design,
fiduciary support & compliance
testing

TRANSPARENT PRICING

Transparent and affordable
pricing with no hidden fees

A few of our clients

Getaway greenhouse

AG1®



900K+

INVESTMENT EXPERTISE

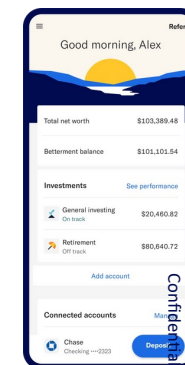
Over a decade of Investment
management expertise & flexible
portfolio options

EMPLOYEE EXPERIENCE

Robust engagement program help
set employees up for success via
seamless onboarding and ongoing
education

Top-rated
mobile app

*Image is
hypothetical*



 Betterment's reported assets under management (AUM) of 50+ Billion is as of 2/25/2025. The reported customer count of 900,000+ is as of 2/25/25, and is inclusive of checking and investing clients. The logos above are trademarks of each respective company.

Education

Clear
Communication

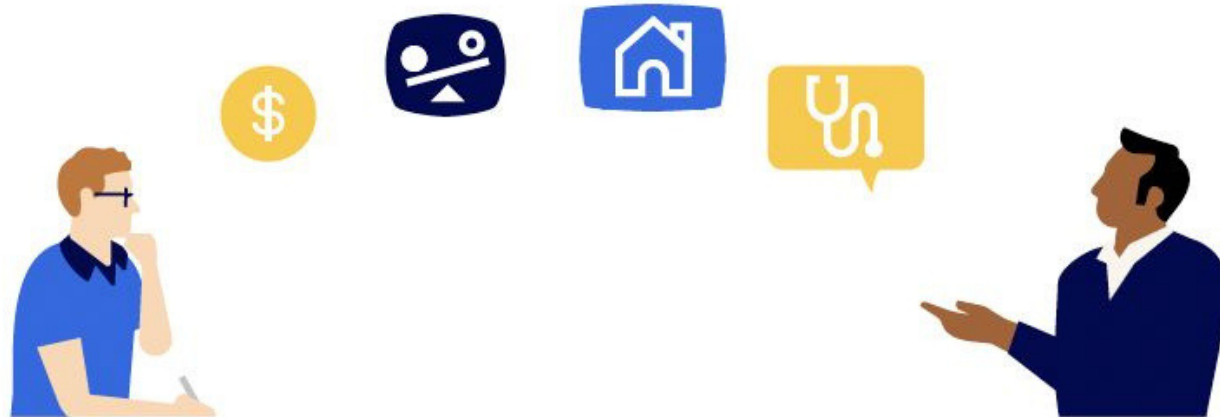
Digital Tools



#1 Prioritize regular, accessible communication

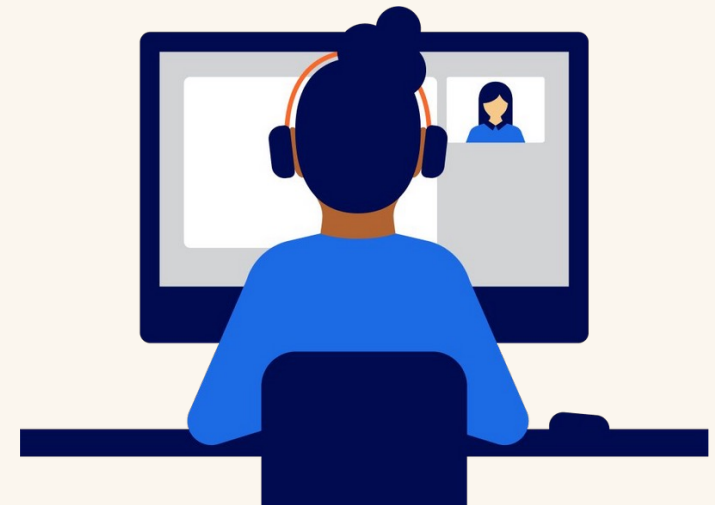


64% of employees want more proactive communication and education from their employers around benefits and financial wellness



How can employers meet this need?

- ✔ Share timely updates about your benefits and the market
- ✔ Host live webinars with financial professionals
- ✔ Send out quick, easy-to-follow explainers

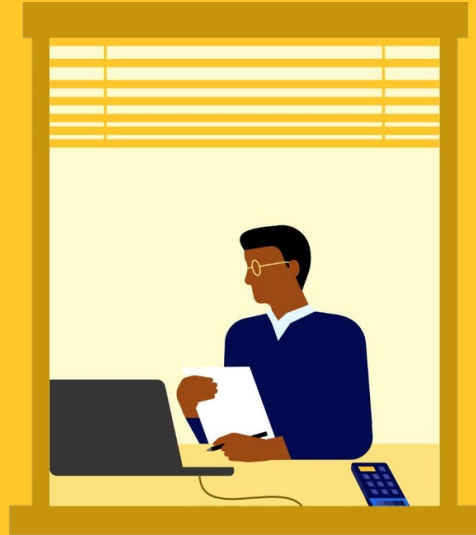


#2 Offer access to personalized financial advice



17% of employees currently have access to a live financial advisor through their workplace





Partner with a third-party provider, like a 401(k) record keeper who can offer

- ✓ One-on-one coaching sessions
- ✓ Office hours with a financial planner
- Q&A events
- ✓ Group workshops
- ✓

#3 Invest in digital tools that
build good habits



16% of employees currently access their 401(k) through a mobile app

57% say they'd be more likely to engage regularly if they could



Look for interactive tools that offer features like:

- ✓ Retirement calculators
- ✓ Budgeting support Goal
- ✓ tracking Educational
- ✓ content



You've got this and you can help your
employees with their financial literacy.
And we are here to help
you.

Read the full report

Download the Retirement
Readiness Report by scanning the
QR code, or visiting:

betterment.com/2024report



Disclosures

This presentation is operated and maintained by Betterment for Business LLC. The information contained is intended for educational purposes only and is not meant to constitute investment or tax advice. Unless otherwise specified, all images and/or figures shown herein are for illustrative purposes only, and are not actual experience. Actual returns will vary greatly and depend on personal and market circumstances. 401(k) plan administration services provided by Betterment for Business LLC. Investment advice to plans and plan participants provided by Betterment LLC, an SEC registered investment adviser. Brokerage services provided to clients of Betterment LLC by Betterment Securities, an SEC registered broker-dealer and member of FINRA /SIPC. Betterment LLC and Betterment Securities are affiliates of Betterment for Business LLC. Betterment at Work services offered by Betterment LLC. 529 accounts and their plans are held and managed by program administrators and managers outside of Betterment. Neither Betterment LLC nor any of its affiliates is a bank. Investments in securities are: Not FDIC Insured • Not Bank Guaranteed • May Lose Value. Investing in securities involves risks, and there is always the potential of losing money when you invest in securities. Before investing, consider your investment objectives and Betterment LLC's charges and expenses. 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. For more details, see our Form CRS, Form ADV Part II and other disclosures. Past performance does not guarantee future results, and the likelihood of investment outcomes are hypothetical in nature. Any links provided to other websites are offered as a matter of convenience and are not intended to imply that Betterment or its authors endorse, sponsor, promote, and/or are affiliated with the owners of or participants in those sites, or endorses any information contained on those sites, unless expressly stated otherwise. While the information provided about SECURE 2.0 is accurate based on Betterment's current understanding and analysis, the details described in Betterment's content are subject to change based on additional regulatory guidance. Betterment content should not be considered legal or tax advice.



Thank you!

Get in touch: 401k@betterment.com
845-210-4371

