

ACCOUNT HOLDER

Srikala Shetty

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IN THIS DOCUMENT

Investing Accounts

Taxable Investing Account

General Investing

Monthly Overview

Beginning Balance (Jan 1 2023)	\$5,739.54
Deposits	\$300.00
Withdrawals ¹	\$0.00
Earnings	\$334.13
Ending Balance (Jan 31 2023)	\$6,373.67

HOLDINGS

Type	Description	Ticker	Starting		Change		Ending ²	
			Shares	Value	Shares	Value	Shares	Value
ETFs	iShares Core Total US Bond Market ETF	AGG	2.308	\$223.87	0.173	\$24.83	2.482	\$248.70
	Vanguard Value ETF	VTI	2.103	\$295.23	0.094	\$21.77	2.197	\$317.00
	Vanguard Total Stock Market ETF	VTI	5.694	\$1,088.72	0.312	\$139.26	6.007	\$1,227.98
	Vanguard Total International Bond ETF	BNDX	16.070	\$762.18	1.200	\$76.26	17.270	\$838.44
	Vanguard Mid-Cap Value ETF	VOE	1.758	\$237.71	0.070	\$27.16	1.828	\$264.87
	Vanguard Short-Term Inflation-Protected Securities ETF	VTIP	2.877	\$134.38	0.000	\$1.06	2.877	\$135.44
	Vanguard Small-Cap Value ETF	VBR	1.273	\$202.22	0.035	\$24.36	1.308	\$226.58
	iShares 0-5 Year TIPS Bond ETF	STIP	0.395	\$38.27	0.171	\$17.03	0.566	\$55.30
	iShares National AMT-Free Muni Bond ETF	MUB	8.650	\$912.79	0.638	\$91.47	9.288	\$1,004.26
	Vanguard FTSE Developed Markets	VEA	19.337	\$811.58	0.514	\$96.81	19.851	\$908.39
	Vanguard FTSE Emerging Markets	VWO	14.791	\$576.57	0.412	\$65.47	15.203	\$642.04
	iShares Emerging Markets USD Bond ETF	EMB	5.391	\$456.02	0.350	\$48.65	5.741	\$504.67
Total				\$5,739.54		\$634.13		\$6,373.67

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Total				\$5,739.54		\$634.13		\$6,373.67

DIVIDEND PAYMENT DETAIL

Payment Date	Ticker	Description	Amount
Dec 28 2022	VBR	Vanguard Small-Cap Value ETF	\$1.42
Dec 28 2022	VOE	Vanguard Mid-Cap Value ETF	\$1.94
Dec 28 2022	VTI	Vanguard Total Stock Market ETF	\$5.29
Dec 28 2022	VTV	Vanguard Value ETF	\$2.19
Dec 29 2022	BNDX	Vanguard Total International Bond ETF	\$3.41
Dec 29 2022	VTIP	Vanguard Short-Term Inflation-Protected Securities ETF	\$3.22
Total			\$17.47

MONTHLY ACTIVITY DETAIL

Transaction³	Date⁴	Ticker	Price	Shares	Value
Automatic Deposit	Jan 3 2023	AGG	\$97.74	0.008	\$0.80
	Jan 3 2023	BNDX	\$47.84	0.410	\$19.63
	Jan 3 2023	EMB	\$85.20	0.145	\$12.35
	Jan 3 2023	MUB	\$105.90	0.225	\$23.78
	Jan 3 2023	VEA	\$42.28	0.514	\$21.74
	Jan 3 2023	VOE	\$134.82	0.058	\$7.79
	Jan 3 2023	VTI	\$190.64	0.229	\$43.66
	Jan 3 2023	VTV	\$140.15	0.050	\$6.97
	Jan 3 2023	VWO	\$39.51	0.336	\$13.28
					\$150.00
Dividend Reinvestment	Jan 3 2023	AGG	\$97.74	0.063	\$6.12
	Jan 3 2023	STIP	\$97.12	0.060	\$5.85
	Jan 3 2023	VBR	\$158.63	0.035	\$5.50
					\$17.47
Automatic Deposit	Jan 17 2023	AGG	\$99.92	0.102	\$10.24
	Jan 17 2023	BNDX	\$48.75	0.790	\$38.50
	Jan 17 2023	EMB	\$87.58	0.205	\$17.94
	Jan 17 2023	MUB	\$107.67	0.413	\$44.52
	Jan 17 2023	STIP	\$97.45	0.111	\$10.80
	Jan 17 2023	VOE	\$142.75	0.012	\$1.73
	Jan 17 2023	VTI	\$200.32	0.083	\$16.71
	Jan 17 2023	VTV	\$144.50	0.044	\$6.38
	Jan 17 2023	VWO	\$41.92	0.076	\$3.18
					\$150.00

SWEEP ACCOUNT CASH ACTIVITY (TAXABLE)

Your uninvested cash balances are swept into and out of accounts at one or more participating banks (each a "Transfer Sweep Program Bank" or "TSP Bank"), where they are eligible for FDIC insurance.⁵ The TSP Banks are listed at <https://www.betterment.com/legal/other-disclosures>. Below is a summary of your monthly cash activity, including end of month balances.

Bancorp Account Cash Activity (Taxable)

Date	Goal	Description	Transaction	Balance
Jan 3 2023	General Investing	Deposit from Linked Bank Account	\$150.00	\$186.26
Jan 3 2023	General Investing	Transfer to Securities Account	-\$18.79	\$167.47
Jan 4 2023	General Investing	Transfer from Securities Account	\$1.17	\$168.64
Jan 4 2023	General Investing	Fees	-\$1.17	\$167.47
Jan 5 2023	General Investing	Transfer to Securities Account	-\$150.00	\$17.47
Jan 5 2023	General Investing	Transfer to Securities Account	-\$17.47	\$0.00
Jan 17 2023	General Investing	Deposit from Linked Bank Account	\$150.00	\$150.00
Jan 19 2023	General Investing	Transfer to Securities Account	-\$150.00	\$0.00
Balance as of January 31, 2023				\$0.00

SECURITIES ACCOUNT CASH ACTIVITY (TAXABLE)

Date	Goal	Description	Transaction	Balance
Jan 3 2023	General Investing	Transfer from Sweep Account	\$18.79	\$18.79
Jan 3 2023	General Investing	Settlement of Securities Purchase	-\$18.79	\$0.00
Jan 4 2023	General Investing	Transfer to Sweep Account	-\$1.17	-\$1.17
Jan 4 2023	General Investing	Settlement of Securities Sale	\$1.17	\$0.00
Jan 5 2023	General Investing	Transfer from Sweep Account	\$150.00	\$150.00
Jan 5 2023	General Investing	Transfer from Sweep Account	\$17.47	\$167.47
Jan 5 2023	General Investing	Settlement of Securities Purchase	-\$150.00	\$17.47
Jan 5 2023	General Investing	Settlement of Securities Purchase	-\$17.47	\$0.00
Jan 19 2023	General Investing	Transfer from Sweep Account	\$150.00	\$150.00
Jan 19 2023	General Investing	Settlement of Securities Purchase	-\$150.00	\$0.00
Balance as of January 31, 2023				\$0.00

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¹ Amounts presented gross of withholding, if applicable.

² Closing Prices as of January 31, 2023. Your positions are shown on a trade date basis, and may reflect trades that have not yet settled. SIPC protection is available only for positions as of settlement date. Your settlement date positions are your trade date positions, minus any trades in your Monthly Activity Detail that have not yet settled, if any (see footnote 4).

³ Betterment Securities acted as an agent for you and bought or sold securities on your behalf.

⁴ Unless otherwise noted, the settlement date is two market days after the transaction date. For Mutual Funds, denoted by an underlined fund symbol, the settlement date is one market day after the transaction date. Unsettled trades, if any, appear italicized towards the bottom of your Monthly Activity Detail.

⁵ Deposits at The Bancorp Bank ("Bancorp") held through the Transfer Sweep Program, together with any other deposits you may have at Bancorp, which include savings and checking accounts, money market deposit accounts, and CDs issued directly to you by Bancorp, are insured by the FDIC, an independent agency of the U.S. government, up to a standard maximum amount in accordance with the rules of the FDIC. The applicable FDIC insurance limit depends upon the ownership capacity in which you hold the deposit, and the relevant limit will be applied to all deposits (including Transfer Sweep Program deposits and non-Transfer Sweep Program deposits) held in the same ownership capacity by you at Bancorp. Deposits held in different ownership capacities, as provided in FDIC rules, are insured separately. Single ownership accounts are insured up to \$250,000 and each co-owner's share of joint accounts is insured up to \$250,000. See www.fdic.gov for additional account category and coverage information. At any time, you can choose to liquidate the balance of your beneficial interest at Bancorp and have the proceeds either returned to your securities account or remitted to you. Deposits at Bancorp are not protected by SIPC. For the purposes of SIPC protection on funds in your securities account, all your taxable goals are considered one account, and your IRA goals are treated as a separate account. A credit balance held in your securities account is protected by SIPC for up to \$250,000 per account, as part of the total \$500,000 limit that applies to securities held in the account (including \$250,000 for claims for cash). SIPC protection does not extend to deposits at Bancorp.

Advisory services provided by Betterment LLC, an SEC-registered investment adviser. Brokerage services provided to clients of Betterment LLC by Betterment Securities, an SEC-registered broker-dealer and member of FINRA/SIPC.

The disclosure provided herein applies to all such goals with Betterment. For these accounts, the statement is broken out by goal for illustrative purposes only; your holdings are otherwise aggregated across all goals in your taxable account and IRA account. Your statement may reflect cash balances in investing goals for various reasons, including returned transactions, and may not reflect all adjustments as of the statement end date.

Please review this document carefully. If details of any transaction or balances are incorrect, you must immediately notify Betterment Securities Customer Experience at support@bettermentsecurities.com. Failure to make such notification within five (5) days of notification of this document constitutes your acceptance of the transactions or balances.

Please take the opportunity to review the settings and restrictions, if any, on your account. This could include your portfolio allocation settings or your tax loss harvesting settings (which you may want to review if you expect to be subject to a substantially lower tax rate) among others. Please contact Betterment LLC, your investment adviser, at support@betterment.com, if you wish to impose any reasonable restrictions on the management of your account or reasonably modify existing restrictions.

Please contact Betterment LLC, your investment adviser, at support@betterment.com, if you would like to speak with someone knowledgeable about the account.

CUSTODY OF ASSETS: Betterment Securities and Apex Clearing Corporation ("Apex") act as the custodians of assets in your Betterment Securities account. Apex also provides clearing services for Betterment Securities.

AGGREGATION: Your securities orders may be aggregated with the orders of other clients for purposes of execution. If orders are aggregated, each client receives the average price of the aggregate group order.

TRANSACTION TYPES: A "Deposit" is a purchase of securities made on account of an order that was generated by new money being transferred into your account. A "Withdrawal" is a sale of securities made on account of an order that was generated by a new withdrawal from your account. "Dividend" is a purchase of securities made according to an order resulting from dividends that accrue to your account. "Allocation" is a purchase or sale of securities made on account of a change to your account Allocation. "Rebalance" is a purchase or sale of securities made according to an order that was generated by the rebalancing of your account assets. "Advisory Fee" is a sale of securities liquidated to fund the payment of advisory fees to Betterment. If you are on the Betterment for Advisors platform and have a separate investment advisor, the "Advisory Fee" is a sale of securities liquidated to fund the payment of advisory fees to Betterment and that investment advisor. "Portfolio Update" is a purchase or sale of securities made on account of a change to your portfolio.

REPRESENTATIONS: Descriptive words in the title of any security are used for identification purposes only and do not constitute representations.

EXECUTION: The time of execution, the name of the buyer or seller, and the commission charged to the other party if we acted as a dual agent, are available upon written request.

FRACTIONAL SHARES: Your account holds fractional share interests in securities. Please note that fractional share amounts of exchange-traded funds ("ETFs") are typically unrecognized and illiquid outside the Betterment platform and fractional shares of ETFs might not be marketable outside the Betterment platform or transferable to another brokerage account.

REGULATIONS: These transactions are subject to the rules, regulations, and customs of the exchange or market on which they are made and to any and all applicable federal, state and/or foreign statutes or regulations.

GOVERNING LAW: The terms and conditions of this statement shall be governed by and construed in accordance with the laws of the state of New York, without giving effect to the conflict of law provision thereof.

IRA CUSTODIAN: Millennium Trust Company, LLC, 2001 Spring Road, Suite 700, Oak Brook, IL 60523, is the custodian of IRA accounts. Millennium Trust Company performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not sell investments or provide investment, legal, or tax advice.

HSA CUSTODIAN: Optum Bank, P.O. Box 271629, Salt Lake City, UT 84127, is the custodian and the administrator of the HSA.

The italicized item labeled "fee", displayed in client's activity detail is an unsettled trade, and will generate cash proceeds to be used to satisfy client's advisory fee obligation. The fee, calculated pursuant to the formula [sum of the following for each day in the preceding month: (the balance in a client's account at the end of the day) * (advisory fees applicable on that day)], will be deducted from your account three days after the transaction date, upon settlement of the trade(s). If a client's account exclusively consists of mutual funds, due to small price fluctuations in mutual funds that may occur on the transaction date, Betterment will accrue any fees over- or under-assessed and apply the difference to adjust the following period's fee. The aforementioned information regarding client's account balance and fee rate may be found in the client's online interface provided by Betterment LLC. If this statement is not generated over a monthly period the fee transaction may not appear, or may have already settled.

Securities (i) are not insured by the Federal Deposit Insurance Corporation ("FDIC"); (ii) carry no bank or government guarantees, and are not a deposit or other obligation of, or guaranteed by, a bank; and (iii) have associated risks. Client understands that investments in securities are subject to investment risks, including possible loss of the principal amount invested.

If you believe there is an inaccuracy or discrepancy between this statement and your account, you should immediately send written notification to Betterment Securities Customer Experience at support@bettermentsecurities.com and retain a copy for your records. If you have any oral communications with Betterment Securities or its affiliates regarding inaccuracies or discrepancies, such communications should be re-confirmed in writing.

Complaints about your Betterment Securities brokerage account may be directed to Betterment Securities at support@bettermentsecurities.com, via phone by calling 212-228-1328, or by mail at 8 West 24th Street, 6th Floor, New York, NY 10010.

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