

Betterment + Rowboat Advisors: Webinar Recap

A summary of the strategic acquisition designed to transform how Registered Investment Advisors serve clients through sophisticated technology and tax-smart portfolio management.

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Mission of the Acquisition



Simple Sophistication

Delivering powerful automation with deep customization capabilities.



Tax-Optimized Management

Comprehensive tax strategies from rebalancing to client withdrawals.



Advisor-First Flexibility

Adaptable platform supporting diverse investment philosophies.

Go-To-Market Strategy



Target Identification

Focus on RIAs managing under \$1B in AUM with growth potential.



Need Assessment

Identify underserved advisors lacking institutional-grade tools and process.



Solution Delivery

Provide sophisticated solutions without overwhelming complexity.

Integrated Advisor Platform

Core Services

- Custody
- Portfolio Management
- Tax Optimization
- Billing & Reporting
- Cash & 401(k) Services

Extended Capabilities

- CRM integrations
- Planning tool connections
- Custom models
- Unified Managed Accounts
- Asset Location Management

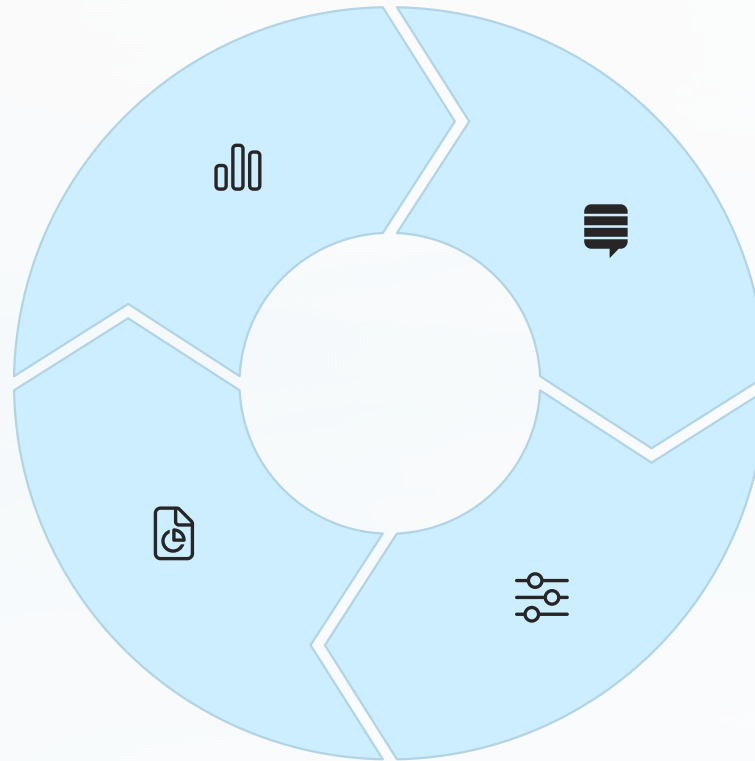
Portfolio Customization as a Core Solution

Direct Indexing

Individual securities tailored to client preferences.

Advanced Simulations

Predictive modeling for trades and portfolio transitions.



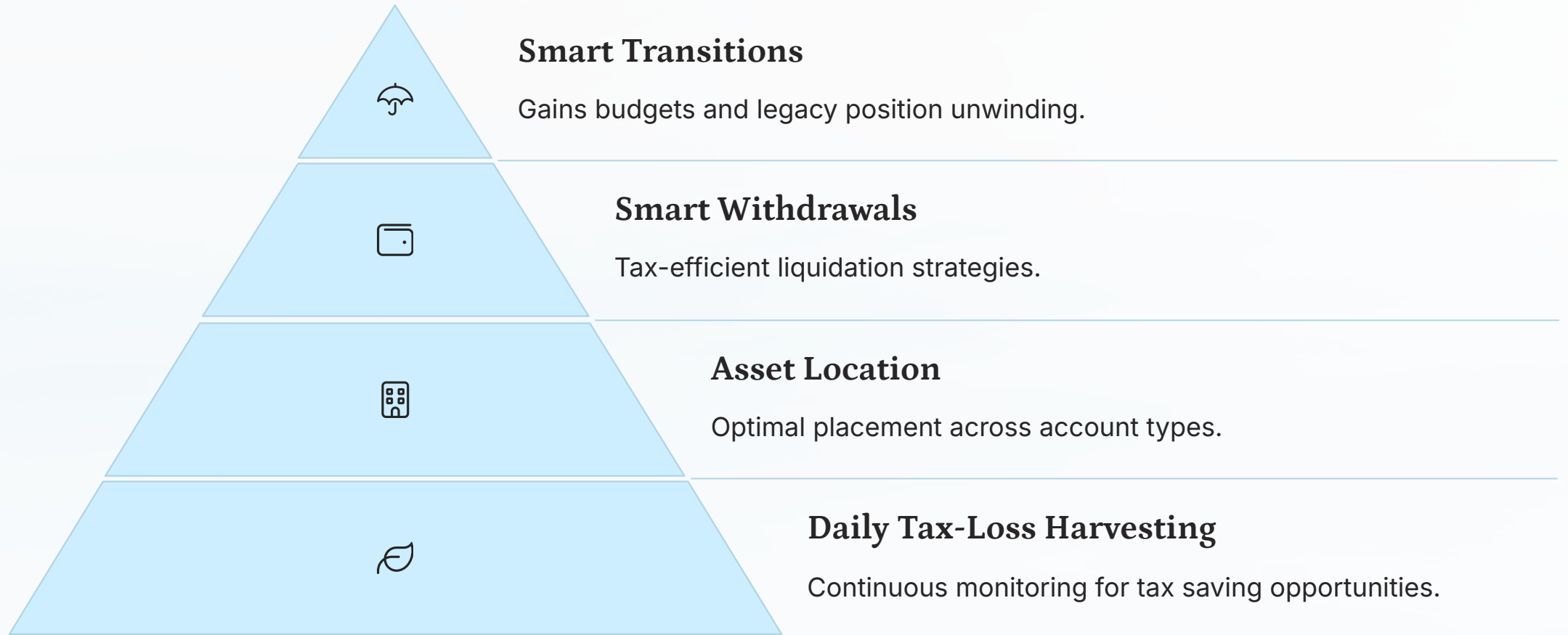
Tax-Aware Transitions

Intelligent position management minimizing tax impact.

Automation + Control

Blend of manual overrides with powerful automation.

Tax Management as a Core Differentiator





Client & Advisor Experience

Real-Time Visibility

Transparent cost basis and lot tracking. Immediate insight into portfolio positions.

Flexible Billing

Support for held-away assets. Customizable fee structures. Ad hoc billing capabilities.

Digital-Native Onboarding

Streamlined client setup. Dedicated support team for transitions. Seamless custodian changes.

Security & Scale



Enterprise Security

Comprehensive data protection. Rigorous compliance protocols. Multi-factor authentication.



Incremental Integration

Phased implementation of Rowboat technology. Minimal disruption to existing workflows.



Sustainable Growth

Architecture designed for advisor expansion. Scalable from boutique to enterprise.





Competitive Edge



Beyond Custody

Complete advisor operating system versus incumbents' limited offerings.



Comprehensive Capabilities

401(k), banking, and household views outpace disruptors.



Superior Service

Stronger support model than tech-only competitors.



Sustainable Business

Profitable operation built for long-term advisor partnerships.

Betterment's Message

"We can offer more value and better service to our core customer—in **perpetuity.**"

100%

Platform Integration

Fully unified advisor experience

24/7

Support Access

Continuous advisor assistance

0%

Compromise

On quality and client outcomes



Looking Ahead

Accelerated Innovation

Faster development cycles. More frequent feature releases.
Continuous platform enhancement.

Unified Platform Leverage

Seamless integration across wealth, 401(k), and consumer offerings. Comprehensive household view.

Wealth Transfer Readiness

Technology designed for next generation clients. Digital-first engagement tools. Modern advisor interface.

