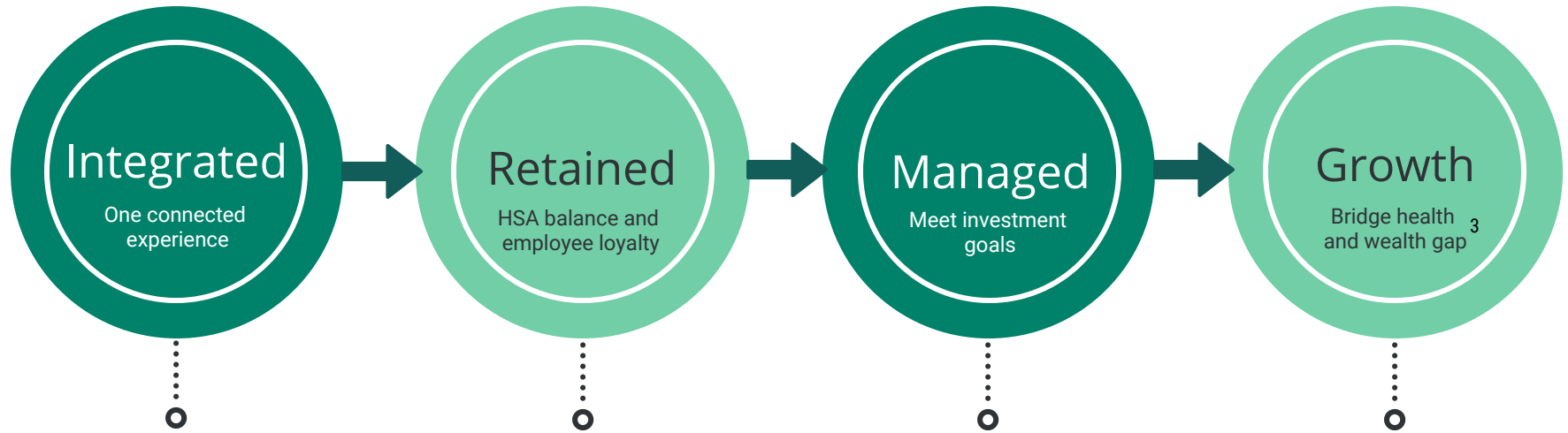


Best-in-Class Investment Options with an Integrated HSA¹ Helps Employees Save More!

As more employers shift to HDHPs¹, HSA enrollment is growing across all generations.²

Leveraging HSA + Independent 3rd Party Advisor to easily bridge health and wealth gives you a competitive advantage.



Employer

All benefits on one cloud platform ensures flexibility to capitalize on savings and investment opportunities as they arise.

Easy administration and instant configurability, meets participant needs where they are in life, keeping them engaged and loyal.

Independent 3rd Party Advisor screens and monitors 19 funds on 10 key performance and risk metrics and replaces those not meeting evaluation standards.

FICA savings increase and premiums shift to participants reducing employer costs.

Participant

Access and utility are instant and easy with one experience across all devices, with one card, improving financial well-being today and long-term.

Instead of using HSA funds, dental and vision expenses are paid with an integrated Limited Purpose-FSA preserving HSA growth savings.

Simple, diverse, customized, and low expense investment funds combined with triple tax savings, makes investing easier and more beneficial.

Unique integration capabilities, coupled with low investment expenses and screening ensures participants can save more over time.

1 HSA - Health Savings Account, HDHP - High Deductible Health Plan
 2 <http://bit.ly/3bG4AQu> - Aug. 2018 , <http://cnb.cx/38lvkxh> - May 2018
 3 Based on U.S. Census Bureau of Labor Statistics - 2017

Get started on bridging the health & wealth gap for your employees. Contact us at **888.595.2261**