



HSA Investments Quickstart Guide

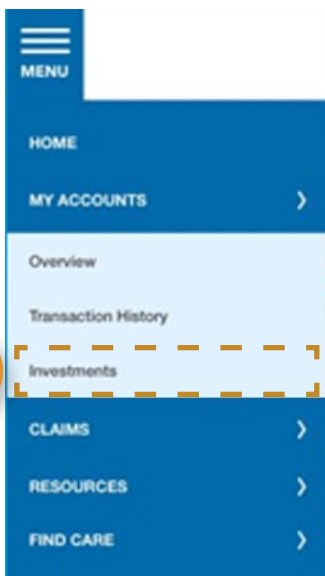
Once your HSA reaches the required minimum balance, you can begin to build wealth and save for retirement by investing your funds, just like a 401(k). But unlike a 401(k), you never pay taxes on earnings or withdrawals for qualified medical expenses! HSA contributions offer greater tax savings than 401(k) contributions and give you the potential to save at a faster rate.

We make investing your HSA funds easy. You'll enjoy:

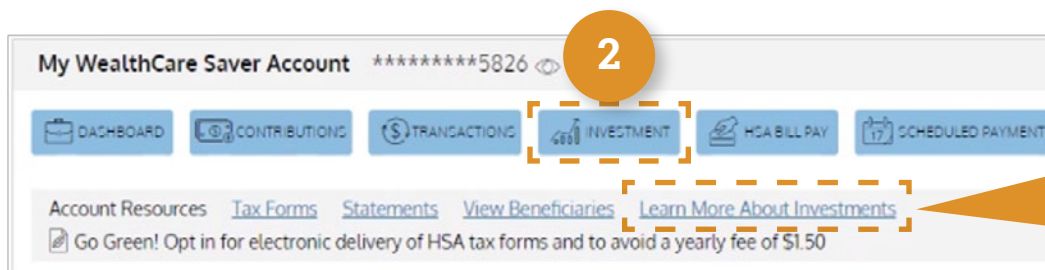
- Easy access to manage your HSA cash account and your investments from the same portal
- Three investment models to choose from: Managed, Self-Directed, or Brokerage
- Real-time account opening and trading
- Fractional trading of desired exchange-traded funds (ETFs) and stocks

Here is how to get started:

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1. Log in to the OCA myOCA portal.
2. Expand the menu and click 'investments' or navigate to your HSA account summary and click on the 'investment' button.
3. Click on the 'start investing' button.
4. Accept the investment account terms and conditions.
5. Choose your preferred investment method.
6. Based on your preferred investment selection, you will be guided through a series of easy steps to either review or self-select funds, enter your investment amount(s) and begin investing.



TIP: Click on 'learn more about investments' to access a full user guide and a library of additional tools & resources designed to help you on your investment journey.

The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information.

WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts.

CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis.

DriveWealth, LLC, a registered broker dealer and member of [FINRA](#) and [SIPC](#). SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.

Call us at 1-855-OCA-0777 to learn more

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