

## **MEMORANDUM**

**To:** File

**From:** Satyam Khanna  
Counsel to Commissioner Robert J. Jackson  
U.S. Securities and Exchange Commission

**Date:** December 21, 2018

**Re:** Discussion with Betterment

On December 17, 2018, Satyam Khanna, Counsel to Commissioner Robert Jackson, had a discussion with Ben Alden of Betterment. Among the topics discussed were the Commission's proposed Regulation Best Interest and Form CRS.