

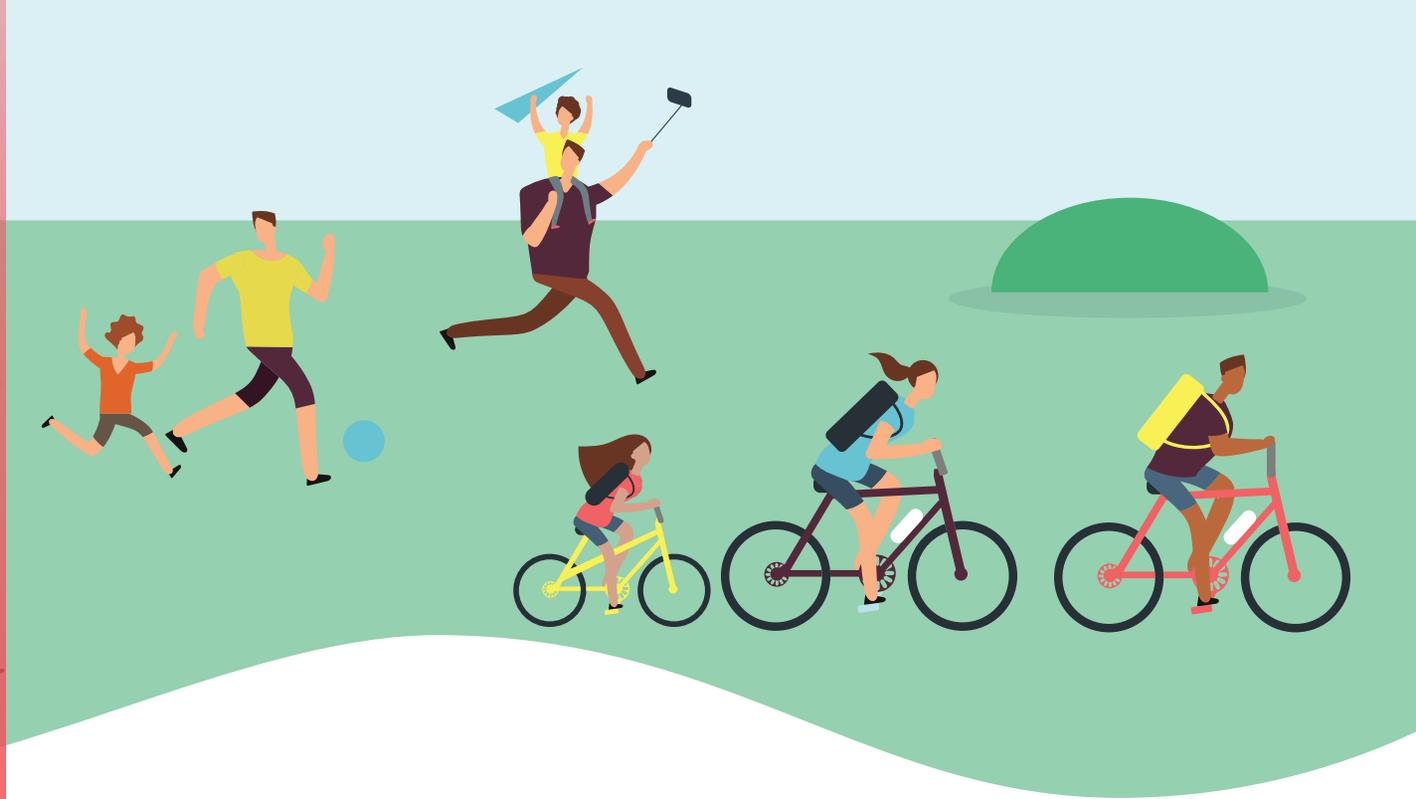
Welcome to a new journey

Congratulations! Your employer has made a great decision to set up your health savings account (HSA) through Bend Financial.

An HSA is a special type of savings account that lets you put aside pre-tax money to pay for qualified medical expenses* like prescriptions and visits to the doctor when you have a high deductible insurance plan.

An HSA can play a big part in your long-term financial health. By allowing you to save pre-tax money, an HSA helps you keep more of your hard-earned money.

*IRS qualified medical expenses:
www.irs.gov/pub/irs-pdf/p502.pdf



Have questions?

For information about your health plan or Bend, please contact your company's benefits administrator.

If you have any questions about your Bend HSA, please call our customer service toll free at (877) 201-3235. We're available Monday-Friday from 7 a.m. to 7:30 p.m. ET and on Saturday from 8 a.m. to 5 p.m. ET, or visit us at bendhsa.com/login.



Why put money in an HSA?

An HSA can help boost your bottom line. For starters, it offers a triple tax advantage.*

 Your HSA contributions aren't taxed

 Funds grow tax-free

 Withdrawals for qualified medical expenses are free of any taxes

Bend also helps you grow your financial health.**

 Your HSA balance can be invested in mutual funds, similar to a 401(k).

 Money you earn from these investments is tax-free

 Combined, these benefits may potentially bring more money for future healthcare costs.

Best of all, your money stays with you.

 You always have access to the money in your HSA – even if you switch jobs, insurance plans or decide to leave the workforce

**HSAs are exempt from federal income tax level when used for qualified medical expenses. Most states also recognize HSA funds as tax-free. For specific state-level rules, please consult a tax advisor.*

Innovation for busy lives

With Bend, you don't have to be a financial expert to get started on your path to financial health. Your Bend HSA comes equipped with the Bend Advisor. The Bend Advisor is a unique tool that takes advantage of leading technologies, including artificial intelligence.

The Bend Advisor does much of the work for you. It pulls in data from your other accounts – like checking, credit cards, payroll and your health plan– and guides you every step of the way. When you use the Bend Advisor, you can feel confident that you're growing and spending your savings wisely.

You don't even have to pre-fund your account if you don't want to, or can't. Just open your Bend HSA account now and let the Bend Advisor work for you.



*** Investments in securities through HSA investment account are: Not FDIC Insured. May Lose Value. No Bank Guarantee.*

Ready, set, go!

We make managing your healthcare expenses easy. Once your employer is ready, you will receive an email from us inviting you to visit our website to finalize your account setup. Then it's go time!

Once your HSA is setup, you can link your personal bank account to make contributions or get reimbursed for qualified medical expenses.

