

Member Communication #1

Channel: Distributed by Alegeus on behalf of WealthCare Saver via paper mail to all account holders and via email to account holders with an email address on file.

Timing: Distributed via mail beginning on August 8, 2022, and via email on August 8, 2022. This ensures the communication is delivered to impacted account holders at least 30 days prior to the liquidation.

Subject Line: Important Changes to Your HSA Investment Account

Important Changes to Your HSA Investment Account

WealthCare Saver is excited to announce you will soon have access to our fully integrated and modern investment solution that makes it easier for you to manage all aspects of your health savings account (HSA), including your investments, from the same portal and mobile app.

You are receiving this notice because our records indicate you have an active HSA investment account. Prior to gaining access to the new WealthCare Saver investment solution, your funds must be liquidated and disbursed into your HSA cash account. Once your funds are disbursed into your HSA cash account, you will be able to open a new investment account via the new solution. WealthCare Saver will not be assessing a fee for this change.

You are not required to take any action at this time. We will complete the liquidation activity on your behalf in accordance with the HSA Custodian Agreement and the Investment Terms & Conditions that govern your HSA investment account. You may choose to voluntarily liquidate your HSA investment account. If you choose to voluntarily liquidate your account, you must first turn off Automatic Investment Transfers (if you have this enabled), and you must complete the liquidation by 4:00 p.m. ET on Wednesday, September 21, 2022.

Important Key Dates:

- Wednesday, September 21, 2022: Final day to voluntarily liquidate your HSA investment account. Liquidation must be completed by 4:00 p.m. ET.
- Thursday, September 22, 2022 – Friday, September 30, 2022: HSA investment account funds liquidated and disbursed to your HSA cash account. If you have Automatic Investment Transfers enabled, we will turn this off prior to the liquidation.
- Monday, October 3, 2022: You will be able to open a new investment account and begin making investment elections. All investment activity must occur during market hours, Monday–Friday, 9:30 a.m. – 3:55 p.m. ET.

If you have questions regarding these changes, please contact your administrator by calling the number on the back of your HSA debit card.

Sincerely,

WealthCare Saver

About WealthCare Saver

WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian.

Member communication #2

Channel: Distributed by Alegeus on behalf of WealthCare Saver via paper mail to all account holders and via email to account holders with an email address on file.

Timing: Distributed via mail beginning on August 15, 2022, and via email on August 15, 2022.

Subject Line: Reminder: Upcoming HSA investment account changes

Reminder: Upcoming HSA Investment Account Changes

As previously communicated, you will soon gain access to our new fully integrated investment solution that makes it easier for you to manage all aspects of your health savings account (HSA), including your investments, from the same portal and mobile app.

Prior to gaining access to this exciting new investment solution, your HSA investment account funds need to be liquidated and disbursed into your HSA cash account. If you choose to voluntarily liquidate your account, you must first turn off Automatic Investment Transfers (if you have this enabled), and you must complete the liquidation by 4:00 p.m. ET on Wednesday, September 21, 2022. **If you do not choose to self-liquidate your HSA investment funds, we will complete this activity on your behalf beginning Thursday, September 22, 2022.** WealthCare Saver will not be assessing a fee for this change.

Important Dates:

- Wednesday, September 21, 2022: Final day to voluntarily liquidate your HSA investment account. Liquidation must be completed by 4:00 p.m. ET.
- Thursday, September 22, 2022 – Friday, September 30, 2022: Your investment funds will be liquidated and as a result, your investment portfolio will show a zero balance. If you have Automatic Investment Transfers enabled, we will turn this off prior to the liquidation. Once the

liquidation and disbursement process is complete, your investment funds will be added to your HSA cash account.

- Monday, October 3, 2022: You will be able to open a new investment account and begin making investment elections. All investment activity must occur during market hours, Monday–Friday, 9:30 a.m. – 3:55 p.m. ET.

If you have questions regarding these changes, please contact your administrator by calling the number on the back of your HSA debit card.

Sincerely,

WealthCare Saver

About WealthCare Saver

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Member communication #3

Channel: Distributed by Alegeus on behalf of WealthCare Saver via paper mail to all account holders and via email to account holders with an email address on file.

Timing: Distributed via mail beginning on October 4, 2022, and via email on October 4, 2022.

Subject Line: Take advantage of our new HSA investment experience

Take Advantage of Our New HSA Investment Experience

Your health savings account (HSA) investment funds have been liquidated and disbursed into your HSA cash account and you now have access to our new investment experience. Once your HSA cash account exceeds the minimum threshold, you can quickly and easily open a new investment account where you'll enjoy:

- Easy access to your HSA cash account and investments from the same portal
- Three investment models to choose from: Managed, Self-Directed, or Brokerage
- Real-time account opening and trading
- Fractional trading of desired exchange-traded funds (ETFs) and stocks

Please note, all investment activity, including opening an account and making elections, must occur during market hours, Monday–Friday, 9:30 a.m. – 3:55 p.m. ET.

Remember, one of the key benefits of your HSA is the opportunity to grow your savings by investing your funds – helping to ensure you are prepared for future medical expenses, including those experienced in retirement. © 2022 Alegeus Technologies, LLC. All rights reserved. Alegeus, Alegeus Technologies, WealthCare, WealthCare Saver are registered trademarks of Alegeus Technologies, LLC 4

Have questions or want to learn more? Check out our educational site that is full of information, including FAQs, a user guide, videos and more. Simply log into your HSA portal, navigate to your account summary page, and click on ‘learn more about investments’.

Ready to open your new investment account? Simply log into your HSA portal, navigate to your account summary page, and click the ‘investment’ button to get started.

Sincerely,

WealthCare Saver

About WealthCare Saver

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