

MEMORANDUM

TO: File No. S7-08-18

FROM: Marc Sharma, Chief Counsel
Office of the Investor Advocate

DATE: September 17, 2018

RE: Meeting with Representatives of Betterment

On September 17, 2018, Rick Fleming, Investor Advocate, and Marc Sharma, Chief Counsel of the Office of the Investor Advocate, met with the following representatives of Betterment:

- Benjamin T. Alden, General Counsel; and
- Seth Rosenbloom, Associate General Counsel.

Among the topics discussed were the Commission's proposed Form CRS Relationship Summaries.