MY ROBO ADVISER™

Committed to Building Your Sustainable Wealth

How to Open Your Account and Begin Investing With My Robo Adviser™

Opening your account and getting started investing is simple and easy with My Robo Adviser. It only takes about 10 minutes to complete the process.

When you open your account with My Robo Adviser™, you will need to provide certain basic information (see below) to confirm your identity along with other information. As a Registered Investment Adviser (RIA), we are required to know our clients to ensure that the automated investment advice provided to you through MyRoboAdviser.com's model allocations is suitable for your needs and risk tolerance.

My Robo Adviser™ has partnered with Betterment for Advisors for technology and custodial assistance to help us service your account. When you seek to open an account from our website (www.MyRoboAdviser.com) and click **Open Your Account**, then scroll down and click **Sign Up**. You will be directed to the Betterment Account Setup page to begin the account opening process. During this process, you will be asked to enter the following information:

- **Valid Email address and Access Credentials (username/password)**
  To verify and finalize opening the account, new clients will need to access their email account. If accessing through a browser window, you will need to know the current username and password.

- **Basic/Personal Information (name and contact information)**
  First Name, Last Name, Address, Social Security Number, and Date of Birth. When setting up your account, you will need to also establish a password. Be sure to create a secure password that uses upper and lower-case letters, numbers and symbols, or use a password generator for assistance.

- **Financial Background Information**
  For the advice engine to help make investment recommendations, you will need to input your Employment Status, Annual Household Income, and your Estimated Investable Assets.

- **Regulatory Information**
  You will be asked 3 questions, two of which are related to securities regulations and the other is an IRS tax question. They are, as follows:
  i. If you are employed by or associated with a broker-dealer (stockbroker). Unless you are employed by a brokerage firm, you can answer no.
  ii. Are you a 10% shareholder, director, or policy maker of a publicly traded company?

iii. Have you been notified by the IRS that you are currently subject to backup withholding? In most cases, you should be able to answer no on each of these questions. However, if you are unsure, please contact us. Betterment for Advisers also maintains a support line at (888) 400-1571 that you can with questions on any portion of the signup process or website navigation.

- **Account Security Questions**
  You will need to select account security questions to help prevent someone else from gaining access to your account. Be sure to select questions to which you will remember the answer. You should be sure that you don't utilize information that you may post on social media sites that people may be able to use to guess your security password information. This information may also be required to reset your password if you forget your login credentials.

- **Bank Account Information**
  Once your account has been established, you will be prompted to add a bank account or link a brokerage account so you can transfer assets into your new My Robo Adviser™ account. Thus, you will need your **login credentials to access your bank, broker or mutual fund account** from which their new account will be funded or transferred. It also may be helpful for you to have access to a recent statement or other documentation that includes the name, account number, account type (individual, Roth IRA, Sep IRA, etc.) for the account from which you will be transferring assets from to invest in your My Robo Adviser™ account.

- **Access to a Cell Phone**
  When opening your account, it's helpful to have your cell phone readily available. Often, the institution from which you are transferring your assets will send you a verification via TEXT message if you are using multi-factor authentication or if you need to reset your password (We recommend all users enable multi-factor authentication).

The information that you provide to My Robo Adviser™ is subject to privacy rules. Both Betterment for Advisors and My Robo Advisor have their own Privacy Policies. You will have the ability to read and accept those policies, along with the My Robo Adviser and Betterment customer agreements. You should read these agreements and understand them prior to providing your electronic signature to confirm the opening of your account.

Finally, before your account is officially opened, you will need to confirm your email address. Open your email account and confirm your email address by clicking on the link in the confirmation email.

Have questions?

If you have any questions about opening or 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 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 support line at **800.400.1571**.

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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.

ETF Model Solutions, LLC. is registered as an investment adviser with the SEC. Registration does not imply a certain level of skill or training. If you have any questions about our professional services, please call us at 920.785.6012 or email support@MyRoboAdviser.com