Aptia365 WealthCare Saver HSA Investment Experience Fees

The Aptia365 WealthCare Saver HSA investment experience has one fee type, the investment account fee.

The investment account fee is an asset-based fee, charged monthly in arrears and calculated based on the preceding month's average daily balance (as of each day's market close). The investment account fee is charged to the HSA cash account.

	Managed Path	Self-Directed Path	Brokerage Path	Minimum / Maximum
Investment Account Fee	0.90% annually, billed monthly	0.40% annually, billed monthly	0.40% annually, billed monthly	Minimum of $0.99/month, Maximum of $10/month

You will be billed a $0.99 monthly minimum rather than the asset-based investment account fee in the table above until your balance increases to the point where the asset-based fee is greater than the minimum. For example, in the Self-Directed or Brokerage path, if your balance is less than $2,970 you will be billed a flat $0.99 monthly minimum rather than 0.40% multiplied by your investment balance. However, in the Managed path, if your balance is less than $1,320 you will be billed a flat $0.99 monthly minimum rather than 0.90% multiplied by your investment balance. The investment account fee is capped at $10 monthly.

Trading Fees

Trading fees are accounted for at the time of sell transactions and are deducted from your investment assets. These fees are not charged to the HSA cash account.

Fee Type	Fee Amount	Definition
SEC Fee* (sell side only)	$22.90 per million	Regulatory fee charged by the SEC designed to cover costs of supervising and regulating firms.
TAF Fee** (sell side only)	$0.000130 per share (minimum of $0.01 per sale, maximum of $6.49)	Regulatory fee charged by FINRA designed to cover costs of supervising and regulating firms.

*- The SEC fee is a small fee that trading exchanges and broker-dealers must pay the U.S. Treasury, to help offset the governmental costs associated with regulating the equities market. The fee is based on the volume of shares traded and applies to the sale of equities and ETFs, but not the purchase of equities and ETFs.

**- To protect investors and ensure the market's integrity, FINRA is a government-authorized not-for-profit organization that oversees U.S. broker-dealers. FINRA levies a Trading Activity Fee (TAF) for sales of covered securities that we pass through to you. The FINRA TAF for sales of equities and ETFs is currently $0.000130 per share with a per-transaction minimum of $0.01 and per-transaction cap of $6.49.

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.

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