

To: File

From: Barbara Roper
Senior Advisor to the Chair
U.S. Securities and Exchange Commission

Date: February 10, 2022

Re: Meeting with Betterment

On February 1, 2022, Barbara Roper, Senior Advisor to the Chair, and Adam Large, Policy Counsel, Office of the Chair, met with Dan Egan, Vice President of Behavioral Finance & Investing at Betterment, and Seth Rosenbloom, General Counsel at Betterment.

Among the topics discussed was the Commission's request for comment on broker-dealer and investment adviser digital engagement practices (Release No. 34-92766; File No. S7-10-21).