

Subject line: New HSA Investment Experience for Your Employees

Dear <insert name>,

We are excited to announce that soon, your employees will have access to a new and modern approach to HSA investing that allows them to personalize their investment journey to fit their unique needs and experience level.

This enhancement will be available August 1, 2022 for members opening an investment account for the first time. The enhancement will be available for members with an existing investment account on October 3, 2022. No action is required at this time. Please see the attached FAQ for additional details.

Advantages That Drive Differentiated Value

- Real-time investment account opening. Transfer funds back and forth in real time.
- Investors will be able to choose from three different investment models – Managed, Self-Directed and a first-of-its-kind Brokerage option – all of which are designed to help them work toward their long-term investing goals.
- Fractional trading of desired exchange traded funds.
- Dashboard with user-friendly performance metrics such as investment balance, overall return, last quarter return, total investment earnings, frequently traded stocks, and exchange-traded funds (ETFs)

Best of all, it is fully integrated, which means your employees can manage all aspects of their HSA, including their investments, from a single website.

To help prepare you for this enhanced experience or for specific questions, please use the following resources:

- Review the attached FAQ and sample member communications to help answer any questions you may have and to help you communicate information about the new HSA investment experience to your employees.
- Contact your Client Manager with any additional questions.

We are excited about this upcoming change and are confident it will help you deliver an enhanced HSA experience to your employees.

<Client Manager Signature>