

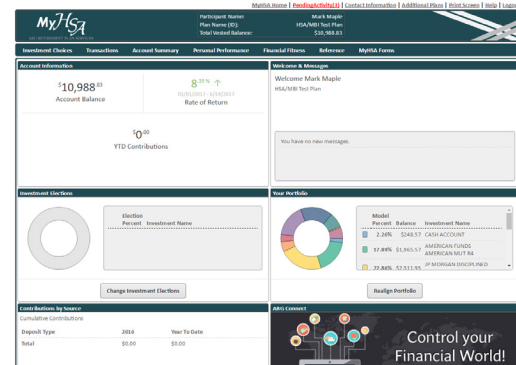


Our Advantage

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

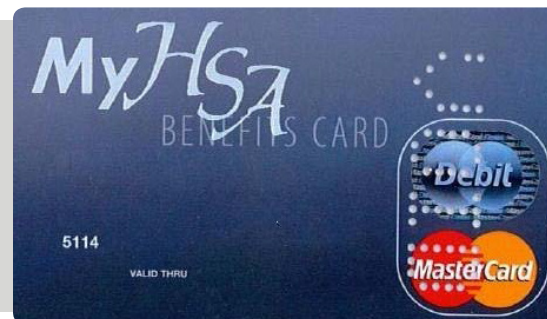


Your Online MyHSA Account

- Get your MyHSA account balance
- See your MyHSA contribution and distribution information
- View investment performance and create statements on demand
- 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)



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.

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



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

MyHSA.com | Ph: 800-57-MyHSA | Fax: 800-688-4329



Our Advantage

A Health Savings Account That is Easy to Use!

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. We have an Investment Policy Statement (IPS) available on our website at www.myhsa.com, which sets the guidelines used to select, monitor, and maintain investment options within our MyHSA program.

With the MyHSA Health Savings Account you have only one account that holds both cash and investments. As you make contributions, our administration system automatically allocates your funds to cash and/or investments. When you need access to your funds just swipe your debit card, have us direct deposit funds into your personal checking account, or have us send you a check.

Contributions



Cash & Investments



Distributions



Why MyHSA?

It's simple, you just get more.

- An investment option that currently pays a fixed interest rate of 1.44% (through August 31, 2018).
- 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.



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Our Advantage

Why an HSA?

Health Savings Accounts were created in December 2003 as part of the MEDICARE PRESCRIPTION DRUG, IMPROVEMENT, AND MODERNIZATION ACT OF 2003. An HSA is an individually owned tax deferred savings and investment account. The money that is deposited into the account is not taxed and the interest earned on the investments in your account are not taxed no matter what your age. As long as the money you withdraw is for qualified medical expenses, it comes out tax-free.

A *FOXBusiness* article published May 18, 2012, predicted that couples who retire in 2012 will need almost a quarter of a million dollars, an average of \$240,000, to cover health-care needs after leaving the workforce. Because an HSA is not a use-it or lose-it account, it is a great way for individuals to start building a tax-free savings that they can take into retirement to pay for those large expenses.



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

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

Call now to set up your HSA today (800) 57-MyHSA

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ABG Retirement Plan Services

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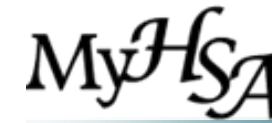
More employers and individuals are going with Consumer Directed Healthcare along with an HSA

Many businesses and individuals are trying to control the rising costs of healthcare by implementing account based health insurance plans. These plans are typically referred to as Consumer Directed Health Plans (CDHP). Because a CDHP plan has a higher deductible and most have no co-pays, the monthly premiums are less expensive than a traditional low deductible health plan. Individuals can take the premium savings and deposit them into their Health Savings Accounts to be used to pay for qualified medical expenses, both now and into retirement.

As of May 30, 2012, more than 13.5 million Americans are covered by a CDHP along with a Health Savings Account, a more than 18 percent increase since last year, according to a new census released by America's Health Insurance Plans (AHIP).

What does a CDHP coupled with an HSA do for you in simple terms?

1. Allows you to save money on health insurance premiums.
2. Gives you the opportunity to accumulate funds tax-free to pay for your medical expenses now and into retirement.
3. Gives you more options for your healthcare by putting you in charge of how you spend your healthcare dollars.



Our Advantage

MyHSA has a Top-Tier Line-Up of Investments

| ABG MyHSA FUND OPTIONS | | | | |
|--|---------------------------------|-------------------------|--|--|
| MyHSA PORTFOLIOS | | | | |
| Index Plus Conservative Portfolio | 20% Equities / 80% Fixed Income | | | |
| Index Plus Moderately Conservative Portfolio | 40% Equities / 60% Fixed Income | | | |
| Index Plus Moderate Portfolio | 60% Equities / 40% Fixed Income | | | |
| Index Plus Moderately Aggressive Portfolio | 75% Equities / 25% Fixed Income | | | |
| Index Plus Aggressive Portfolio | 90% Equities / 10% Fixed Income | | | |
| INDIVIDUAL FUNDS | | | | |
| Vanguard Growth Index Adm | Large Growth | VIGAX | | |
| JP Morgan Disciplined Equity R6 | Large Blend | JDEUX | | |
| Schwab S&P 500 Index | Large Blend Index | SWPPX | | |
| DFA U.S. Large Value Portfolio I | Large Value | DFLVX | | |
| Vanguard Mid Cap Growth Index Adm | Mid Cap Growth | VMGMX | | |
| AMG Managers Fairpointe Mid Cap I | Mid Cap Value | ABMIX | | |
| Vanguard Mid Cap Value Index Adm | Mid Cap Value | VMVAX | | |
| Vanguard Small Cap Growth Index Adm | Small Growth | VSGAX | | |
| Gabelli Small Cap Growth I | Small Blend | GACIX | | |
| Vanguard Small Cap Value Index Adm | Small Value | VSIAX | | |
| Vanguard REIT Index Adm | Specialty Real Estate | VGSLX | | |
| DFA Commodity Strategy I | Broad Commodities | DCMSX | | |
| DFA Large Cap Int'l Portfolio I | Foreign Blend | DFALX | | |
| DFA Emerging Markets Portfolio I | Divers. Emerging Mkts | DFEMX | | |
| Vanguard Total Intl Bond Idx Adm | World Bond | VTABX | | |
| BlackRock High Yield Bond | High Yield Bond | BRHYX | | |
| Baird Aggregate Bond I | Interm Term Bond | BAGIX | | |
| DFA Inflation Protected Securities I | TIPS | DIPSX | | |
| MetLife Guaranteed Fund | Stable Value | METABG-IL | | |
| Low Cost Target Date Funds Utilizing Schwab ETF's | Ticker | Birth Date Range | | 2017 Equity vs Fixed Allocation % |
| Schwab Target 2060 Index Fund | SWYNX | 1993 & after | | 95.0 / 5.0 |
| Schwab Target 2055 Index Fund | SWYJX | 1988 - 1992 | | 94.0 / 6.0 |
| Schwab Target 2050 Index Fund | SWYMX | 1983 - 1987 | | 91.5 / 8.5 |
| Schwab Target 2045 Index Fund | SWYHX | 1978 - 1982 | | 88.8 / 11.2 |
| Schwab Target 2040 Index Fund | SWYGX | 1973 - 1977 | | 84.3 / 15.7 |
| Schwab Target 2035 Index Fund | SWYFX | 1968 - 1972 | | 77.4 / 22.6 |
| Schwab Target 2030 Index Fund | SWYEX | 1963 - 1967 | | 70.06 / 29.9 |
| Schwab Target 2025 Index Fund | SWYDX | 1958 - 1962 | | 55.2 / 38.8 |
| Schwab Target 2020 Index Fund | SWYLY | 1953 - 1957 | | 49.2 / 50.8 |
| Schwab Target 2015 Index Fund | SWYBX | 1948 - 1952 | | 39.3 / 60.7 |
| Schwab Target 2010 Index Fund | SWYAX | Prior to 1947 | | 37.0 / 62.9 |

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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