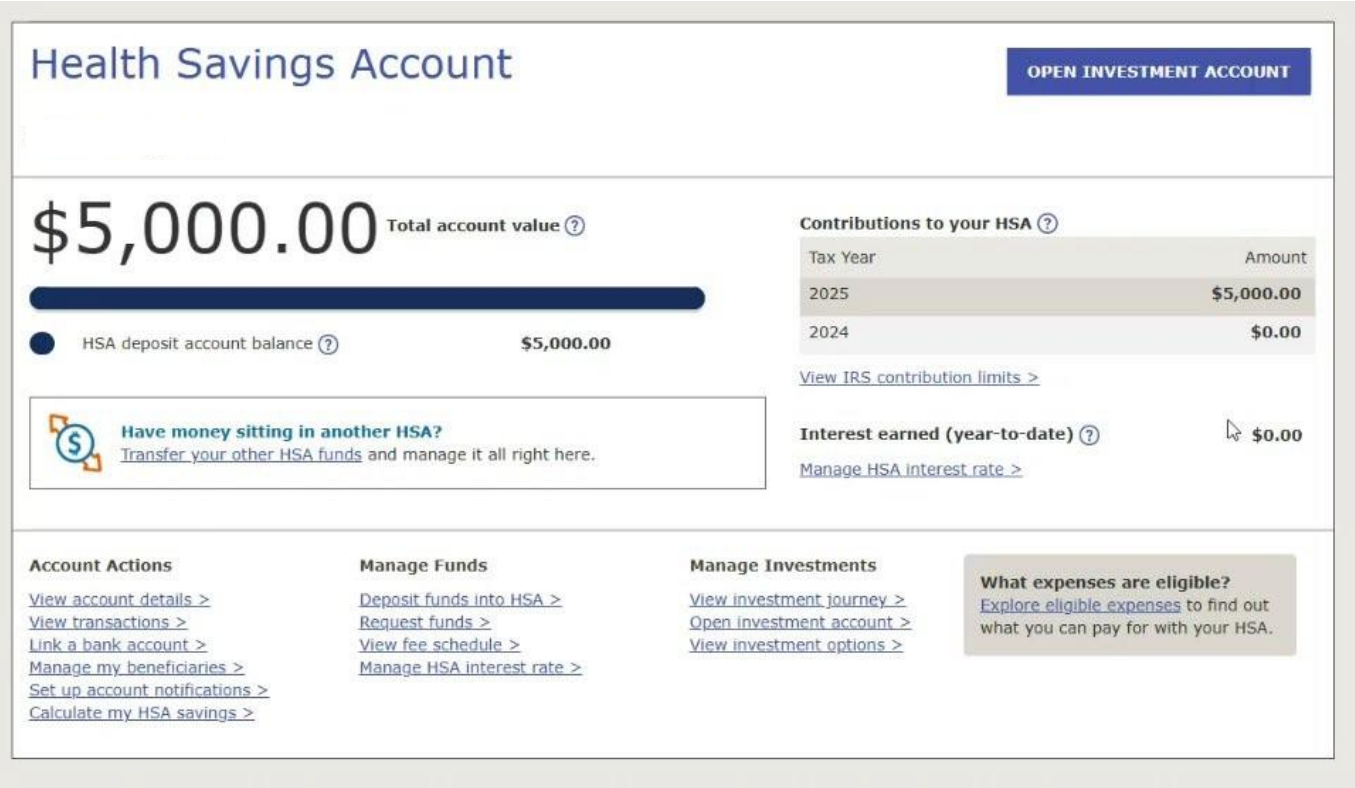


Health Savings Account and the Brokerage Investment Option



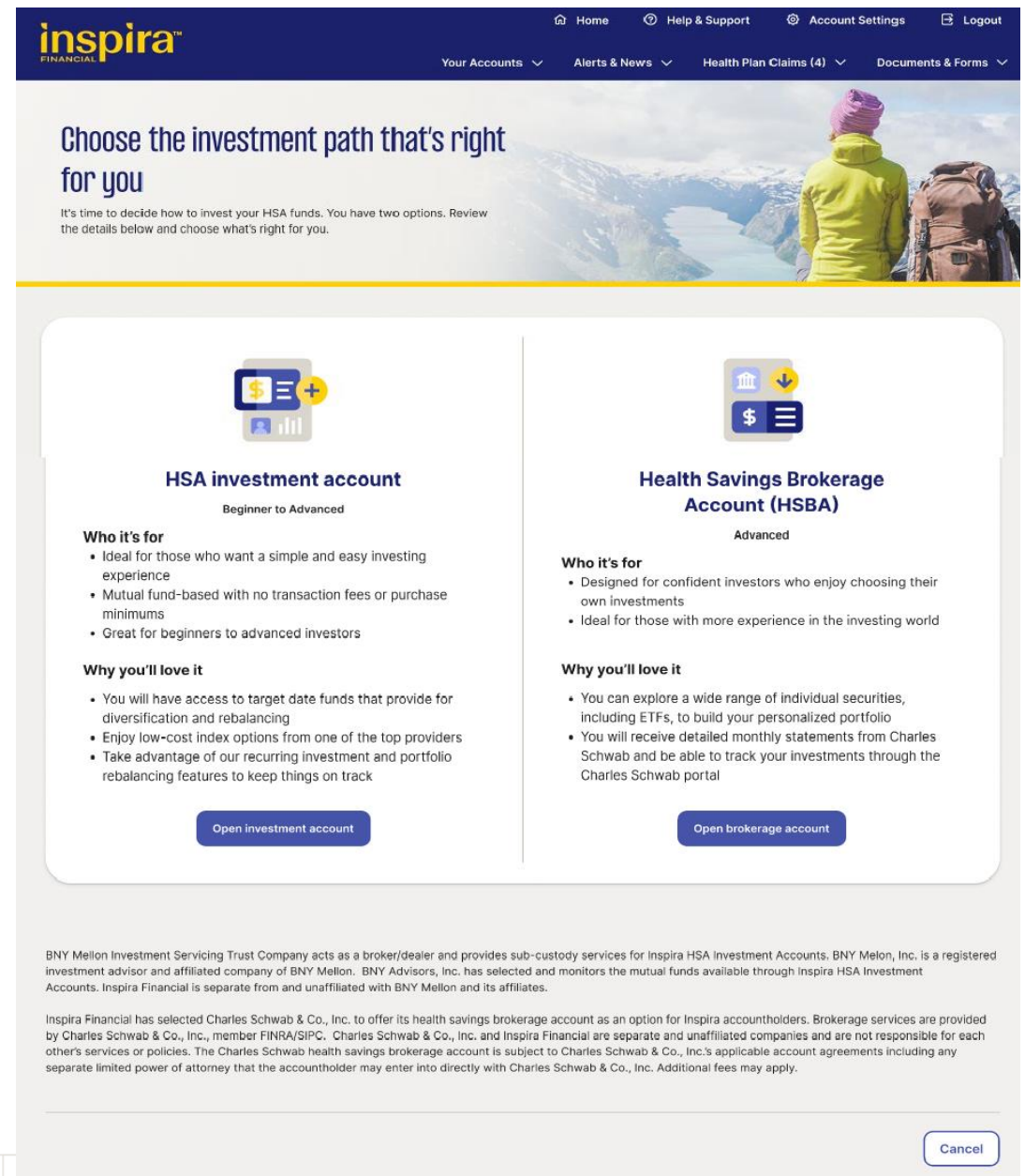
How to open new investment account



This is the HSA tile on the member website. Under Manage My Investments, Click Open Investment Account and 2 choices will appear, see next slide.

Choice page

- Single click from main HSA dashboard
- Describes the two options; choose one only
- Cancel button in lower right takes user back to main dashboard



The screenshot shows the Inspira Financial website's 'Choice page'. The header includes the Inspira Financial logo and navigation links: Home, Help & Support, Account Settings, and Logout. Below the header, there are dropdown menus for 'Your Accounts', 'Alerts & News', 'Health Plan Claims (4)', and 'Documents & Forms'. The main content area features a large banner with the text 'Choose the investment path that's right for you' and a sub-header 'It's time to decide how to invest your HSA funds. You have two options. Review the details below and choose what's right for you.' Below the banner, there are two columns of information. The left column is for the 'HSA investment account' (Beginner to Advanced) and the right column is for the 'Health Savings Brokerage Account (HSBA)' (Advanced). Each column includes an icon, a title, a difficulty level, a 'Who it's for' section, a 'Why you'll love it' section, and a button to 'Open investment account' or 'Open brokerage account'. At the bottom of the page, there is a 'Cancel' button.

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Home Help & Support Account Settings Logout

Your Accounts Alerts & News Health Plan Claims (4) Documents & Forms

Choose the investment path that's right for you

It's time to decide how to invest your HSA funds. You have two options. Review the details below and choose what's right for you.



HSA investment account

Beginner to Advanced

Who it's for

- Ideal for those who want a simple and easy investing experience
- Mutual fund-based with no transaction fees or purchase minimums
- Great for beginners to advanced investors

Why you'll love it

- You will have access to target date funds that provide for diversification and rebalancing
- Enjoy low-cost index options from one of the top providers
- Take advantage of our recurring investment and portfolio rebalancing features to keep things on track

Open investment account



Health Savings Brokerage Account (HSBA)

Advanced

Who it's for

- Designed for confident investors who enjoy choosing their own investments
- Ideal for those with more experience in the investing world

Why you'll love it

- You can explore a wide range of individual securities, including ETFs, to build your personalized portfolio
- You will receive detailed monthly statements from Charles Schwab and be able to track your investments through the Charles Schwab portal

Open brokerage account

BNY Mellon Investment Servicing Trust Company acts as a broker/dealer and provides sub-custody services for Inspira HSA Investment Accounts. BNY Mellon, Inc. is a registered investment advisor and affiliated company of BNY Mellon. BNY Advisors, Inc. has selected and monitors the mutual funds available through Inspira HSA Investment Accounts. Inspira Financial is separate from and unaffiliated with BNY Mellon and its affiliates.

Inspira Financial has selected Charles Schwab & Co., Inc. to offer its health savings brokerage account as an option for Inspira accountholders. Brokerage services are provided by Charles Schwab & Co., Inc., member FINRA/SIPC. Charles Schwab & Co., Inc. and Inspira Financial are separate and unaffiliated companies and are not responsible for each other's services or policies. The Charles Schwab health savings brokerage account is subject to Charles Schwab & Co., Inc.'s applicable account agreements including any separate limited power of attorney that the accountholder may enter into directly with Charles Schwab & Co., Inc. Additional fees may apply.

Cancel

Terms/conditions page

- Click choosing Health Savings Brokerage Account (HSBA)
- Fee schedule, including \$2.50 per account per month fee shown here (Charles Schwab may charge additional fees)
- Inspira investment agreement shown and must be reviewed / acknowledged to proceed
- Back button allows user to change mind
- Inspira codes provided to use at Schwab site to tag this HSBA to Inspira

The screenshot shows the Inspira Financial website interface for opening a Health Savings Brokerage Account (HSBA). The top navigation bar includes links for Home, Help & Support, Account Settings, and Logout. Below the navigation bar, there are links for Your Accounts, Alerts & News, Health Plan Claims (4), and Documents & Forms. The main heading reads "Health Savings Brokerage Account (HSBA) provided by Charles Schwab".

The main content area is titled "What you need to know before you open an HSBA". It includes a list of requirements and instructions:

- Account setup time:** It may take up to 7 days to open your HSBA and transfer funds from your HSA cash account to your HSBA so you can begin investing.
- Welcome packet and required documents:** After you open your HSBA, you'll receive a welcome packet from Charles Schwab. Be sure to complete and return any required documents promptly, as trading on your HSBA may be restricted until they receive the documents.
- Managing your HSBA:** Inspira's website will only display your HSBA balance. You'll manage your HSBA on the Charles Schwab site and you'll receive detailed brokerage statements directly from Charles Schwab.
- One HSBA per accountholder:** If you have more than one HSA with us, you can only open one HSBA. Confirm you selected the HSA that you want to invest with.

Below this section is a link to "Review investment agreement and fees". The text states: "Once your HSBA is open, you'll be responsible for the monthly administration fee of {\$X.XX}. This amount will be deducted from your HSA cash account." There is a checkbox to confirm that the user has read, understood, and agreed to the Investment Agreement and the fees. Charles Schwab may charge additional fees.

The "Ready to go?" section includes a link to "Save your program ID and access code". The text states: "You'll need a program ID and access code to open your HSBA on the Charles Schwab site. Save this information in a safe place — it's unique to you." Below this, there are fields for "HSA Program ID" and "Program Access Code", both showing "XXXXXX". A note at the bottom of this section states: "If you have any questions about your HSBA, you can contact Charles Schwab at 800-435-4000."

At the bottom of the form, there are "Back" and "Submit" buttons. A "Cancel" button is located at the bottom right of the page.

Schwab page

- Opens in a new browser tab
- Use HSA Program ID and Program Access Code from Inspira web page & enter here
- Submit takes you through the Schwab account open process
- May take up to 7 days to confirm open

Charles SCHWAB

Schwab Health Savings Brokerage Account

Account Open

Thank you for choosing to open a Schwab Health Savings Brokerage Account (HSBA).
To proceed, you will need the "HSA Program ID" and Program Access Code provided by your HSA Provider. Your Social Security Number must match the information on file with your HSA Provider to ensure a successful account open.
After you've entered the required Program Access information, you will be able to complete the account application. Once you've completed all the steps in the application, you will receive your new account number instantly.

Schwab Health Savings Brokerage Account

HSA Program ID

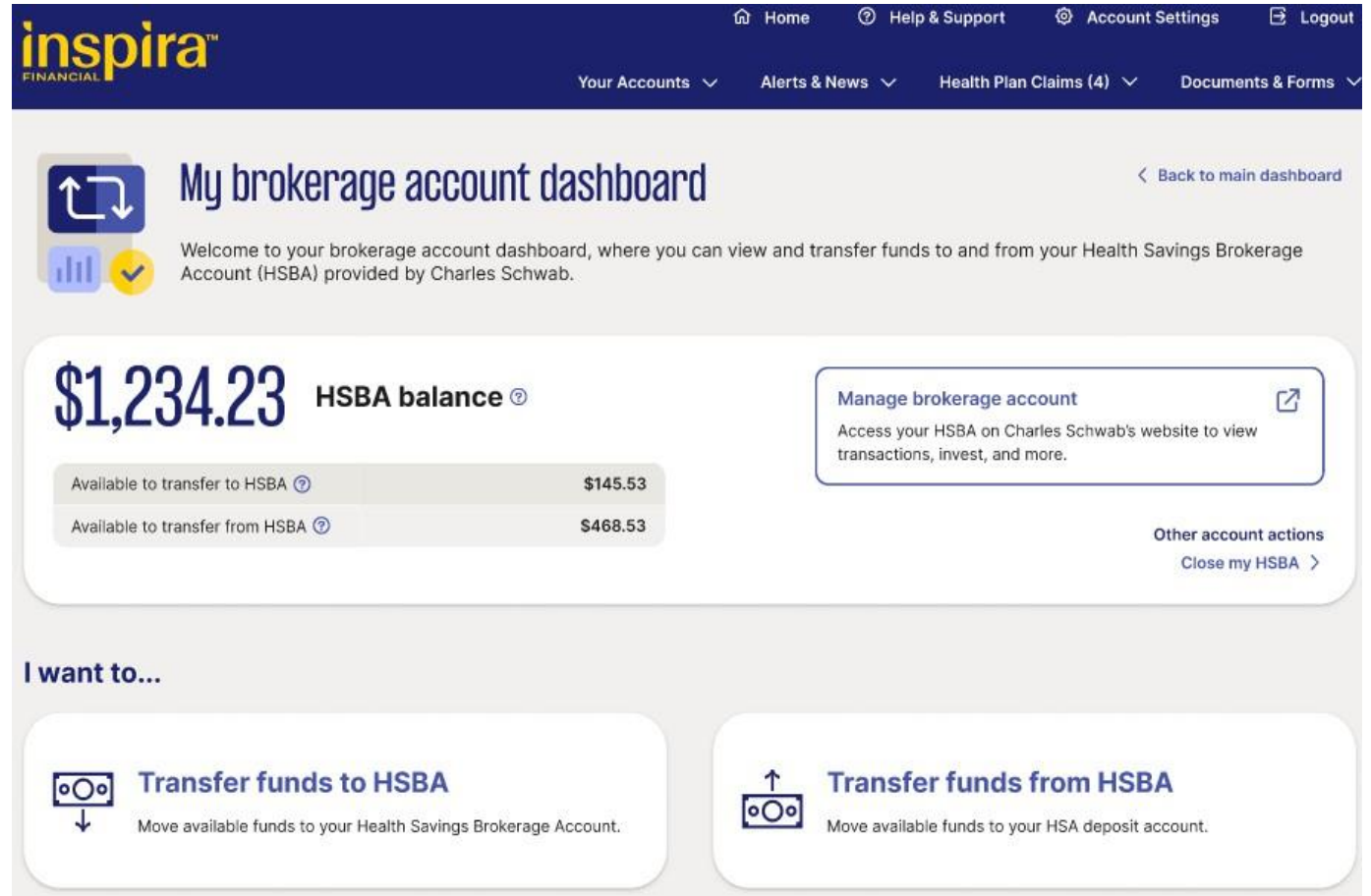
Program Access Code

Social Security Number Enter SSN with no '-'

Submit

Inspira's Brokerage account Dashboard

- HSBA=Health Savings Brokerage Account, from Charles Schwab
- Total HSBA balance shown in large font figures
- Available to transfer from HSBA = cash sweep balance at Charles Schwab
- Available to transfer to HSBA = HSA cash balance amount over the applicable minimum-to-invest cash threshold



The screenshot displays the 'My brokerage account dashboard' for Inspira Financial. The top navigation bar includes links for Home, Help & Support, Account Settings, and Logout, along with dropdown menus for Your Accounts, Alerts & News, Health Plan Claims (4), and Documents & Forms. The main content area features a large 'My brokerage account dashboard' title with a 'Back to main dashboard' link. Below the title, a welcome message states: 'Welcome to your brokerage account dashboard, where you can view and transfer funds to and from your Health Savings Brokerage Account (HSBA) provided by Charles Schwab.' The central focus is the 'HSBA balance' of '\$1,234.23'. To the right, a 'Manage brokerage account' button with an external link icon is present, accompanied by text: 'Access your HSBA on Charles Schwab's website to view transactions, invest, and more.' Below the balance, a table shows transfer availability: 'Available to transfer to HSBA' at '\$145.53' and 'Available to transfer from HSBA' at '\$468.53'. An 'Other account actions' section includes a 'Close my HSBA' link. At the bottom, under the heading 'I want to...', there are two prominent buttons: 'Transfer funds to HSBA' (with a downward arrow icon) and 'Transfer funds from HSBA' (with an upward arrow icon), each with a brief description of the action.

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My brokerage account dashboard

[Back to main dashboard](#)

Welcome to your brokerage account dashboard, where you can view and transfer funds to and from your Health Savings Brokerage Account (HSBA) provided by Charles Schwab.

\$1,234.23

HSBA balance ⓘ

Available to transfer to HSBA ⓘ	\$145.53
Available to transfer from HSBA ⓘ	\$468.53

[Manage brokerage account](#) ⓘ
Access your HSBA on Charles Schwab's website to view transactions, invest, and more.

Other account actions
[Close my HSBA](#) >

I want to...

 **Transfer funds to HSBA**
Move available funds to your Health Savings Brokerage Account.

 **Transfer funds from HSBA**
Move available funds to your HSA deposit account.

Transfer \$ from HSBA example

- Transfers requested prior to 2 pm central time make that day's process
- User can confirm by checking Inspira website or directly login to Charles Schwab website
- Trades and reporting done on the Schwab website
- User will receive monthly HSBA statement directly from Schwab

The screenshot displays the Inspira Financial website interface for transferring funds from an HSA deposit account to an HSBA. The top navigation bar includes links for Home, Help & Support, Account Settings, and Logout, along with dropdown menus for Your Accounts, Alerts & News, Health Plan Claims (4), and Documents & Forms. The main heading is 'Transfer funds to your HSBA', with a subtext: 'You can transfer funds from your HSA deposit account to your HSBA. Enter the amount you'd like to transfer below.' A progress indicator shows two steps: Step 1 (Enter transfer amount) and Step 2 (Review and submit). The 'Review and submit' section includes a warning: 'You're requesting to transfer \$XXX.XX from your HSA deposit account to your HSBA. Once submitted, you won't be able to transfer until this request is completed.' Below this, a list of terms and conditions is provided, followed by a checkbox to authorize the transfer request. At the bottom, there are 'Back' and 'Submit' buttons, and a 'Cancel' button in the bottom right corner.

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Your Accounts Alerts & News Health Plan Claims (4) Documents & Forms

Transfer funds to your HSBA

You can transfer funds from your HSA deposit account to your HSBA. Enter the amount you'd like to transfer below.

Step 1
Enter transfer amount

Step 2
Review and submit

Review and submit

*Indicates required field

You're requesting to transfer \$XXX.XX from your HSA deposit account to your HSBA.
Once submitted, you won't be able to transfer until this request is completed.

By authorizing the above transfer, I acknowledge and agree to the following:

- The [HSA Investment Account Agreement](#), which I received and agreed to when I opened my HSBA and which is part of the HSA Custodial Agreement, governs this account.
- The Health Savings Brokerage Account (HSBA) is a self-directed brokerage account available through Charles Schwab & Co., Inc. I understand that the HSBA is subject to terms and conditions from Charles Schwab, and I acknowledge that I have reviewed and agreed to the Charles Schwab account opening materials that were provided to me by Charles Schwab.
- By checking the below box, I authorize this transfer request and understand that the above amount will be transferred from my Inspira HSA deposit account to my HSBA. I further understand that it may take up to four (4) business days for these transferred funds to appear in my HSBA balance. Once this transfer is initiated, any further actions to allocate these funds must take place on the Charles Schwab portal.
- If I need additional HSA funds for eligible expenses or otherwise, I will need to transfer funds from my Charles Schwab HSBA back to my Inspira HSA deposit account through my Charles Schwab HSBA portal. I further understand that it may take up to 4 business days for such transferred funds to be available in my Inspira HSA deposit account.

☐ Check this box to authorize the above transfer request.*

[Back](#) [Submit](#)

[Cancel](#)

Investment dashboard view

My HSA investment account dashboard

< Back

This is where you can view and manage your investments.

You currently have \$0.00 in your HSA investment account.

You have \$0.00 available to invest ?

[Dividend and capital gain distributions](#) ? [Auto reinvest dividends](#)

Transfer my funds

You currently have \$0.00 to transfer. Once you have more than \$1,000.00 in your HSA deposit account, you can transfer money to your HSA investment account.

Recurring investments

Set up certain investments to happen automatically. You can also view, modify and cancel your recurring investments here.

Rebalance my portfolio

To set up a rebalance plan, you need to put money in your HSA investment account.

View investment options

Learn about the investment options and view fund performance here.

Close my investment account

You can close your HSA investment account here. If you choose to close it, we'll transfer your balance back to your HSA deposit account.

Other account actions

[Manage dividends & capital gains >](#)

[View account activity >](#)

[Calculate my HSA savings >](#)

My investment portfolio

You have no investments at this time.

Close HSA investment account

Investment accounts are opened by the accountholder via the Inspira member portal. Every investment accountholder(AH) has login credentials.

Since a member can have only one investment account type at a time, existing HSA investment account holders wishing to open an HSA Brokerage account must close their existing investment account first.



Steps:

- Login
- Go to investment dashboard
- Select Close tile (*shown*)
- Click and review details (*shown*)
- Click Submit to confirm and close

Other:

- Example shows \$0 balance
- If member has investment holdings, they will be liquidated (sold) with proceeds going to their HSA cash account

Close my investment account

You can close your HSA investment account here. If you choose to close it, we'll transfer your balance back to your HSA deposit account.

Close my HSA investment account

You can close your HSA investment account here. If you choose to close it, your balance will transfer back to your HSA deposit account.

Review and submit

You're requesting to close your HSA investment account. Review the details below and submit to close your account.

You currently have \$0.00 in your HSA investment account.

Closing your account will:

1. Sell all your shares (or "liquidate your account").
2. Transfer the value of your HSA investment account to your HSA deposit account. This typically happens within two market trading days.

Note: The amount transferred to your HSA deposit account depends on the value of your HSA investment account at the time of liquidation minus any fees.

SUBMIT

HSA Investment Options

HSA Investment account	HSA Brokerage account
Provided by BNY Mellon	Provided by Charles Schwab & Co., Inc.
Curated mutual fund-only menu selected by unaffiliated registered investment adviser	Invest in a wide range of options including stocks, bonds, mutual funds, and Exchange Traded Funds
	Transaction fees and commissions may apply
Investment asset-based fee applied at a 0.03% monthly rate. Fee is extracted quarterly from the investment account via a pro-rata sale of shares	
The fee is capped at \$33,700 of invested assets. The fee does not apply to any invested assets over that amount.	\$2.50 per month deducted from HSA cash balance. Charles Schwab may charge additional fees.



Thank you!

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Inspira Financial has selected Charles Schwab & Co., Inc. to offer its health savings brokerage account as an option for Inspira accountholders. Brokerage services are provided by Charles Schwab & Co., Inc., member FINRA/SIPC. Charles Schwab & Co., Inc. and Inspira Financial are separate and unaffiliated companies and are not responsible for each other's services or policies. The Charles Schwab health savings brokerage account is subject to Charles Schwab & Co., Inc.'s applicable account agreements including any separate limited power of attorney that the accountholder may enter into directly with Charles Schwab & Co., Inc. Additional fees may apply. BNY Mellon Investment Servicing Trust Company acts as a broker/dealer and provides sub-custody services for Inspira HSA Investment Accounts. BNY Advisors, Inc. is a registered investment advisor and affiliated company of BNY Mellon. BNY Advisors, Inc. has selected and monitors the mutual funds available through Inspira HSA Investment Accounts. Inspira Financial is separate from and unaffiliated with BNY Mellon and its affiliates.