

## **MEMORANDUM**

**To:** File

**From:** Office of Commissioner Robert J. Jackson, Jr.  
U.S. Securities and Exchange Commission

**Date:** June 28, 2019

**Re:** Discussion with Betterment

On May 24, 2019, Commissioner Robert J. Jackson, Jr. and counsel Prashant Yerramalli had a discussion with Ben Alden and Seth Rosenbloom of Betterment. Among the topics discussed were the Commission's proposed Regulation Best Interest, Form CRS, and Interpretation Regarding Standard of Conduct for Investment Advisers.