HSA Interest and Investment Options

ConnectYourCare’s Health Savings Account (HSA) not only helps you take control of your health care, but it also provides you with the opportunity to earn money through interest and investments. ConnectYourCare has partnered with HSA Bank to bring you competitive interest rates and investment options for your HSA. ConnectYourCare also gives you the ability to view your interest payments and manage your investments directly from your online account, making it easy to take control of your account benefits.

Interest Earnings
Your core HSA account is an interest-bearing bank account, which is FDIC-insured through Webster Bank, N.A. Your account will be credited each month with the interest you’ve earned based on your daily account balance. HSA Bank uses a tiered rate structure, which means higher balances earn higher rates of interest. Log in to your online account for current rates.

Investment Accounts
In addition to earning interest, you also have the option to invest your HSA funds.

- No minimum HSA balance is required to start investing; minimum trade requirements may apply
- Start investing when and how you want to; there are no proprietary or default investments based on your HSA balance
- Selecting your preferred investment option is easy. Simply log into your online account at www.connectyourcare.com and click on the Investments link to get started.
- Choose from a wide range of securities, including mutual funds, stocks, bonds and more.
  - TD Ameritrade Self-Directed Brokerage Option - access to stocks, bonds and thousands of mutual funds. Trading fees may be applied by TD Ameritrade.
  - DEVENIR Mutual Fund Selection Option - pre-selected group of no-load mutual funds covering a range of fund families and asset classes. An annual fee of $24 is deducted from the mutual fund account.

A comparison of the two investment options is provided in the table below, more information about these options is included in this guide and online. You are responsible for any investment risk associated with investing your HSA dollars in the self-directed brokerage or mutual fund options.

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<tr>
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<th>TD Ameritrade Self-Directed Brokerage</th>
<th>DEVENIR Selection Investment Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to mutual funds</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Pre-selected suite of mutual funds</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Access to stocks</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Access to bonds</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Annual fee</td>
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<td>Yes</td>
</tr>
<tr>
<td>Trading fees</td>
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<td>No</td>
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<tr>
<td>Online trading</td>
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<td>Yes</td>
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<tr>
<td>Phone trading</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Online access to investment resources (prospectus, reports, investment tools)</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Online funds transfer capability</td>
<td>Yes</td>
<td>Yes</td>
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*Rates are based on the Annual Percentage Yield (APY). Interest rates and APYs are subject to change, at our discretion, at any time. Account fees may reduce earnings.
Where to Begin

In order to start investing and earning interest on your HSA funds, simply follow these steps:

1) Log into your account at www.connectyourcare.com and click on the Investments tab, which will bring you into the HSA Bank website.

2) Once in the HSA Bank website, select Investments under the Account tab.

3) Choose to enroll in either the TD Ameritrade Brokerage Service or the DEVENIR Mutual Fund Selection.

4) Agree to the terms and conditions to finalize your enrollment. Your enrollment will be confirmed on the following page.

5) Choose your investments, then log in regularly to check your performance, reallocate funds, or purchase additional investments.
TD Ameritrade Self-Directed Brokerage Option

With a self-directed investment account, TD Ameritrade offers a wide array of services for many companies and their employees, including:

- Stocks, bonds and thousands of mutual funds (trading fees apply)
- No HSA minimum balance required to begin investing
- Online access to real-time data, customizable charts, and one-click integrated trading
- Integrated, online access to trading, balance information, and much more through HSA Bank’s free Internet Banking
- Ability to place trades by website, telephone, mobile device, and broker
- Access to independent research tools, such as S&P and Morningstar®, to help you make informed trades
- Trading fees may be applied by TD Ameritrade; additional fees vary by program, location or arrangement

HSA Bank does not provide brokerage services; brokerage services are provided by TD Ameritrade. Investment accounts are not FDIC insured, may lose value and are not a deposit account or other obligation of HSA Bank. Investment accounts are not bank guaranteed or guaranteed by any federal government agency. Self-directed investment accounts are the sole responsibility of the account owner. HSA Bank does not offer investment advice. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs and subscription fees may apply. Research provided by unaffiliated third-party sources is deemed reliable to TD Ameritrade. However, TD Ameritrade does not guarantee accuracy and completeness and makes no warranties with respect to results to be obtained from use. TD Ameritrade does not recommend disabling the order preview screen when using the one-click feature. TD Ameritrade is not responsible for orders placed inadvertently. Past performance does not guarantee future results. Investment returns and principal value will fluctuate and investors’ shares, when sold, may be worth more or less than their original cost. TD Ameritrade, Inc. and HSA Bank are separate, unaffiliated companies and are not responsible for one another’s services, policies and information. Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission. HSA Bank receives compensation from TD Ameritrade for providing certain services. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.
DEVENIR Mutual Fund Selection Option

With the DEVENIR Mutual fund selection, employees can easily invest their HSA funds in a pre-selected group of no-load and load-waived mutual funds offering a variety of fund families and asset classes.

- Easily invest HSA funds in a pre-selected group of no-load mutual funds offering a variety of fund families and asset classes.
- Quarterly performance review of mutual fund selections by SEC-registered investment advisors
- Integrated, online access to investment account history, balance information, contribution election, trades, and much more all through HSA Bank’s free Internet Banking
- Access to Morningstar® reports and other planning tools
- Easy fund transfers between investment accounts and health savings accounts through HSA Bank’s free Internet Banking
- No trading fees for pre-selected group of mutual funds. An annual fee of $24 is deducted from the investment account balance, pro rata

Health Savings Account Mutual Fund Options

A sample of mutual funds offered include:

- CWGFX – American FDS Capital WLD GR/INC
- DVEAX – Delaware Select Growth Fund
- FKASX – Federated Kaufmann Small Cap
- FGINX – Franklin Income Fund
- F'REAX – Nuveen Real Estate Secs
- GFAFX – American FDS Growth FD of America
- GGSAX – Goldman Sachs Growth
- GIPAX – Goldman Sachs Balanced
- GOIAX – Goldman Sachs Growth & Income
- HRSVX – Heartland Select Value
- HRVIX – Heartland Value Plus
- ITHAX – Hartford Capital Appreciation
- JHHBX – John Hancock Focused High Yield
- JHMX – John Hancock Money Market
- MDDVX – Blackrock Equity Dividend
- MUXAX – Munder S&P 500 Index
- PTtax – Pimco Total Return Fund
- SGOVX – First Eagle Overseas
- TAGRX – John Hancock Large Equity

HSA Bank does not provide investment services; investment services are provided by DEVENIR. DEVENIR or its recordkeeping partner will deduct an annual fee of $24 from the investment account balance, prorata. Investment accounts are not FDIC insured, may lose value and are not a deposit account or other obligation of HSA Bank. Investment accounts are not bank guaranteed or guaranteed by any federal government agency. Self-directed investment accounts are the sole responsibility of the account owner. HSA Bank does not offer investment advice. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. Investment returns and principal value will fluctuate and investors’ shares, when sold, may be worth more or less than their original cost. DEVENIR and HSA Bank are separate, unaffiliated companies and are not responsible for one another’s services, policies and information. HSA Bank and other business entities receive compensation for providing various services to the funds, including distribution (12b-1) and service fees. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.