



Charitable Giving at MyRoboAdviser™:

The holiday season is upon us and with it comes the feelings of graciousness and giving back to those who are less fortunate. A countless number of people give money to charities each year through a vast number of different avenues. A feature at MyRoboAdviser™ provides another way in which you can fulfill your charitable desires.

The charitable giving feature allows all investors to donate directly from their MyRoboAdviser™ account. Tax benefits of donating directly from your MyRoboAdviser™ account:

1. Eliminate capital gains tax on donated shares (for taxable accounts)
2. Deduct the value of the gift on your tax return

When you donate securities, the value of those assets is transferred to the charity. You, the donor, don't pay taxes on the capital gain, and the recipient organization generally does not pay taxes on the gain either. Then, as long as you itemize your deductions, the value of your donated securities is deductible on your income taxes, just like a cash donation, as long as you held the shares for at least one year.



Betterment, MyRoboAdviser's custodian and technological partner, enables straightforward, easy-to-accomplish charitable giving by doing four main things behind the scenes.

- On your behalf, Betterment tracks how much of your account is eligible to give to a charity.
- Betterment estimates the tax benefits of your gift
- Betterment moves assets from your account to a charitable organization's account without any paperwork
- After the donation is complete, Betterment provides a tax receipt. The receipt is emailed to you, and it will also be available in your Betterment account at all times.

In addition to the four services listed above, since the charitable giving is administered through your MyRoboAdviser™ account, it works in tandem with your other tax strategies, such as Tax Loss Harvesting.

After you make a charitable contribution, you will immediately be asked if you would like to make a new deposit in order to replenish your account. By redepositing, we can rebalance your account and help keep it on track to meet your goals. If you think of your redeposit as the cash contribution that you would have made if you had not made the charitable contribution through your MyRoboAdviser™ account, the process of giving and then redepositing ends up serving as a tax-optimized and cost-efficient way of transferring funds to charity. If you do not redeposit, your account balance will be lower and may be re-balanced in order to maintain the proper asset allocation. **My Robo Adviser™** Charitable Giving

How to make a charitable gift in your MyRoboAdviser™ account

To make a charitable gift from your MyRoboAdviser™ account, navigate to the account from which you would like to make the donation from, select “Transfer or rollover” in the upper right of your screen and then click “Give to charity” on the dropdown menu. Betterment has partnered with twelve charities that you are able to give to, namely:

- UNICEF USA
- Wounded Warriors Family Support
- Hour Children
- Against Malaria Foundation
- DonorsChoose.org
- GiveWell
- Save The Children
- Feeding America
- Big Brothers Big Sisters of NYC
- Boys and Girls Clubs of America
- World Wildlife Fund
- Breast Cancer Research Foundation

If you do not see a charity on the list that you’d like to give to, you can request a new charity be added to Betterment by navigating to the bottom of the screen and clicking “Suggest a charity”.

Have questions?

If you have any questions about holdings in your account or one of our models, or perhaps have another question about our services, you can contact us directly at **920.785.6012** or email us at support@myroboadviser.com. MyRoboAdviser™ has partnered with Betterment for Advisors as our technology solution to provide our services to our clients. Betterment maintains a support line you can also call for help with navigation, linking your accounts or other site functionality. You can call the Betterment for Advisors support line at **800.400.1571**.

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My Robo Adviser is a digital investment service advised by ETF Model Solutions, LLC. Investments recommended by My Robo Adviser™ involve risk and will fluctuate in value. Unless otherwise stated, investments are not insured or guaranteed. May lose money. My Robo Adviser™ utilizes the platform and technology services of Betterment LLC, an SEC Registered Investment Adviser. Betterment provides the wrap fee program that assists us in providing our services to you. Custody and trading services for the program are provided by Betterment Securities, an SEC registered broker-dealer and member FINRA/SIPC.

My Robo Adviser™ Charitable Giving

My Robo Adviser's services are specific to the investment goals that you identify. We do not provide comprehensive financial or tax planning. Our Advisory services rely upon an algorithm designed and maintained by Betterment to assist us in determining our portfolio recommendations. Unless you directly consult with My Robo Adviser™ Advisory personnel, the algorithm is the sole basis of the advice.

Clients and perspective clients should be aware that certain tools and content on the Betterment, LLC website, including projected returns, functionality, tax-coordinated portfolios and links to investment philosophy, research, educational materials and FAQs apply solely to Betterment's 2-dimensional portfolios and may not apply to MyRoboAdviser.com's 3-dimensional investment recommendations.

Existing My Robo Adviser™ clients are reminded to login and update personal information whenever their goals or personal financial circumstances change. Clients should also confirm that their current goal allocation is aligned with the recommended target allocation provided for each goal. Clients with questions regarding their account, personal financial circumstances, goals, or an investment allocation with respect to our service should contact us via email or telephone.

Prospective clients contemplating opening an account with My Robo Adviser™ are advised to read My Robo Adviser's Form ADV Brochure, Part 2A for important disclosures about our services, business practices, the costs and risks of investing, and other important considerations prior to opening their account. You can access the most recent version of our Form ADV via a [link](#) on our website.

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