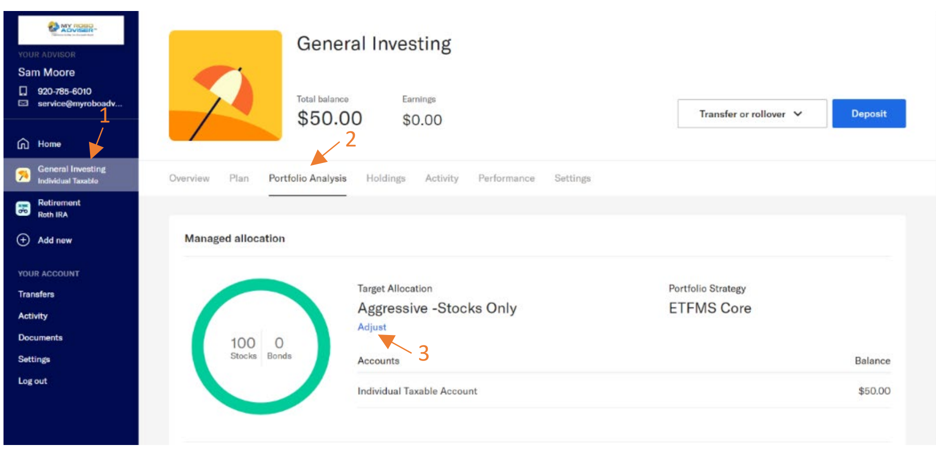
How to Adjust Your Portfolio Target Allocation at My Robo Adviser™

When you set up a personal goal at My Robo Adviser™, you are provided with a portfolio recommendation designed to help you reach your unique investment goal. The recommendation will be one of six models we offer. Most of these models utilize our 3-dimensional Endowment Investment Philosphy™ (See Figure 4 or [Click to view]() how the equity goal number equates to our 3-dimensional allocation). You have the option to accept the recommendation or, you have control to over-ride the recommendation and select a more conservative or aggressive allocation. You can change your portfolio allocation at any time.

Navigate to your portfolio target allocation

To adjust an allocation, log in to your My Robo Adviser™ account. Upon log-in, you will be on your account Summary page. To view the target allocations for a portfolio from your PC, (1) click on the portfolio you would like to change on the left side of the home page (*see Figure 1*), then (2) **click on Portfolio Analysis** on the tab that runs horizontally underneath your balance, (3) Click on blue "Adjust".

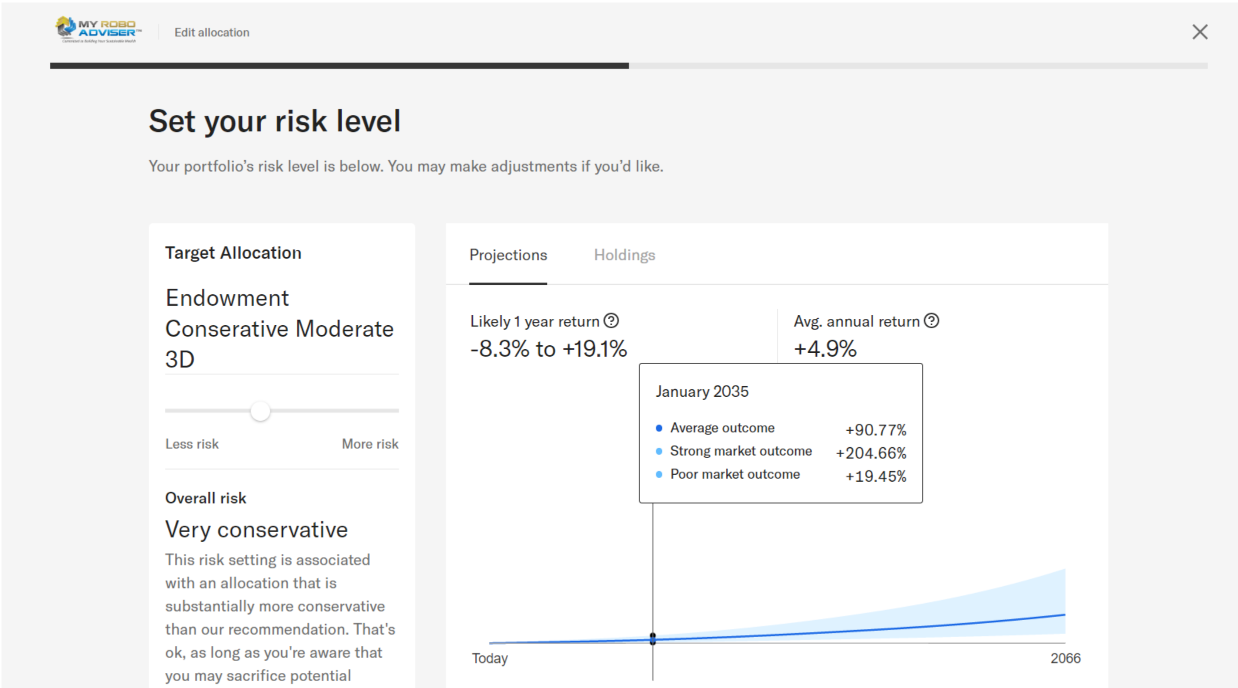
Figure 1



View and change your target allocation

The portfolio allocation will appear in the **Target Allocation** section as large text (*see Figure 2*). This will be the current allocation or "equity goal" setting for your portfolio. On this screen you can play around with the toggle on the left, moving the button between **Less Risk** and **More Risk**. There are six different target allocations to choose from. Under each allocation you can view the likely 1-year return and average annual return under **Projections**. Now to view what the actual allocation of assets is you have to select **Holdings.** Under holdings is where there's an in-depth breakdown of the allocation as well as fees for each individual holding. Once you have selected the portfolio allocation that best suits you, click **Review Tax Impact**. Review the tax implications of making this change, then click **Submit allocation**, otherwise go back using the arrow in the top left corner and review the options again.

Figure 2



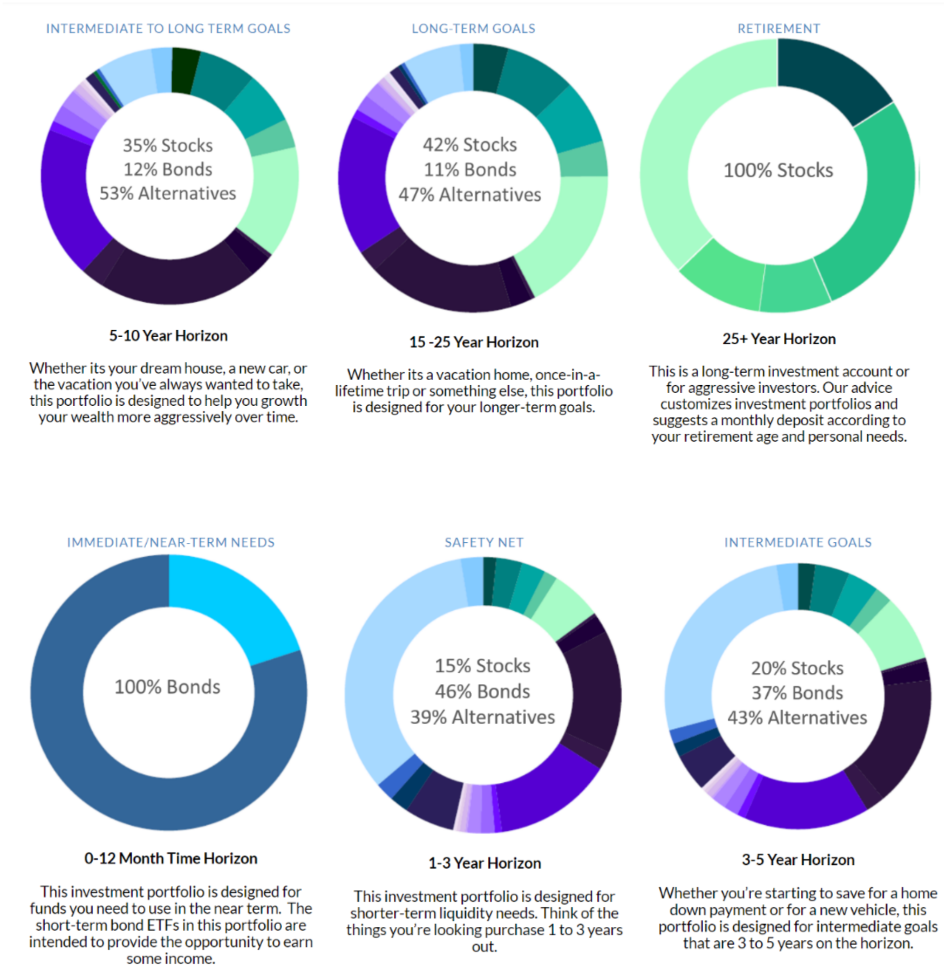
<u>Using your mobile device</u>

If you have downloaded the Betterment app, you can log in to your My Robo Adviser™ account and make the above allocation from your mobile device. Changing your allocation from the mobile app is somewhat less complicated. Open the app, select the Portfolio you wish to adjust, click on the **Portfolio** tab in the upper right, then click on blue **Adjust** in the upper right corner of the app. You can slide the white circle along the grey bar to change the allocation. As you lift your finger from the white slider, the short and long-term projected percentage gains/losses table will update. If you are satisfied with the allocation and want to enact the change to your portfolio, click on the blue **Submit allocation change** bar at the bottom of the app. Confirm that your requested changes are reflected by clicking on the Advice tab. CAUTION: Clicking on the blue Submit tab at the bottom of the app will submit the trades. Transactions will occur if you click Submit during market hours. If you do not want to proceed, click Reset or the “X” in the upper right corner of the screen. Please note that only one portfolio allocation change can be made per day.

<u>Have questions?</u>

If you have any questions about your current or recommended portfolio allocation or our 3-dimensional portfolio models, or your you can contact us directly at **920.785.6012** or email us at support@myroboadviser.com My Robo Adviser™ 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 or site functionality at **800.400.1571**.

6 Allocation Models



Disclosures: Content contained herein is presented is for informational and educational purposes only and is not intended as an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies, nor shall it be construed to be the provision of individualized investment, tax or legal advice.

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'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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