

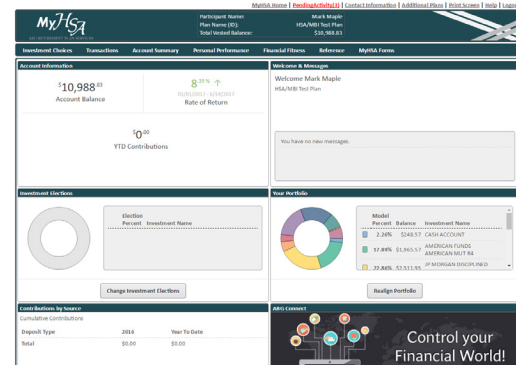


Our Advantage

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

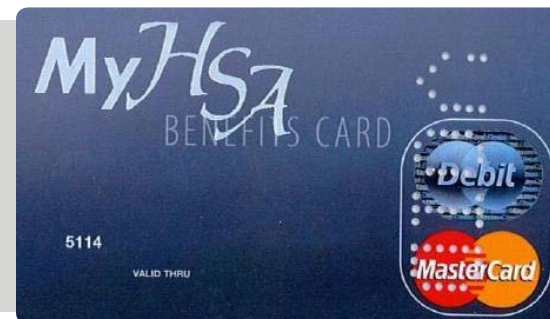


Your Online MyHSA Account

- 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 partnered with The Charles Schwab Trust Company to design 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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Call now to set up your HSA today (800) 57-MyHSA



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CORPORATE SERVICES



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	Risk Tolerance	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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