MY ROBO ADVISER™

Committed to Building Your Sustainable Wealth

How to Link Your Bank Account to Fund Your Investments with My Robo Adviser™

One of the features of investing with My Robo Adviser™ is ability to electronically transfer funds from your bank checking account into your My Robo Adviser™ account. Electronic ACH transfers are easy, safe, and cost-effective.

When linking a bank account, you should *always link your checking account*. It is not recommended that you link a savings account because these accounts typically limit the number of withdrawals you can make. Note that some banks may use the same account/routing number for checking and savings accounts. In these circumstances, our technology partner (Betterment) will default to withdrawing from and depositing to your checking account. *For security purposes, you may only have one active checking account at a time linked to your investment account at My Robo Adviser.*

How to Link A Bank Account

If you have not already done so, first you need to open an account at My Robo Adviser™. For clients that have already opened an account, login to your account by navigating to the **Client Login** tab from the menu bar on our website at www.MyRoboAdviser.com.

Once you are logged in, click the blue **Deposit** box in the upper right-hand corner. Next click **Connect a Bank Account**. Select either text or call me and authenticate your account. Now click **Connect instantly** and then **Get started.** Find the bank with the account you are looking to connect by either scrolling down until you find it or search the name. Enter your bank login information. From here follow the instructions from Plaid to connect your account, and once the connections are made there should be a screen that pops up with "*Great! Here are the accounts connected to your profile*". Below will be the accounts you have in that bank. Hit **Continue** after checking those accounts are correct. Now select your checking account if possible and click **Select.** At this time, you can go ahead and make your first deposit or exit out by hitting the **X** button in the top right-hand corner. From now on, your My Robo Adviser™ account can be funded by the account linked!

How to Confirm Your Bank Account

To add a checking account, Betterment will need to make sure you own that account by having you confirm two small verification deposits/withdrawals which will be sent via ACH. After entering your bank account information, you will then complete the following steps to confirm your bank account:

• Log into your checking account at your bank.

• Find the two small amounts under $1.00 that have been deposited and immediately withdrawn from your account – please note, you may have to wait ***up to two business days*** to see these deposits.

• Log into your account at My Robo Adviser.com.

• On the **Transfer** tab, in **the Confirm Two Small Deposits** window and provide the values of the two random deposits in your account.

• That's it, you're ready to start investing!

How Betterment Links Your Checking Account Via Plaid

After you input your username and password for your bank account, Betterment will retrieve your bank account and routing numbers, as well as your current bank balance ("Account Information") via Plaid. Betterment will not store your username and password for your bank account. Plaid will provide Betterment an access token that exclusively allows Betterment to retrieve your Account Information. All information transmitted between Plaid and Betterment is encrypted over a 256-bit Secure Socket Layer (SSL) and secured with bank level protection. All information Betterment receives from Plaid will be governed by Betterment's Privacy Policy.

By using Plaid through Betterment, you agree to the above terms and further agree to hold Betterment harmless from losses of any kind that may result from Plaid's use, misuse, or loss of your personal information and Account Information.

To learn how Plaid uses and protects your information, please see Plaid's terms and conditions.

Restrictions and Other Information

Because electronic transfer is the primary way to move money to and from your My Robo Adviser™ account, you will not be able to delete the link to your checking account unless you add a new one.

Each client account at Betterment must link to a unique checking account. Thus, if a husband and wife each have an individual account with My Robo Adviser™, they cannot link to the same checking account.

Mobile App

You can only change your bank account when logged in on the website. For security purposes, it is not possible to change your bank account via mobile app.

Changing Your Bank Account

To change your currently linked bank, select your name in the upper right corner, choose **Setting**s, then select the **Bank accounts** tab. You'll see options to either add, relink, or link a different bank account. Changing a bank account will replace the currently linked account and can interfere with and delay any incomplete transfers to and from the previously linked account, so we strongly recommend waiting for any pending transfers to complete before changing your bank account.

Have questions?

If you have any questions about linking your bank account, funding your My Robo Adviser™ account or perhaps have another question about our services, 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 a sour 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 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'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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