



Open a MyHSA Today!

A Different HSA
A Better HSA

A Health Savings Account For Investors!

ABG Retirement Plan Services has designed a 401(k) look-a-like HSA investment account. The investment options in our MyHSA program come from multiple mutual fund families. There are no up-front or back-end sales loads so you can make investment changes when you need to. With the MyHSA Health Savings Account you only have one account that holds both cash and investments. This means contributions are automatically allocated between cash and investments, with a maximum cash threshold of \$200. For distributions, getting access to your money has never been easier. There is no need to transfer funds between investments and cash. Simply use your debit card, request a direct deposit, or have a check mailed directly to you and let us do the rest. Quarterly, we will send you an account statement showing your year to date contributions, distributions and investment performance. You have access to your MyHSA online account from our website where you will find balance, performance, contribution and distribution information at your fingertips. Online you have access to many resources to help you get the most out of your MyHSA experience.

Why MyHSA? It's simple, you just get more.

- An investment option that currently pays a fixed interest rate of 2.75% (through August 31, 2020).
- An HSA that automatically starts investing your contributions after you have deposited just \$200 in cash.
- An HSA that is only one account. There is no transferring of funds between cash and investment accounts.
- A debit card that gives you access to 95% of your total account balance, including both cash and investments.
- Investment options from multiple mutual fund families.
- Five Asset Allocation Portfolios that you can choose from.
- An HSA that is easy to use.

You can open your account today by going to

Why an HSA?

Triple Tax Savings

1. The money contributed to an HSA goes in tax free. Employees and employers may get additional tax savings on employee HSA contributions when contributed through a Section 125 Cafeteria Plan.
2. The money in an HSA account grows tax free.
3. No matter what your age, distributions used to pay for qualified medical expenses come out of an HSA tax free.

The money in your HSA belongs to you. If you change jobs your HSA account stays with you. When you become ineligible to contribute to your HSA you can continue to use the money in your account to pay for your own qualified medical expenses and the qualified medical expenses of your spouse and any eligible dependents tax free.

As retiree medical expenses continue to grow an HSA is a great resource that allows you the ability to put money away with triple tax savings that can be use now or later in life. When you retire you can use the money in your HSA to pay your Medicare premiums and many other retiree health insurance premiums (excluding Medigap premiums).

Fidelity Viewpoints published an article in 2017 (Retiree healthcare costs continue to surge), predicting that couples will need on average \$275,000, to cover health-care needs after leaving the workforce. Because an HSA is not a use-it or lose-it type of account, it is a great way for individuals who are eligible to start building a tax-free savings account that they can take with them into retirement to pay for those large expenses.



The Number of People Opening HSA Accounts Continues to Grow

Many businesses and individuals are trying to control the rising costs of healthcare by implementing Consumer Directed Health Plans (CDHP). Because a CDHP plan has a higher deductible and most have no co-pays, the monthly premiums tend to be less expensive than a traditional low deductible health plan. Individuals and employers can take all or some of the premium savings and deposit that into their HSA accounts to be used to pay for qualified medical expenses, both now and into retirement. Pay yourself before you pay the insurance company.

As of December 2017, more than 22 million Americans have opened HSA accounts, up over 2 million accounts from the year before, according to the Devenir Research 2017 Year-End HSA Marketing Statistics & Trends Executive Summary report. From this same report Devenir Research also concluded that as of 2017 there was over \$45 billion deposited into HSA accounts, up from \$37 billion the year before. HSA investment assets are also increasing from over \$5 billion in 2016 to over \$8 billion in 2017.

The MyHSA account is not FDIC insured and could lose value.

There are no setup fees and the monthly administration fee is only \$4.50

MyHSA has a Top-Tier Line-Up of Investments

ABG MyHSA FUND OPTIONS

Low Cost Target Date Funds

TDF's Utilizing Schwab ETF's	Ticker	Birth Date Range	Risk Tolerance	2018 Equity vs Fixed Allocation %	Fund Selection
Schwab Target 2060 Index Fund	SWYNX	1993 & after		95.0 / 5.0	<input type="checkbox"/>
Schwab Target 2055 Index Fund	SWYJX	1988 - 1992		94.0 / 6.0	<input type="checkbox"/>
Schwab Target 2050 Index Fund	SWYMX	1983 - 1987		91.5 / 8.5	<input type="checkbox"/>
Schwab Target 2045 Index Fund	SWYHX	1978 - 1982		88.8 / 11.2	<input type="checkbox"/>
Schwab Target 2040 Index Fund	SWYGX	1973 - 1977		84.3 / 15.7	<input type="checkbox"/>
Schwab Target 2035 Index Fund	SWYFX	1968 - 1972		77.4 / 22.6	<input type="checkbox"/>
Schwab Target 2030 Index Fund	SWYEX	1963 - 1967		70.06 / 29.9	<input type="checkbox"/>
Schwab Target 2025 Index Fund	SWYDX	1958 - 1962		55.2 / 38.8	<input type="checkbox"/>
Schwab Target 2020 Index Fund	SWYLX	1953 - 1957		49.2 / 50.8	<input type="checkbox"/>
Schwab Target 2015 Index Fund	SWYBX	1948 - 1952		39.3 / 60.7	<input type="checkbox"/>
Schwab Target 2010 Index Fund	SWYAX	Prior to 1947	37.0 / 62.9	<input type="checkbox"/>	

OR Target Risk Portfolios

Each fund listed below is offered in your plan and is considered a Designated Investment Alternative (DIA). Each model listed to the right is an Asset Allocation Portfolio and is an investment option or DIA. Each model is designed to meet a participant's investment objectives and risk tolerance (e.g. conservative, moderate growth). Each model allocates 100% of all contributions to the DIA's in the plan.

Funds	Investment Style	Ticker	Conservative 20/80 (Equity vs Fixed)	Moderately Conservative 40/60 (Equity vs Fixed)	Moderate 60/40 (Equity vs Fixed)	Moderately Aggressive 75/25 (Equity vs Fixed)	Aggressive 90/10 (Equity vs Fixed)	Custom Fund Selection
Vanguard Growth Index Adm	Large Growth	VIGAX	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JP Morgan Disciplined Equity R6	Large Blend	JDEUX	7%	14%	22%	29%	33%	%
Schwab S&P 500 Index	Large Blend Index	SWPPX	--	--	--	--	--	%
DFA U.S. Large Value Portfolio I	Large Value	DFLVX	2%	3%	5%	6%	7%	%
Vanguard Mid Cap Growth Index Adm	Mid Cap Growth	VMGMX	--	--	1%	1%	2%	%
Fidelity Mid Cap Index Premium	Mid Cap Blend	FSCKX	2%	4%	6%	7%	8%	%
Vanguard Mid Cap Value Index Adm	Mid Cap Value	VMVAX	1%	1%	1%	2%	2%	%
Wells Fargo Special Mid Cap Value R6	Mid Cap Value	WFPRX	--	--	--	--	--	%
Vanguard Small Cap Growth Index Adm	Small Growth	VSGAX	--	--	--	--	1%	%
Gabelli Small Cap Growth I	Small Blend	GACIX	1%	1%	3%	4%	4%	%
Vanguard Small Cap Value Index Adm	Small Value	VSIAX	--	1%	1%	1%	1%	%
Vanguard Real Estate Index Adm	Specialty Real Estate	VGSLX	1%	4%	4%	4%	4%	%
DFA Commodity Strategy I	Broad Commodities	DCMSX	--	--	--	--	--	%
DFA Large Cap Int'l Portfolio I	Foreign Blend	DFALX	5%	9%	13%	14%	19%	%
DFA Emerging Markets Portfolio I	Divers. Emerging	DFEMX	--	--	--	3%	5%	%
Vanguard Total Intl Bond Idx Adm	World Bond	VTABX	10%	10%	6%	6%	3%	%
BlackRock High Yield Bond	High Yield Bond	BRHYX	--	--	--	--	--	%
Baird Aggregate Bond I	Interm. Term Bond	BAGIX	29%	25%	17%	9%	2%	%
DFA Inflation Protected Securities I	TIPS	DIPSX	--	--	--	--	--	%
MetLife Guaranteed Fund	Stable Value	METABG-IL	41%	25%	16%	8%	2%	%

For up-to-date information on each fund's performance, please visit our website at www.myhsa.com or call the help desk at (800) 576-9472. Investment selections are the sole responsibility of the MyHSA Health Savings Account owner. Investments are not FDIC insured and are not guaranteed. Investments may lose value. Investments are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee if future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.

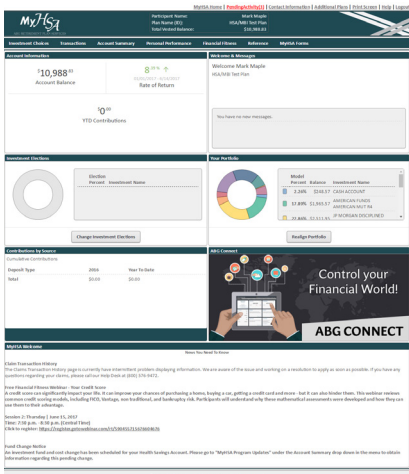
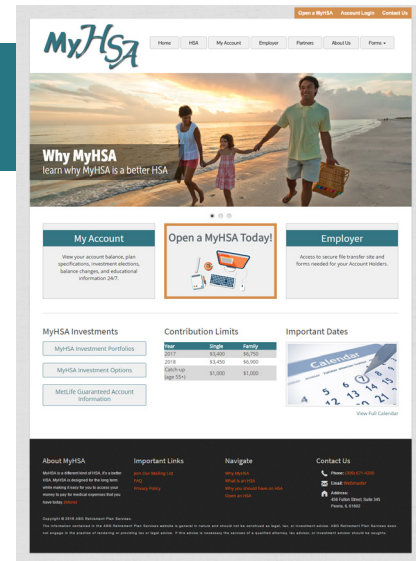
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Don't delay-open your MyHSA account today to start saving for tomorrow!

Tools to Help You Get the Most Out of Your HSA!

www.MyHSA.com

- Learn about the benefits of an HSA and how they work by viewing our HSA educational video
- Get information on the investments offered in your MyHSA
- Get current contribution limits and other legislative HSA information
- Get access to your MyHSA forms
- Login to your online MyHSA account
- A resource for employers to help them find answers to their employees' HSA questions



Your Online MyHSA Account

- Get your MyHSA account balance
- See your MyHSA contribution and distribution information
- View investment performance
- Download quarterly statements
- Make investment changes and rebalance your account

MyHSA MasterCard Debit Card

- Use your debit card anywhere MasterCard is accepted to pay for your qualified medical expenses
- Have access to 95% of your MyHSA balance on your debit card (including both cash and investments)



Don't delay - open your MyHSA account today to start saving for tomorrow.

You can open your account today by going to www.myhsa.com or by calling 800-57-MyHSA. There are no setup fees and the monthly administration fee is only \$4.50.