

The end-to-end 401(k) solution, built for advisors

A modern platform to scale your practice

Fees

\$2,000

annual base fee

\$7

monthly recordkeeping fee per participant

0.15%

annual asset based fee

Why advisors choose Betterment



Customizable plan design and TPA-friendly



Build your own fund lineup on our open-architecture platform or outsource it to us



User-friendly platform for advisors, plan sponsors, and participants



Dedicated partner for support and administrative needs

PARTICIPANT BENEFITS

- ✓ Highly rated mobile app¹
- ✓ Email, phone, and chatbot support
- ✓ Guided 401(k) rollover support
- ✓ Getting started webinars and education materials

PLAN SPONSOR BENEFITS

- ✓ Dedicated specialist for onboarding, and ongoing support
- ✓ Partner on 3(16) fiduciary services with administrative support
- ✓ Seamless payroll integrations with 150+ providers, including Gusto, TriNet, and Rippling
- ✓ Guided support converting existing client plans without disruption
- ✓ Annual preparation and audit support for basic government forms
- ✓ Suite of financial wellness benefits, including 401(k) match on student loan payments and 529 Education Savings
- ✓ Add-on benefits: projected allocations, mid-year ADP testing