

## WealthCare Saver HSA Investment Experience Fees

The investment experience has three types of fees: an investment account fee, an investment management fee, and an investment account closing fee.

The investment account fee and investment management fee are asset-based fees; they are charged monthly in arrears and calculated based on the preceding month's average daily balance (as of each day's market close).

All investment experience fees are charged to the HSA cash account.

	Managed Path	Self-Directed Path	Brokerage Path	Minimum / Maximum
<b>Investment Account Fee</b>	0.40% annually, billed monthly	0.40% annually, billed monthly	0.40% annually, billed monthly	Minimum of \$0.99/month, Maximum of \$10/month
<b>Investment Management Fee</b>	0.50% annually, billed monthly	N/A	N/A	N/A
<b>Investment Account Closing Fee</b>	\$5 billed at time of investment account closure	\$5 billed at time of investment account closure	\$5 billed at time of investment account closure	N/A

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 (i.e. in the Self-Directed 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). There is no minimum for the investment management fee.

The investment account fee is capped at \$10 monthly. The investment management fee is not capped. Example: If you have a \$50,000 investment balance in a Self-Directed account, rather than being charged the 0.40% on your investment balance (\$16.67 monthly), you would be charged \$10 monthly. However, if you had a \$50,000 investment balance in a Managed account, your investment account fee would be capped at \$10, but you would still be charged the 0.50% on your investment balance.

## Trading Fees

Trading fees are accounted for at the time of sells 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)	\$5.10 per million	Regulatory fee charged by the SEC designed to cover costs of supervising and regulating firms.
TAF Fee** (sell side only)	\$0.000119 per share (minimum of \$0.01 per sale, maximum of \$5.95)	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 \$0.000119 per share with a per-transaction minimum of \$0.01 and per-transaction cap of \$5.95.

*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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