

Betterment Securities, Broker-Dealer
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Retirement - Roth 401(k) Goal

Transaction Detail				Change		Balance	
Transaction ¹	Date ²	Fund	Price	Shares	Value	Shares	Value
Rebalance	Jan 7 2025	VEA	\$48.50	-1.375	-\$66.67	152.286	\$7,385.89
	Jan 7 2025	SPLG	\$69.78	0.505	\$35.27	52.741	\$3,680.28
	Jan 7 2025	VWO	\$44.10	0.712	\$31.40	58.593	\$2,583.97

¹ Betterment Securities acted as an agent for you and bought or sold securities on your behalf.

² Unless otherwise noted, the settlement date is one market day after the transaction date. For Mutual Funds, denoted by an underlined fund symbol, the settlement date is one market day after the transaction date.

Note: If this transaction included a sale of non-covered securities (purchased outside of Betterment and transferred into your account with incomplete lot information), the purchase date with respect to those lots may be an estimate.

Please review this document carefully. If details of any transaction are incorrect, you must immediately notify Betterment Securities at support@bettermentsecurities.com. Failure to make such notification within three (3) days of notification of this document constitutes your acceptance of the transactions.

Please take the opportunity to review the settings and restrictions, if any, on your account. This could include your portfolio allocation settings or your tax loss harvesting settings (which you may want to review if you expect to be subject to a substantially lower tax rate) among others. Please contact support@betterment.com, your investment adviser, if you wish to impose any reasonable restrictions on the management of your account or reasonably modify existing restrictions.

Please contact support@betterment.com, your investment adviser, if you would like to speak with someone knowledgeable about the account.

CUSTODY OF ASSETS: Betterment Securities and Apex Clearing Corporation ("Apex") act as the custodian of assets in your Betterment Securities account. Apex also provides clearing services for Betterment Securities.

MARKETS: Securities are often traded on multiple markets and we will exercise discretion as to the market or markets in which your order is executed.

AGGREGATION: Your securities orders may be aggregated with the orders of other clients for purposes of execution. If orders are aggregated, each client receives the average price of the aggregate group order.

TRANSACTION TYPES: A "Deposit" is a purchase of securities made on account of an order that was generated by new money being transferred into your account. A "Withdrawal" is a sale of securities made on account of an order that was generated by a new withdrawal from your account. "Dividend Reinvestment" is a purchase of securities made according to an order resulting from dividends that accrue to your account. "Allocation" is a purchase or sale of securities made on account of a change to your account Allocation. "Rebalance" is a purchase or sale of securities made according to an order that was generated by the rebalancing of your account assets. "Advisory Fee" is a sale of securities liquidated to fund the payment of advisory fees to Betterment. If you are on the Betterment Institutional platform and have a separate investment advisor, the "Advisory Fee" is a sale of securities liquidated to fund the payment of advisory fees to Betterment and that investment advisor. "Outbound Transfer Fee" is a sale of securities liquidated to fund the payment of transfer fees to Betterment Securities. "Portfolio Update" is a purchase or sale of securities made on account of a change to your portfolio. "Position Transfer" is a transfer of securities from one goal to another, either within your account or between different accounts. Note that position transfers may also refer to assets transferred into or out of Betterment from / to external providers.

REPRESENTATIONS: Descriptive words in the title of any security are used for identification purposes only and do not constitute representations.

EXECUTION: The time of execution, the name of the buyer or seller, and the commission charged to the other party if we acted as a dual agent, are available upon written request.

FRACTIONAL SHARES: Your account holds fractional share interests in securities. Please note that fractional share amounts of exchange-traded funds ("ETFs") are typically unrecognized and illiquid outside the Betterment platform and fractional shares of ETFs might not be marketable outside the Betterment platform or transferable to another brokerage account.

REGULATIONS: These transactions are subject to the rules, regulations, and customs of the exchange or market on which they are made and to any and all applicable federal, state and/or foreign statutes or regulations.

GOVERNING LAW: The terms and conditions of this confirmation shall be governed by and construed in accordance with the laws of the state of New York, without giving effect to the conflict of law provision thereof.

IRA CUSTODIAN: Inspira Financial Trust, LLC (formerly known as Millennium Trust Company, LLC), 2001 Spring Road, Suite 700, Oak Brook, IL 60523, is the custodian of IRA accounts. Inspira Financial Trust performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not sell investments or provide investment, legal, or tax advice.

HSA CUSTODIAN: Optum Bank, P.O. Box 271629, Salt Lake City, UT 84127, is the custodian and the administrator of the HSA.

The products available through Betterment are investment products and as such: (i) are not insured by the Federal Deposit Insurance Corporation ("FDIC"); (ii) carry no bank or government guarantees, and are not a deposit or other obligation of, or guaranteed by, a bank; and (iii) have associated risks. Client understands that investments in securities are subject to investment risks, including possible loss of the principal amount invested. Your uninvested cash balances are subject to the terms in the Cash Activity section of your statement.

If you believe there is an inaccuracy or discrepancy between this statement and your account, you should immediately send written notification to Betterment Securities Customer Experience at support@bettermentsecurities.com and retain a copy for your records. If you have any oral communications with Betterment Securities or its affiliates regarding inaccuracies or discrepancies, such communications should be re-confirmed in writing.

Complaints about your Betterment Securities brokerage account may be directed to Betterment Securities at support@bettermentsecurities.com, via phone by calling 212-228-1328, or by mail at 450 West 33rd Street, 11th Floor, New York, NY 10001.

Copies of statements and confirmations are available securely at bettermentsecurities.com.