

HSA Investments

February 2016

WealthCare Portal HSA investment summary / investment account page

The HSA investment summary page provides a summary of the investment data received from the product partner investment platform. If no data is available for a participant, then \$0.00 balances will be displayed. If the product partner does not offer investments, then WealthCare Portal will display custom text provided to WCP by the product partner.

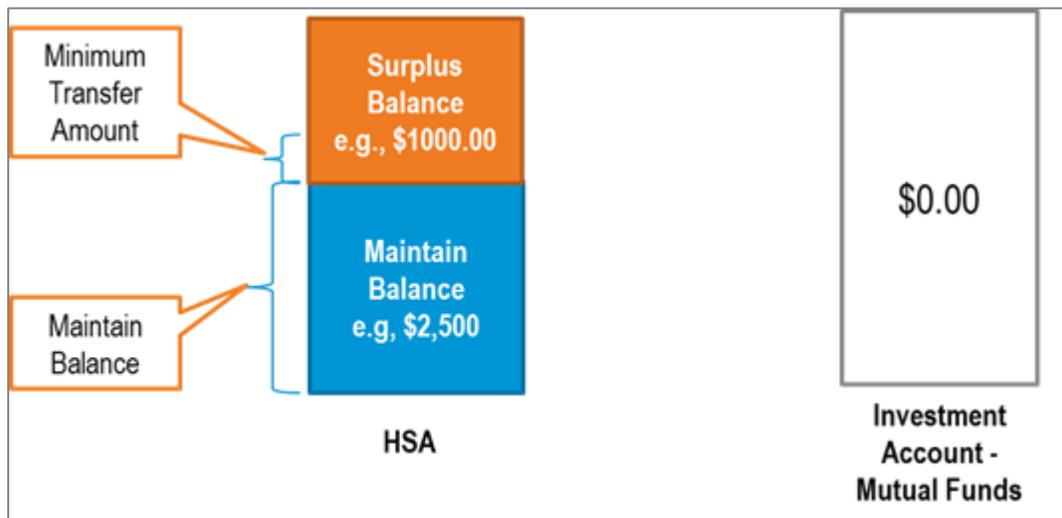
For accounts with investment data loaded into WCA, WCP will display the portfolio balance, pending trades (either positive or negative depending on whether funds are being sold or purchased), up to 10 funds (as defined by the product partner) and the 10 fund values. This data is used to construct a pie chart to display the participant's portfolio graphically.

Finally, if the product partner is offering an investment platform to which WCP has established a single sign-on, WCP will single sign-on the user to the investment platform where the user can view trades, make trades and other services available from the investment platform.

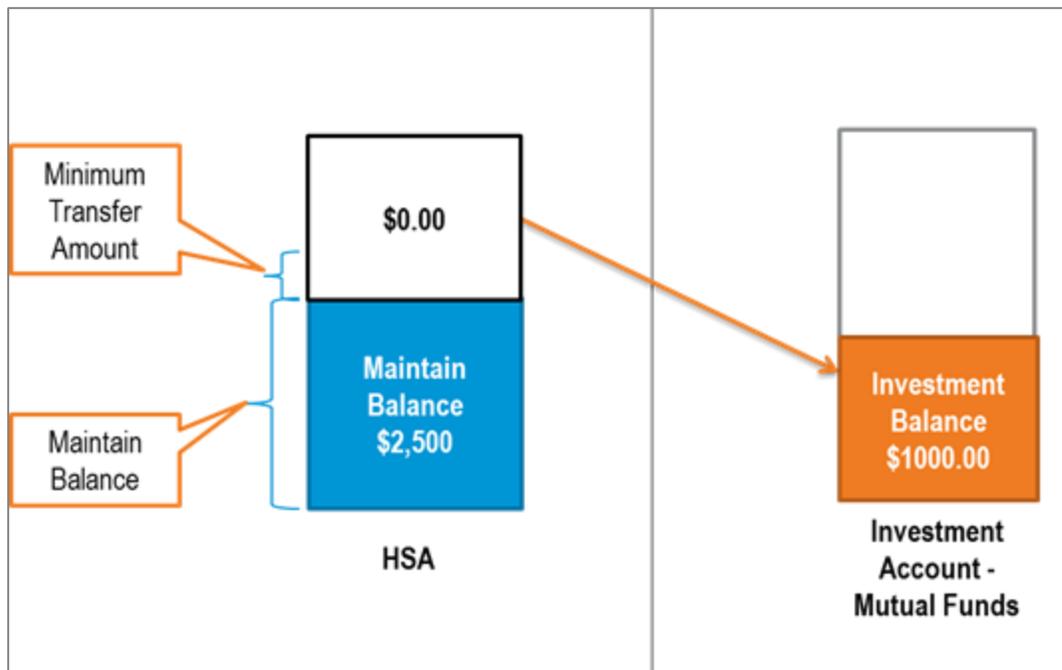
When can participants invest?

- Banks often require participants to maintain a specific balance in the HSA before they can begin investing.
- When money is put into an investment account, it is taken out of the HSA and put into an investment account managed by the participant.
- For example, a bank may set up that balances above \$2,500 can be transferred to investments. As shown below:

Before a transfer is done:



After a Transfer of 2,500 is complete:



Devenir Investments LLC is the investment provider for Alegeus' integrated investment solution.

Devenir provides:

- Selection of funds, in which custodian can choose for HSAs associated with them to be invested
- Recordkeeping platform for mutual fund investments
- Trust company to act as sub-custodian
- Buyer/seller into/out of the mutual funds

The following services are all available to the accountholder online:

- Accountholders with enough money (above the maintain balance) can apply for an investment account online
- Investment accountholders can transfer money to the investment account from their HSA.
- They can access the investment account platform through the WealthCare Portal (no need to sign in separately).
- The accountholder can 'self-direct' the investments on the investment account platform:
 - Accountholders are responsible for transferring money from the HSA to the investment account.
 - They can initiate one-time transfers via WCP
 - They can also set up automated transfers via WCP, or be automatically opted in based on the product ID they are assigned to (see below for more information on automated transfers)
 - Accountholders can set up an allocation model for money that is transferred to the investment account.

- An allocation model indicates how money transferred to the investment account should be invested
- For example, an allocation may be: 50% to fund A and 30% to fund B, 20% to fund C.
- A \$100 transfer would be distributed as: \$50 fund A; \$30 fund B and \$20 fund C
- Accountholders can 'reallocate' their investments at any time.
 - As the market goes up and down, holdings may deviate from the original investments, such as \$51 fund A, \$28 fund B and \$26 fund C (total \$105).
 - Accountholder can reallocate back to the 50% to fund A and 30% to fund B, 20% to fund C so that the funds are: fund A: \$52.50, fund B \$31.50; fund C: \$21.00.

Accountholders can transfer money back to the HSA. It will be sold out of their mutual funds according to the allocation model setup.

Automated transfers to investment account in WCP

Easy-to-identify icons in WealthCare Portal make transfer of funds to the investment account simple and convenient. If offered by the product partner, the accountholder can easily set up, edit, or cancel automated transfers to the investment account in WCP.

If a consumer has not yet configured automated transfers, or was not automatically opted-in by the product ID, and the user chooses the automated transfers to investments option, the following 'quick links' display:

What would you like to do next?	
	Transfer Money to Investments
	View/Trade your investments
	Setup Automatic Transfers

Clicking 'setup automatic transfers' routes users to a simple setup page.

Setup Automatic Transfers to Investments

You are required to maintain {9999.99} in your cash account and transfers to your investment account must be {99.99} or more. You have the option to set amounts equal to or greater than these amounts for your automatic transfers to investments:

How much would you like to keep in your cash account?

What's the minimum amount you would like to transfer?

If a consumer has already configured or opted-in to automatic transfers, the following 'quick links' display:

What would you like to do next?



Transfer Money to Investments



View/Trade your investments



View/Update Automatic Transfers

Clicking 'view/update automatic transfers' routes users to a simple view/update page:

Automatic Transfer to Investments

Your current transfer preferences are:

Transfer amounts above \$2,000.00 to investments

Your minimum transfer amount is \$100.00

Here's how it works:

Once your account reaches or exceeds \$2,100.00, we will automatically transfer amounts above \$2,000.00 to your investment account. This transfer will be performed at most once a day.

Keep in mind that banks may establish a minimum amount that can be auto-transferred to the investment account. Also, if automated transfers are not offered by the bank, the 'setup' and 'view/update' links shown in the screenshots above will not appear.