

Betterment LLC  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



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<first name> <last name>  
<address1>  
<address2>  
<city>, <st> <zip/postal>



March 27, 2026

## IMPORTANT INFORMATION ABOUT YOUR BETTERMENT ACCOUNT

Dear <first name> <last name>,

On behalf of Betterment, we are writing to update you regarding a recent incident that involved your personal information.

### What Happened?

As you may be aware, on January 9, 2026, an unauthorized actor gained access to certain Betterment systems through social engineering. We identified and removed the actor's access to our systems on the evening of January 9 and initiated an investigation into the incident. That investigation is now complete.

### What Information Was Involved?

The unauthorized actor was able to access certain customer information from our systems. We reviewed that information and determined that the files included your name, <data elements>.

The information about you involved in this incident is not sufficient to authenticate or access your account at Betterment, and we have no evidence at this time that anyone has attempted to do so.

### What We Are Doing.

Your Betterment account is protected by multiple layers of security, and we have taken several steps to further enhance our security posture and mitigate the risk of similar attempts in the future.

We have also arranged for you at your option to enroll in credit monitoring and fraud assistance at no cost to you for up to <time> months. These services provide you with alerts for <time> months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To activate this coverage, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: <unique code>

You must enroll within 90 days from the date of this letter. Enrollment requires an internet connection and you may be asked to verify personal information for your own protection to confirm your identity.

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## What You Can Do.

Additionally, you can take the following steps to monitor your accounts and credit reports:

- You should regularly review your account statements. Please promptly report suspicious or unusual activity in your Betterment accounts to us.
- We encourage you to monitor free credit reports regularly to ensure there is no unauthorized activity. Under federal law, you are entitled to obtain one free copy of your credit report every twelve months from each of the nationwide consumer reporting agencies. You can obtain a free copy of your credit report from each agency by calling 1-877-322-8228 or visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).
- You may also consider contacting the credit reporting agencies directly if you wish to put in place a fraud alert or a security freeze. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three agencies will place an alert on your file at all three. A security freeze restricts all creditor access to your account but might also delay any requests you might make for new accounts.
  - ◆ Equifax: 800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
  - ◆ Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
  - ◆ TransUnion: 800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
- To learn more information about identity theft and report incidents of suspected identity theft, you can contact the Federal Trade Commission (FTC) at 1-877-ID-THEFT, through their website at [IdentityTheft.gov](http://IdentityTheft.gov), or by mail at Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20850. You can also contact local law enforcement or your state's attorney general.

## For More Information.

We take the security of your personal information very seriously. If you have questions or if we can be of further assistance to you, please do not hesitate to contact us by email at [support@betterment.com](mailto:support@betterment.com) with the subject line **Ref: Jan Security Notice** or call us at 718-400-6898.

## Addendum

Note for residents of Maryland, North Carolina, New York, and District of Columbia: You may also obtain information about avoiding identity theft from your state Attorney General's Office.

- **Maryland:** Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, [marylandattorneygeneral.gov](http://marylandattorneygeneral.gov)
- **North Carolina:** Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226, [ncdoj.com](http://ncdoj.com)
- **New York:** State Division of Consumer Protection, 123 William Street, New York, NY 10038-3804, (800) 697-1220, [www.dos.ny.gov/consumerprotection](http://www.dos.ny.gov/consumerprotection)
- **District of Columbia:** Office of Consumer Protection, 441 4th Street, NW, Washington, DC 20001, (202) 442-9828, [oag.dc.gov/consumer-protection](http://oag.dc.gov/consumer-protection)