

Offering individuals a complete HSA experience

Empower's health savings account (HSA) focuses on the entire experience — spending, saving and investing — with intelligent cost-saving and health management tools in an efficient, modern interface.

With a consumer-directed health (CDH) platform supporting

2.67M

HSAs, we offer a well-established, trustworthy solution¹

We know that

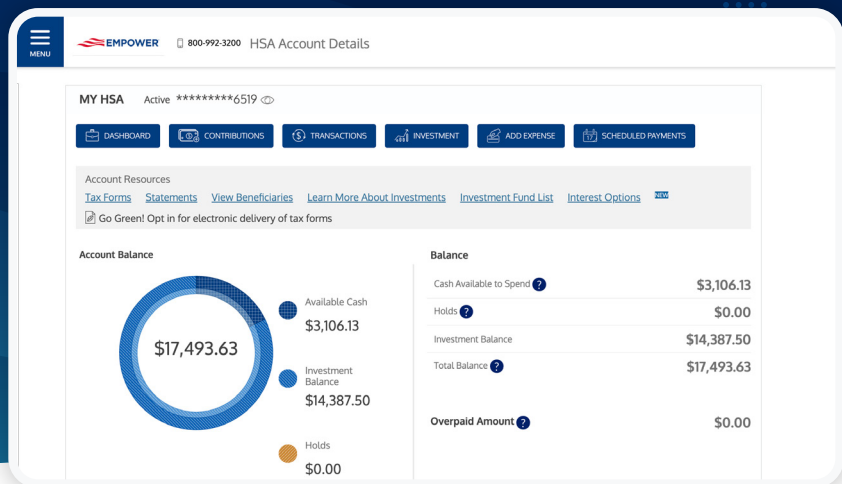
60%

of HSA consumers spend more than they save²

The Empower

HSA

focuses on the need to do both



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We know that when individuals see healthcare and retirement together, they make more informed decisions.

2x

participation rate

171%

higher contribution rates

compared to standalone Health Savings accounts³

HSA experiences are not all the same

Empower offers a fully integrated health and wealth experience for HSA and retirement. The single, unified platform helps keep individuals informed and educated.

Informed and educated consumers make better decisions. We meet the needs of all HSA consumers: Spenders have quick access to balances with opportunities to save money, savers can select high-yield savings accounts, and investors have multiple options.

The Empower difference

Plan sponsors have flexibility in HSA plan configuration to best meet the needs of their workers — without extensive effort or expensive fees.

- ▶ Easily manage payroll contributions in bulk or individually
- ▶ On-demand reporting and insights based on your HSA usage and engagement data to drive desired behavior
- ▶ Ability to offer incentive deposits, placing funds associated with other wellness programs into an individual's HSA
- ▶ Accelerated provider payments means faster resolution for account holders

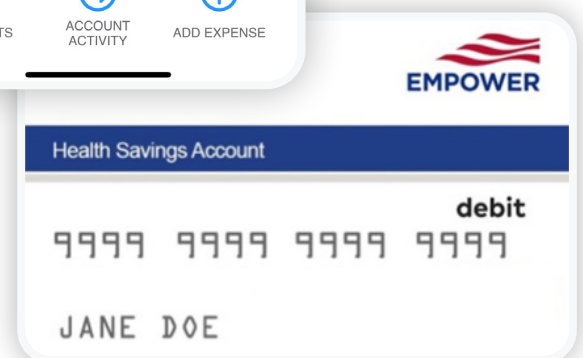
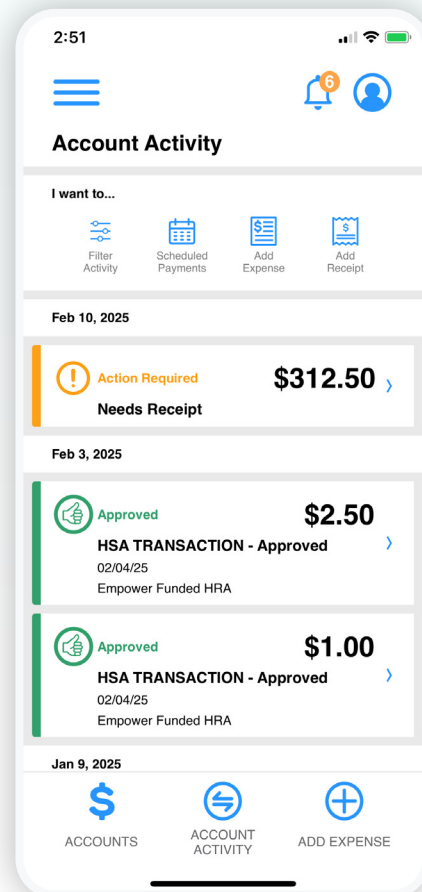
Individuals have tools and insights to help meet them where they are — which drives better outcomes for all

Expanded choices for all consumers

- **Two** member cash balance options: high yield insurance backed option or standard FDIC rate
- User-friendly online portal and mobile app with helpful engagement tools including a virtual medicine cabinet, alerts, notifications, and educational resources
- Ability to add a card to a digital wallet, enabling faster, more secure and touch-free payments
- A single card can be coordinated across multiple benefit account types

Modern investment experience

- Investment lineup comprised of low-cost exchange-traded funds (ETFs) to reduce total cost of ownership
- Real-time trading with ETFs
- **Three** investment model options to meet different investor needs include the option to buy and sell from thousands of ETFs and stocks on the S&P 500® Index



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- Empower's HSA is just one part of the complete integrated suite of consumer-directed health solutions. Contact your Empower representative today to learn more about how our HSA solutions can help workers spend, save and invest for their future.

1 Alegeus Platform Data

2 2024 Mid-Year Devenir HSA Research Report

3 Empower data for plans with HSA and HRA benefits provided through Empower, as of December 31, 2022.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

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