

HOW WE'VE
BUILT

THE

Betterment

WAY

An annotated guide to keeping us, us

V.3.1

** Read
this first.
-Jon*

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Letter from Jon

We spent time and effort to put this handbook together because our team matters. Alignment matters. This organization matters.

From the beginning, our goal has been to build the most-loved financial services company of a generation. To do that, we have to pay just as much attention to the principles and values that we hold dear as we do to the products and services that we put forth into the world.

This handbook was created to clarify and codify our mission, our vision, and our values – for our team, present and future, and our customers who entrust their financial futures to us. By sharing them here and making them transparent to all, we not only set clear expectations for the type of organization we will be, but we make ourselves publicly accountable to doing things the right way.

We're here to build the best answer to the question, "What should I do with my money?"

If we can provide the solution to this problem, if we can help manage people's finances better, we will improve the lives of millions of people.

Creating efficiency in people's pursuit of happiness is our North Star. It's the heart of our desire to improve the life-planning and money-management process for everyone.

We have the ability to help free our customers to pursue what is most meaningful to them, to spend their time doing what makes them happy. And by doing that, we have the opportunity to help them find something positive and intangible that can't be bought. **Peace of mind.**

In 2008, we set out to build an institution. A place that helped our customers pursue happiness – efficiently – and an environment where our team would look back and feel that they were enabled and encouraged to do the best work of their lives.

We set out on this path because we believed financial services could be better. I'd worked as a strategy consultant on the inside of dozens of banks and brokers, earned a CFA, helped friends manage their money, and invested my own – sometimes well, and sometimes famously poorly (such as when I bought Enron on the way to \$0).

Through it all, I learned that I didn't like any investment account on the market (I'd seen them all, and opened seven, all bad experiences). And I don't believe that just because things are a certain way that they ought to be that way.

Our paradigm for retail investing – “open an account and buy our funds or trade away!” – isn't doing a good job for anyone but the banks and investment companies. It hasn't been thoughtfully

designed from a modern customer's point of view. By approaching it with intention, we will design something better.

I wanted a service that did all of the smart things for me: advised me on what to do with my money, and then automatically did it. I realized that the only way I was going to get something like that was to build it myself. And so began our journey.

We've been fortunate to succeed in that pursuit beyond most everyone's wildest expectations. But we still have much work ahead of us. Thank you for joining us and believing in what we're building here at Betterment. Whether you're a customer or an employee, we're here to help you achieve your goals, and – ultimately – help you to pursue what makes you happiest.

A handwritten signature in dark grey ink, reading "Jon Stein". The signature is fluid and cursive, with a large loop for the "J" and a stylized "Stein".

Jon Stein, **FOUNDER AND CEO**

Section 01

MISSION

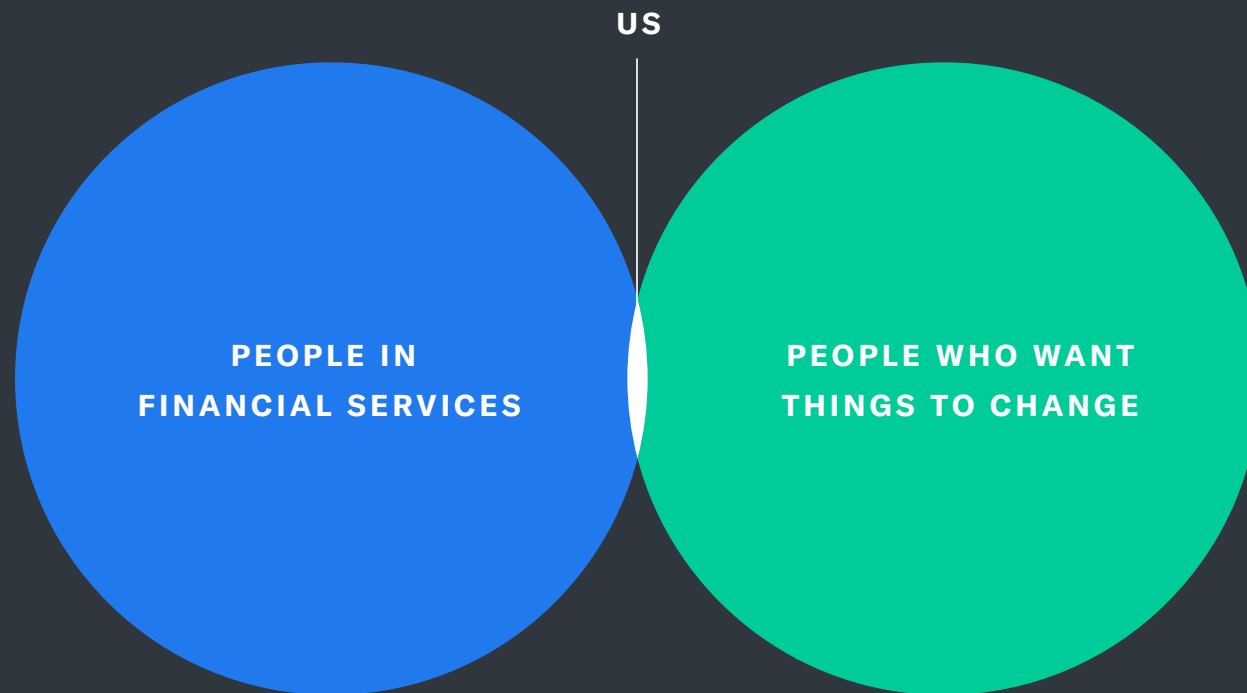
We are here to empower people to do what's best for their money, so they can live better.

While we know we're not the only tech company aiming for something as lofty as changing the world, what we're attempting is unprecedented. Because we're trying to change the world by changing the financial services sector. And we're pretty sure we can actually do it.

If that sounds idealistic, it should. We **are** idealists, and we intend to stay that way. This industry could use more idealism. Ours, it turns out, is the most pragmatic form of idealism we know. Which means it might just have a shot at working.


FIG.1.1

CULTURAL CHANGE RECEPTIVENESS VECTORS:
a quantitative analysis



Technology has changed so much, so quickly. High-powered financial advice and management that used to be too costly and cumbersome for everyone except large institutions (and investors that could afford them) are now leaner, better, more efficient, and more affordable.

If we can bring industry-leading advice and management to anyone and everyone – whether it's to help a pre-retiree who wants to understand how to best manage her income into retirement, a young professional looking to maximize his earnings long-term, or a couple saving for a down payment on their first home – well, then we're changing so much more than just financial services. We are empowering people with financial freedom to live their lives better.



We built Betterment, and are continuing to better it, because we want to help our customers live better lives.

Are we suggesting that wealth is the key to happiness? Far from it. But financial security, however you choose to define it, is one of the strongest predictors of happiness, freedom, and resilience in day-to-day life. Having a safety net for whatever life throws at you leads to peace of mind. And peace of mind leads to more engaged, more fulfilled, happier people. And a world full of happier people sounds like the kind of place we want our kids to live in.

That's why we say that we're not in the money business. We're in the happiness business.

Because we founded Betterment to help our customers pursue happiness. And pursue it well.

Section 02

VISION

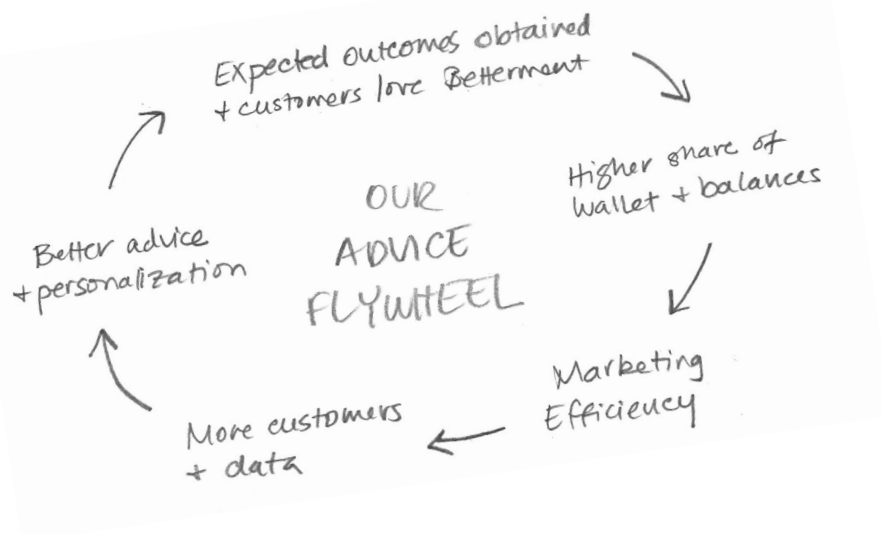
We're building smarter, efficient money management for everyone.

We have the extraordinary opportunity to shape the future of financial services as we want it to be, with the best engineering and people on our team, without legacy business models or infrastructural baggage holding us back.

In our ideal version of the future, we'd like to ensure that people get the advice they deserve and realize the outcomes they seek. We'd like to bring back the comfort and certainty of defined benefits (even in a defined contribution world, there are ways to increase confidence). We imagine our service as a self-driving car of finance – you tell us your destination, and we get you there safe and sound.

Accumulated expectations about what financial services do (and don't do) are so thick that it's hard to start with a truly blank slate. But, when we do, we don't want to have to worry about our finances, we want good decisions to be the defaults, and we want the details to be taken care of, thoughtfully, automatically. We want intelligent advice coordinating everything important – and our intelligent advisor will be our central financial relationship. We want this service to be easy to use and accessible. We want it personalized for our needs. And delightful, if that's not too much to ask.

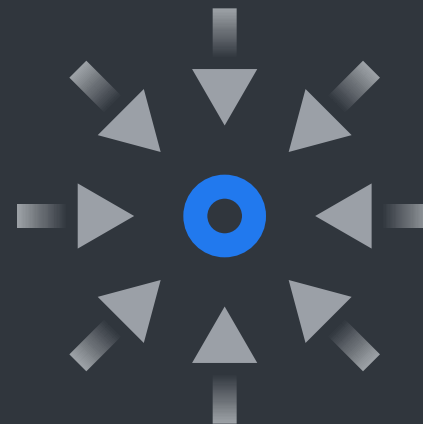
If we're going to be the self-driving car of financial management, with technology and services that will get you there safer, faster, and with less effort than doing it yourself, a shared vision is essential. We've chosen five themes that help to bring our vision to life.



CENTRAL

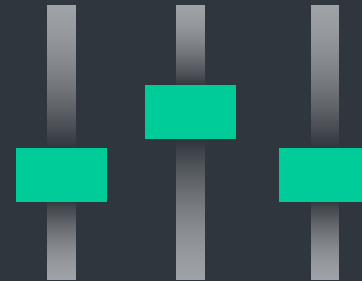
We intend to matter to our customers.

By delivering extraordinary experience, convenience, and services personalized to our customers' needs, our customers will quickly make us their central financial relationship.



PERSONALIZED

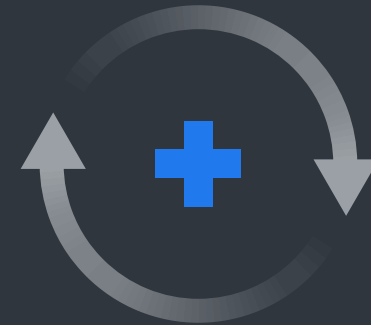
For every customer, we create a unique investment plan that uses insight, customer behavior, and data to intelligently tailor our product to her needs and goals.



MANAGED

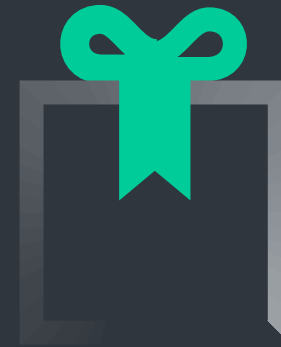
Set-it-and-forget-it is only an option for the customer when it's never an option for us.

We'll save money and time by analyzing more than they imagine and automating more than they expect.



DELIGHTFUL

Just because we know our way around a compound interest equation and a tax statement doesn't mean we have to be dull. We'll delight our customers with unexpected service, design, and care at every turn.



ACCESSIBLE

A great tool is useless if no one knows how to use it. We'll make more financial goals possible by bringing services to our customers they not only use, but want to use.

Our door is open, the path is clear, and the mat out front says "Welcome Home."



Section 3

VALUES

What we value as a company, whether deliberately or not, will come to define us. So it's to our great benefit to think long and hard about what matters to us. We happen to have done exactly that and we'll keep doing it as we grow.

These are the values that we at Betterment find just a little more valuable than other values.

PURSUE HAPPINESS

**START WITH THE
CUSTOMER**

**BUILD RELATIONSHIPS
BEYOND THE TASK**

OWN IT AND LEAD IT

**ITERATE TO
BREAKTHROUGH**

EMBRACE EFFICIENCY

**CREATE ENDURING
QUALITY**

They may not look like much at first glance, but just like our product, there is a whole lot of horsepower hiding under the hood.

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Our mission drives us to do the best work of our lives. The single thing in the field of happiness research that correlates most strongly to career happiness is a sense of purpose. And do we ever have purpose. We are here to make our customers' lives better. Along the way, we might make our own better.

We thrive when we strive. We are passionate about our work and the constant pursuit of improvement. **Changing an industry is hard, and we find satisfaction in striving for our customers.**

We love challenges, and looking back, the tough times are often the best times. Those experiences are when we stretch and grow together - the things we tell stories and laugh about later.

Happiness is "attained by not making it the direct end. Those only are happy... who have their minds fixed on some object other than their own happiness... Aiming thus at something else, they find happiness along the way."

—JOHN STUART MILL
ENGLISH POLITICAL ECONOMIST
1873



HOW WE PURSUE HAPPINESS:

FOOD

Eating together is the oldest, best way of building happiness. Twice a week, we sit down together in our office kitchen to have a team lunch.

In our early SoHo office, a converted loft, we had a kitchen. And we made that kitchen the heart of our Betterment home. As our team (and our office space) has grown, we've continued to design our spaces around that center. Because while we may be industry innovators, we're old-school traditionalists when it comes to building our community.

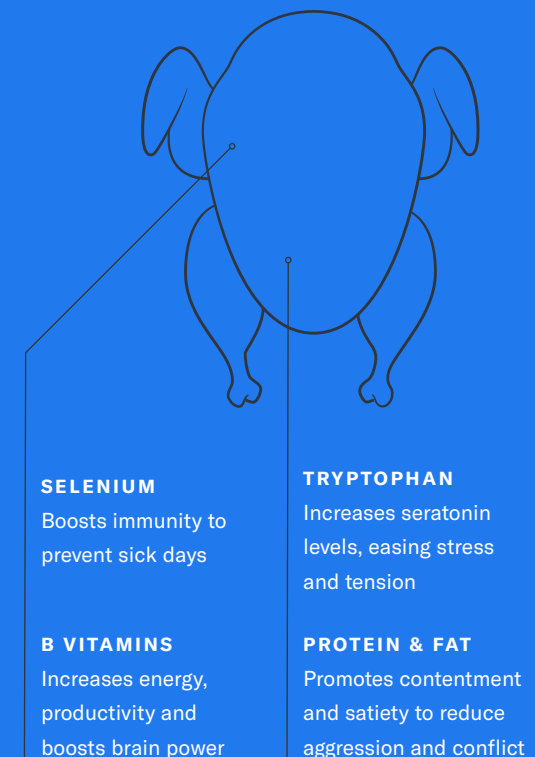
Eating, drinking, and sharing in each other's company is a defining characteristic of our culture. We host potluck family dinners at one of our favorite times of the year: **Thanksgiving**. Betterment's Series A capital raise closed just in time for Thanksgiving in 2010. We had team dinners at our homes (with 40 people in Jon's apartment in 2012) as long as we could, and now we host in our team's "home": the office.

So while we haven't charted happiness or productivity level changes for pre- and post-group meals and presented the results in big, interactive graphs, that's totally the kind of thing we should do.

For science.

FIG. 3.1

TURKEY: The optimal fuel for office well-being and happiness



HOW WE PURSUE HAPPINESS:

SLEEPOVERS

Speaking of changing perspectives, we have found that by renting a house in the summer and winter to get team members out of the office and into a different state of mind, we've seen a healthy return on well-being, collaboration, and productivity.

We're not following any scientific studies in doing this. We just like it.

SNOW DAY—
Sledding on
cafeteria trays

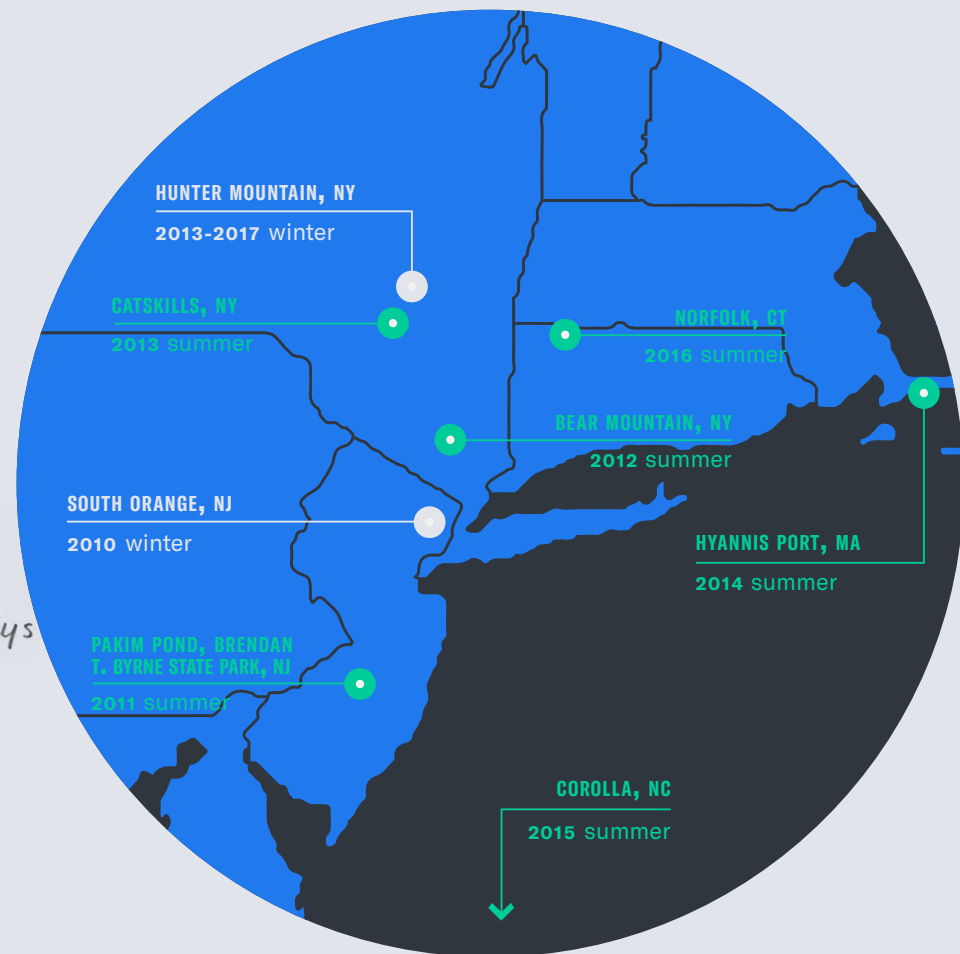


FIG.3.2

SLEEPOVERS 2010-2017

New entries ongoing

PURSUE HAPPINESS

START WITH THE
CUSTOMER

BUILD RELATIONSHIPS
BEYOND THE TASK

OWN IT AND LEAD IT

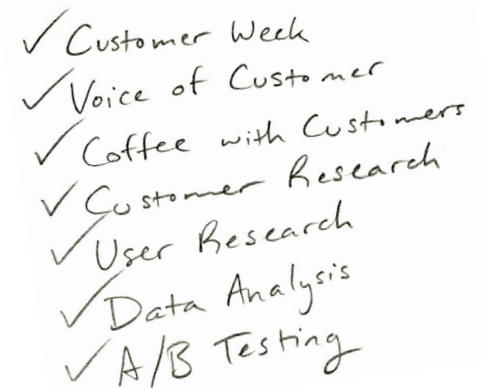
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BREAKTHROUGH

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CREATE ENDURING
QUALITY

We are a customer-centric company. We design, build, service, and operate with intention: to make money better, and make our customers' lives better as a result. We put their interests first.

Empathy for our customers is essential to our mission. We see through their eyes, and we use data to help understand them. We work closely with our customers, asking questions, hosting focus groups, listening intently, and taking their insights back to concept new ideas and products. We ask, always, "What might our customers think of this?"



✓ Customer Week
✓ Voice of Customer
✓ Coffee with Customers
✓ Customer Research
✓ User Research
✓ Data Analysis
✓ A/B Testing

HOW WE START WITH THE CUSTOMER:

CUSTOMER WEEK

To start with the customer, all of us need to continually build our understanding of their needs and aspirations.

There's no better way to get to know our customers than speaking to them and responding to their questions. That's why every single team member engages with our customers through phone and email to resolve inquiries and better understand how customers use our product.

Many new team members worry about taking live calls - but once they try it, they agree it's not only rewarding, but fun! We take the feedback to improve how we build, design, execute, and measure everything that we do.



FIG.3.3

A LESSON ON CUSTOMER GRATITUDE

PURSUE HAPPINESS

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BEYOND THE TASK**

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Our strong sense of community makes this place special.

What excites us is not just the product we are building for our customers, but what we're building with each other. Regardless of department or position, we collaborate to serve our customers because we know that we do our best work when we all work together.

Because strong relationships and our community lead to better results, we build an inclusive environment. We challenge each other open-mindedly and encourage new ideas and debate.

We believe we get the best ideas when we hear a diversity of voices. We are all well-intentioned and assume positive intent when we disagree.

HOW WE BUILD RELATIONSHIPS BEYOND THE TASK:

PODS

Our seating assignments shift frequently. We sit in teams of four for six months at a time. And then we mix it up. A simple thing like a change in work environment can frequently lead to a bigger change in perspective.

It also helps foster transparency, camaraderie, and respect between our different departments. When the senior product designer sits next to the marketing manager, across from the newest software engineer, and the most tenured member of our People team, everyone develops a better understanding of the important role that we each play every day.

FIG.3.4

PODS:
FUN WITH PERMUTATIONS



Where ●●●●
represents a unique employee

HOW WE BUILD RELATIONSHIPS BEYOND THE TASK:

BANDS

As our company scales, we are proactively working to retain some of the benefits of being smaller, closer, and tighter-knit. We value cross-pollination of ideas and friendships at work.

Everyone is assigned to a small cross-functional group of folks, given a budget for outings, and then encouraged to hang out now and then.

It's fun. It's team-building. **It's also temporary.**

Every so often, the bands get shuffled, and everyone is assigned to a new group of people. New hires hang out with veterans, sales folks hang out with designers, ideas get shared, disciplines cross-pollinate, and all sorts of good things happen.

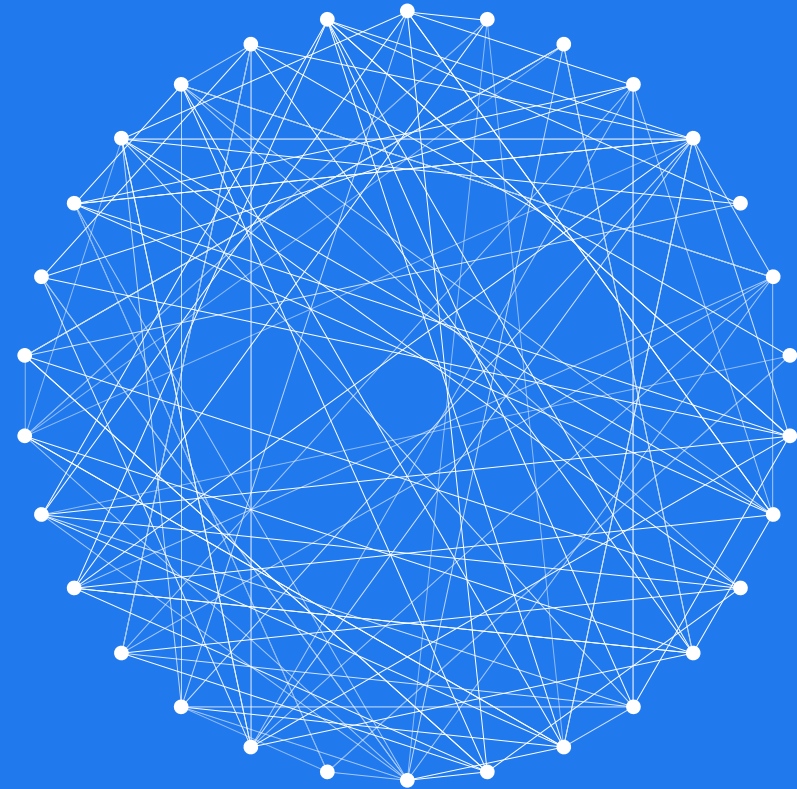


FIG.3.5

LET'S MAKE BEAUTIFUL DATA TOGETHER

Our dream is for everyone at Betterment to connect on a personal level with others throughout Betterment.

HOW WE BUILD RELATIONSHIPS BEYOND THE TASK:

DIVERSITY & INCLUSION

It's important that our employees reflect the diversity of our customers as we're building a service that's for everyone. It's also the right thing to do. Diversity and inclusiveness are more than just nice ideals. They make us stronger. A diverse internal culture encourages innovation so much more than a homogeneous one. Diversity shouldn't trickle down to the product, it should be a foundational part of its development. Diverse companies grow faster. Diversity helps us understand and better serve a wider range of customers. In so many ways, difference is strength.

FIG. 3.6

DEMOGRAPHIC FACTORS

We embrace and encourage our employees' differences in:

- ☑ **AGE**
- ☑ **COLOR**
- ☑ **DISABILITY**
- ☑ **ETHNICITY**
- ☑ **FAMILY OR MARITAL STATUS**
- ☑ **GENDER IDENTITY OR EXPRESSION**
- ☑ **LANGUAGE**
- ☑ **NATIONAL ORIGIN**
- ☑ **PHYSICAL AND MENTAL ABILITY**
- ☑ **POLITICAL AFFILIATION**
- ☑ **RACE**
- ☑ **RELIGION**
- ☑ **SEXUAL ORIENTATION**
- ☑ **SOCIO-ECONOMIC STATUS**
- ☑ **VETERAN STATUS**

and other characteristics that make our employees unique.

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We hire great people and empower them with the context, resources, and freedom to make this place, this product, better. And they do exactly that, every single day. When we see a problem, we own the problem. It's why things have worked as well as they have. And it's how things will continue to get better.

We want our team to remember Betterment as the place where they did the best work of their lives. We create an environment through trust and transparency to reveal what needs to be done and gives people the power and permission to take the initiative to enact positive change.

CONTEXT = CLARITY

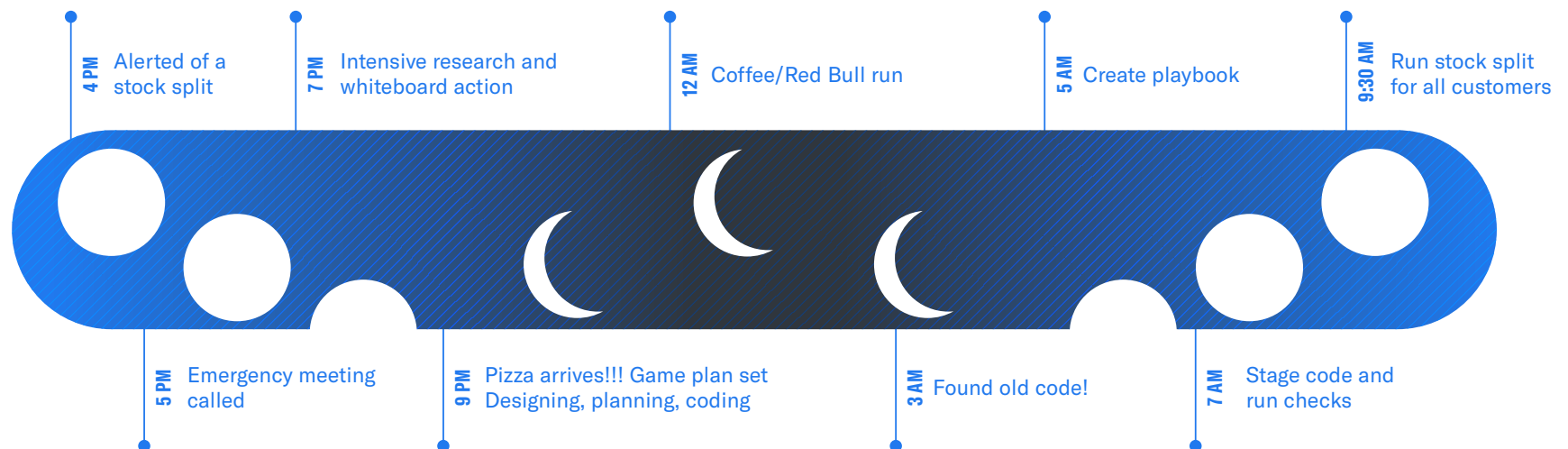
We hire people who tell us what to do, not the other way around. We want all of our people to bring creativity and ideas to the table. We don't ask for permission, we just work with others to get it done.

OUR FIRST STOCK SPLIT

In March 2016, we received notice that one of the securities in the Betterment portfolio was going to split. We've always known this was a possibility, but the chances of it happening were so slim that it was not a priority. This was the first time this had ever happened, and we had no examples to work off of. Even worse, we found out about the split at 4 p.m. the day before it was happening. So we built it, all in one night. Engineering, Operations, and Product immediately started whiteboarding, and we broke into two groups to look into different options. We met later to agree on an approach and then coded all night to get it right. Fresh eyes came in early the next day to review and apply the stock split to all of our customers. We got it done, we got it right, and all within a night –with no directive from management.

FIG.3.7

HOW TO IMPLEMENT A STOCK SPLIT IN UNDER 24 HOURS



HOW WE OWN IT AND LEAD IT:

BETTERMENT FOR BUSINESS

One of our employees brought up a good point: We believe in empowering smart financial decisions, yet we didn't have a 401(k) for our employees. **We said, let's do some research and figure it out.** In her research, our employee saw how broken the market was and realized that Betterment had an opportunity to leverage what we already do and make something better for everyone saving for retirement. We agreed, and made her the product manager (even though she hadn't been one) since she was so knowledgeable about the space. She led a successful product launch of Betterment for Business within six months. And now, not only do we all use it internally, it's one of our fastest-growing product lines.

FIG.3.8

BUILDING A BETTER BETTERMENT



BEFORE



AFTER

HOW WE OWN IT AND LEAD IT:

HOW WE MANAGE

SERVANT LEADERSHIP

Our ideal Betterment leader is a servant leader. A person who is naturally inclined to serve her peers and has come to see that a leadership role may be the best route to helping others achieve their goals. It's the same philosophy as the one that drives our customer service. We build leaders to serve their teams the same way we build the product to serve our customers.

AUTONOMY

The goal of good leadership is autonomy. We set clear goals. We measure outcomes. And we assist where necessary. We always strive to avoid micromanagement. If it's necessary, then there's a problem. We expect people to be able to self-manage at a certain point.

MASTERY

The path to mastery requires a balance of self-direction and mentoring. Far better than a leader delivering a solution is the leader creating a space where the most important problems can be tackled with passion and finally solved. Ultimately, mastery means employees identifying their own problems, solving them for themselves, and gaining in knowledge and skill in the process.

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To improve and innovate, we iterate. Constant improvement is in our name - “Betterment” is a calculated nod to the dedicated process of improvement. It means that we’re never content - or complacent - with the state of the industry, our process, our product, or our careers.

Changing an industry requires a whole series of small innovations, one after another. That’s the Japanese concept of kaizen, and here, we love to ship innovations to customers and get feedback on them.

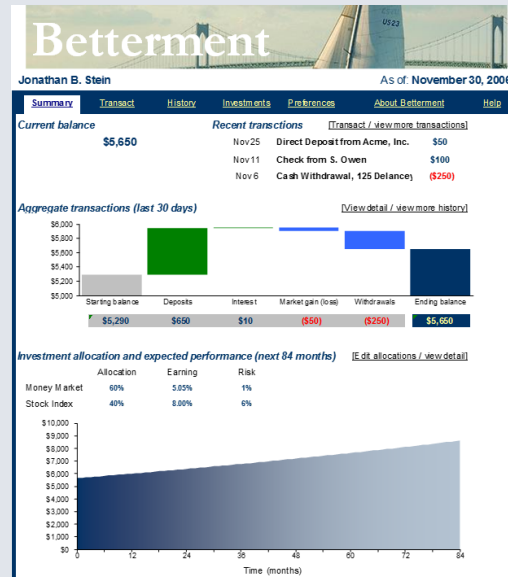
We thrive on being the first. Even when we’re told something is too difficult, we’re crazy, or it simply can’t be done - we find a way. We can’t invent without risk. **When we fail, we learn from it and move forward.** If you know it’ll work, you’re not pushing fast enough.

IS ISN'T OUGHT.

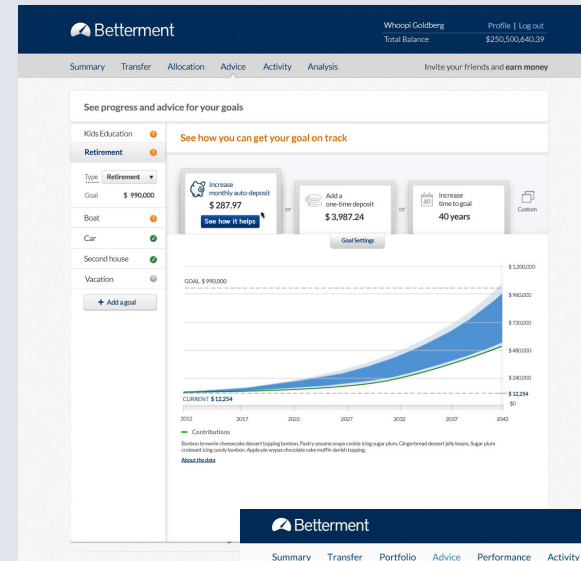
JUST BECAUSE THINGS ARE A CERTAIN WAY
DOESN'T MEAN THEY SHOULD BE.

HOW WE ITERATE TO BREAKTHROUGH:

EARLY INTERFACE VERSIONS

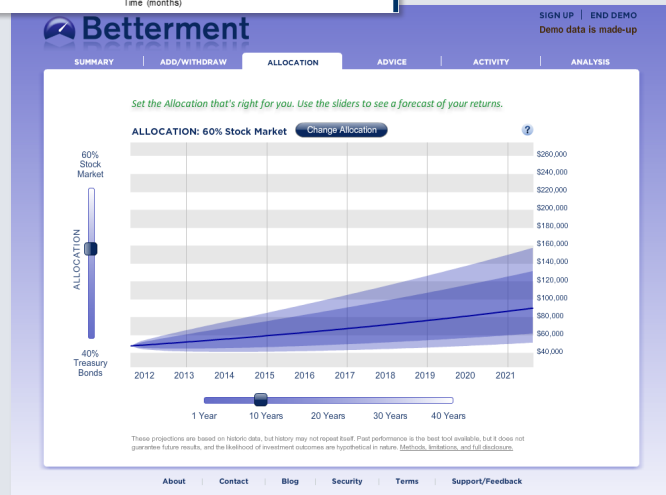


2006

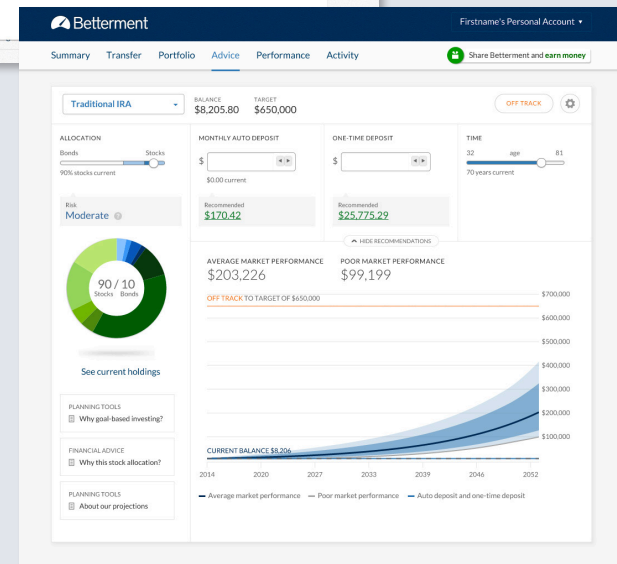


2012

2010



2016



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Efficiency is the mother of invention. Betterment is, at its core, an engine built for efficiency. Our focus and thrift allow us to invest more back into our product, services, and company, and by helping our customers worry less about their money, we aid them in becoming more efficient with their time.

We mindfully search for the better way to do things, ensuring we are doing what matters most. Being scrappy and maximizing value is our default mode.

We're always seeking the most direct path, even if we have to forge a new one. Efficiency carries over into our design, the user experience, the way we run our meetings, and how we share feedback. By automating and optimizing as many processes as possible, we're able to make the most of our resources, offer the most to our customers, and force the entire industry to become smarter and leaner in the process.

IN ECONOMIC THEORY, EFFICIENCY IS THE GREATEST GOOD. BECAUSE EFFICIENCY IS THE ONE VARIABLE THAT LIFTS UP EVERYONE AS IT RISES. IT'S GOOD FOR PRODUCERS, AND IT'S GOOD FOR CONSUMERS AS WELL. YOU CAN'T SAY THAT ABOUT ANYTHING ELSE.

HOW WE EMBRACE EFFICIENCY:

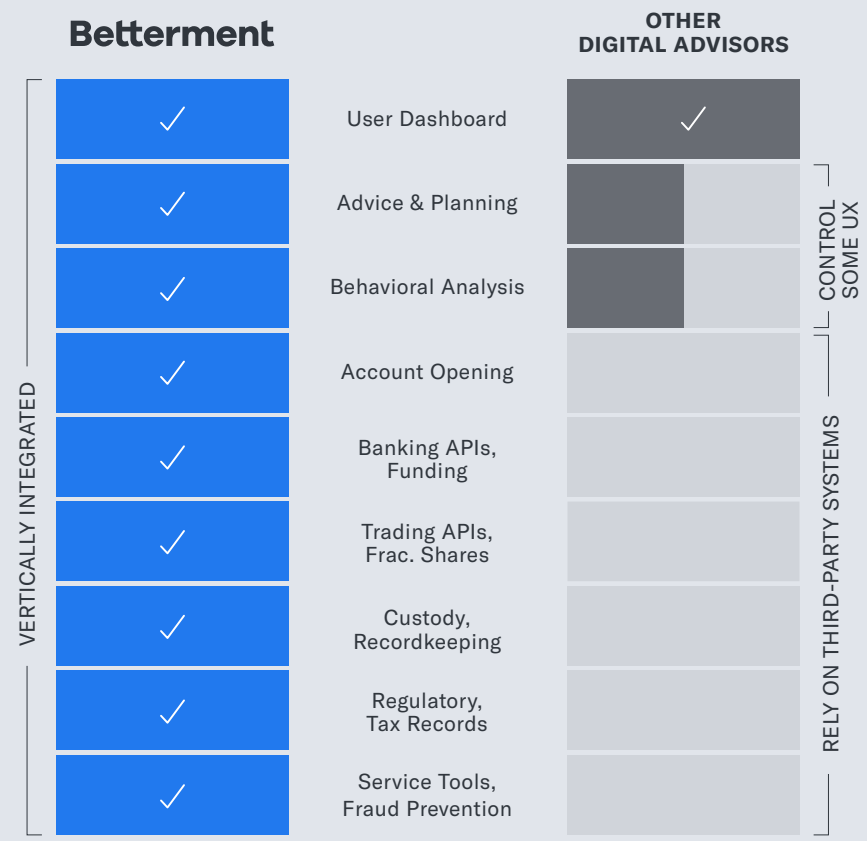
VERTICALLY INTEGRATED STRUCTURE

When we set out to build Betterment in 2008, we wanted to use technology to delight people, to improve transparency and performance, all while bringing down the costs.

We looked at multiple structures to assess which would be most efficient to deliver the ideal customer investing experience. We'd seen too many people do just advice, or be just a brokerage, and fail to create compelling products. We knew we could do both — and do it better.

That's why we chose a vertically integrated structure to improve our product and lower costs — handling the entire investment process end-to-end for customers, from advice, to executing trades, to generating account statements. With our structure, we can eliminate inefficiencies and leverage economies of scale as we grow.

FIG.3.9
DIAGRAMMING EFFICIENCY
We've rebuilt the plumbing of financial services.



HOW WE EMBRACE EFFICIENCY:

THE DISHWASHER

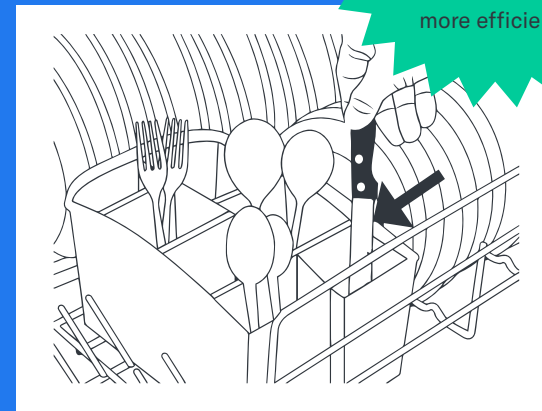
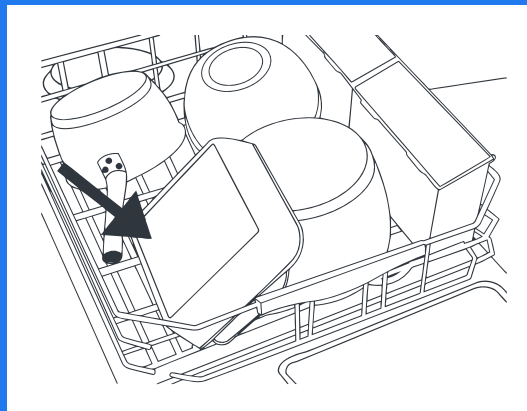
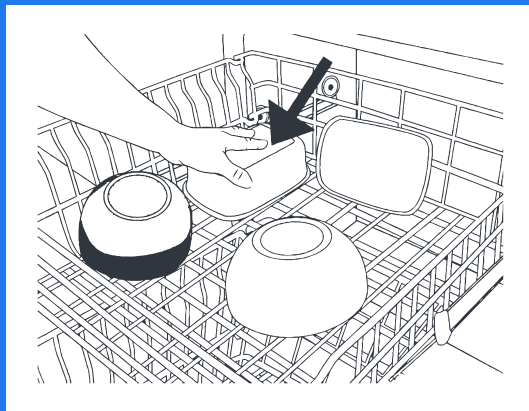
How we think about one another, how we treat each other, can be proof-tested very simply. Go look at the dishwasher right now. Open it up. Is it loaded well? Are the plates lined up nicely? Are the bowls in the bowl section, the coffee mugs in the mug section?

Is our healthy obsession with efficiency carried over into the precise way we handle our dishes, placing everything just so to optimize each rinse cycle and ensure that the sink remains clutter-free?

Is the whole operation a thing of beauty? **Damn right it is.**

FIG. 3.10

DISHWASHER PROTOCOL Visit www.wikiflow.com/Load-a-Dishwasher for complete instructions.



FACT: If each of us owns how we load our own dishes, it makes everyone else's day more efficient.

This work, "Dishwasher: A Visual Guide," is a derivative of "How to Load a Dishwasher" by Wikivisual, used under CC BY-NC-SA 3.0.

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We create quality products and provide quality service.

We balance pace with perfection by focusing on quality - because quality is all that endures.

We're building an institution, something not just to improve us, but to outlast us. Because where some might see an opportunity to cash out by flipping this company, we're much more interested in flipping an entire industry on its head.

Like our customers, we have a long-term goals. Biologically speaking, there is just no instinct for long-term, so it's easy to slide into short-term thinking. We want our efforts to have long-term impact. **We're building a company to last the next 100 years because our relationships with customers last a lifetime.**

OUR LEADERS HAVE
RELENTLESSLY HIGH
STANDARDS.
MANY MIGHT THINK THESE
STANDARDS UNREASONABLY
HIGH.

HOW WE CREATE ENDURING QUALITY:

TAX-COORDINATED PORTFOLIO™

We have taken the best of financial planning and wealth management - and automated it. That's what we did with goal-based investing, portfolio recommendations, and automatic rebalancing (just to name a few).

Automation isn't just taking common practices and building rules to replicate them. Quality automation requires rigorous research, thousands of simulations, and constant user feedback.

Take Tax-Coordinated Portfolio™, our automated implementation of an investment strategy based on asset location. Most advisors use rules of thumb, but that doesn't maximize the potential of this strategy. We use a sophisticated mathematical optimization to balance tradeoffs and constraints.

Don't believe us? Check out our seven part white paper.

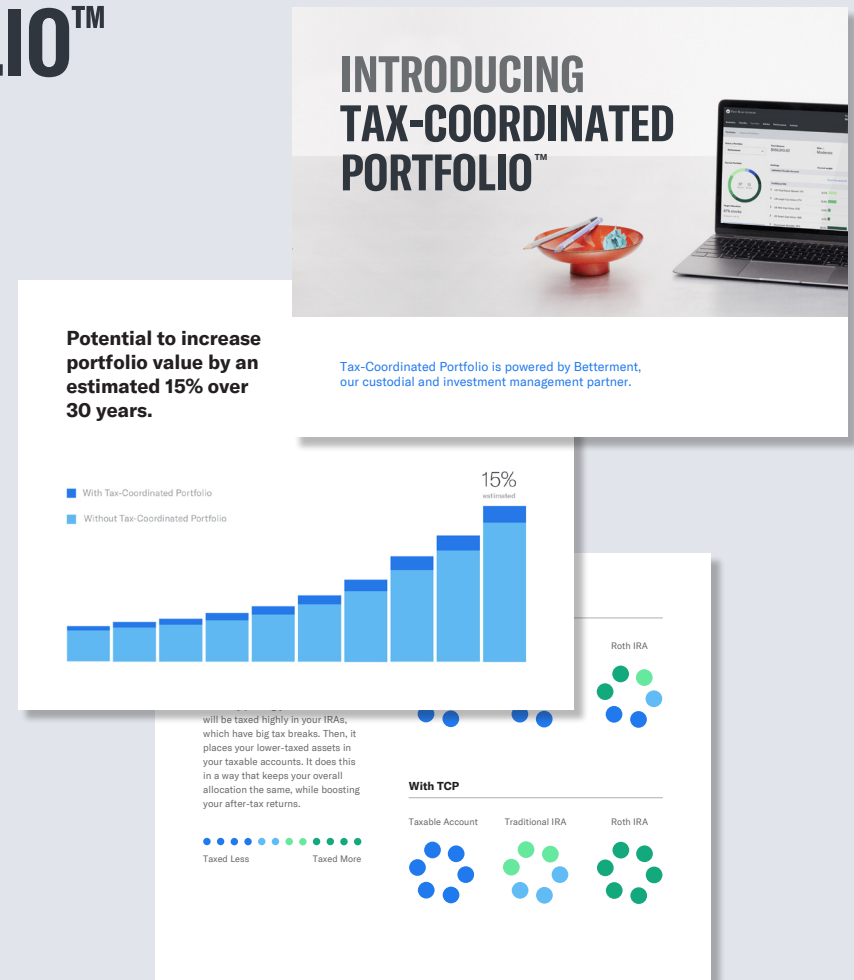


FIG. 3.11

IT'S ALL IN THE DETAILS

Section 04

PEOPLE

To understand who we are as a company, it helps to understand who we hire. And who we don't.

We're here to disrupt things in a big way. The people who already know how to do what we want to do don't exist. Hiring from "within" our category makes no sense. There is no category. We're it.


So let's make it what we want it to be.

WHO WE HIRE:

HORSEPOWER

PASSION

OPENNESS



We look for three important qualities in our people.

WHO WE HIRE:

HORSEPOWER

PASSION

OPENNESS

Horsepower is what moves the plow. In the simplest terms, **it's the combination of talent and effort.** Talent is ordinary. We're looking for extraordinary. Talent with wind in its sails.

We look for people that have the intellect, drive, and determination to work through and adapt to changes. Those that thrive in an innovation-friendly, status quo-unfriendly environment. We'll take the brilliant generalist over the rigid functional expert, the one who knows how to dive in, the intellectually curious with the willingness and drive to learn.

Great talents figure out what is important to the company and pursue it on their own, taking initiative without being directed, even if it's outside their domain. As a result, the bounds of our jobs outstrip our job descriptions. We all wear many hats, and we go where resources are needed the most.

WHO WE HIRE:

HORSEPOWER

PASSION

OPENNESS

We hire people who care about something. For many of us, that something is Betterment's mission, but it could be anything related to their work here, as long as they can get fired up enough to get totally carried away by it.

We're genuine in our enthusiasm about what we are building at Betterment, and absolutely committed to our mission to empower people to do what's best for their money, so they can live better.

Often that means long hours, but the times that we clock in and clock out aren't important. It's about our collective passion for our purpose, each of us straining to pull as hard or harder than our teammates next to us.

We approach each day with an urgency – a “bias for action” – because when you're passionate, having the opportunity to make an impact and leave a legacy of positive change is all you need.

When people can connect their work back to the larger whole, they become part of something bigger than themselves. If we communicate the mission right, then the mission itself becomes a better manager than any of us could be. We must make communication of that mission and articulating it clearly and repeatedly a constant part of our day-to-day process.

We can't say it nearly as well as Antoine de Saint Exupéry did, so here are his famous words:

“If you want to build a ship, don't drum up the men to gather wood, divide the work and give orders. Instead, teach them to yearn for the vast and endless sea.”

WHO WE HIRE:

HORSEPOWER

PASSION

OPENNESS

Open people are curious people. Curious people are people hungry to learn, willing to change their minds, and eager to improve.

Openness means listening first, asking for feedback, seeking ways to improve, and providing constructive feedback to help teammates grow. It also means that the best ideas, wherever they reside within the organization, will ultimately come to the surface.

Because we have an engineering mindset, we're passionate about solving problems, not the particular solutions themselves. That open-minded approach leads people to see challenges as opportunities to find ways to make things better.

Section 05

CLOSING

We've probably gone on long enough. We admit that we could probably go on another 1,500 pages about how we do things, why we do them, how we plan to do them even better. But we'll stop.

So, in closing, here's a short checklist for changing the world:

- 1) Have you sat down to a meal with one of your neighbors recently?
- 2) Are you happy? Like right now? If not, what do you need to do to fix it?
- 3) Is the dishwasher loaded well?

Great. Now let's go make this a better place so we can get on with empowering people to do what's best with their money, so they can live better.

AND PURSUE HAPPINESS, EFFICIENTLY.

Betterment

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