Lively

Robust, Personalized Investment Solutions

Health Savings Account Feature

Tax-free investing is one of the most valuable benefits of owning an HSA. Lively offers access to two personalized solutions to help employees make their money go further: **Schwab Health Savings Brokerage Account (Charles Schwab) and HSA Guided Portfolio (Devenir).**

Regardless of what an employee's investment strategy is, they have easy access to industry-leading solutions to help them design their ideal portfolio and build toward their financial goals.

Make Tax-Free Savings Work Harder

Personalized Investment Strategy

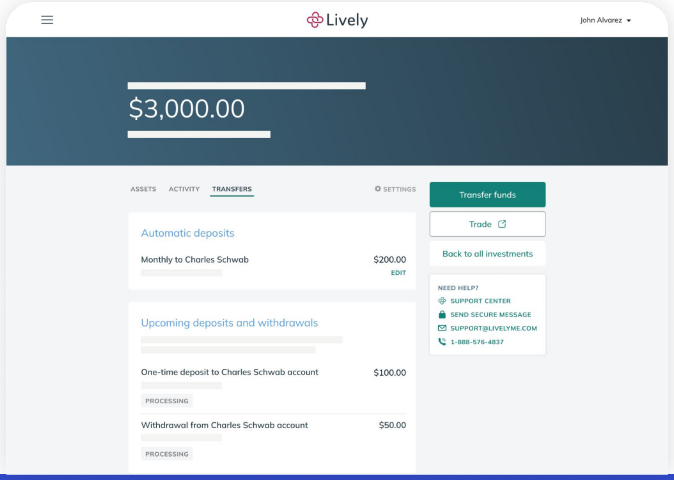
Employees can choose to invest their HSA funds the way that is right for them, whether they prefer a low- effort guided solution or prefer to hand-pick their investments.

First-Dollar Investing

Employees have the option to start investing their HSA funds as soon as possible with both solutions. They are in control and can set up their accounts to align with their investment strategy.

Automated Transfer Features

Employees can set either recurring or sweep transfers from their Lively HSAs to their investment accounts. So it's effortless for them to make the most of their tax- free savings.



The investment experience is securely integrated using single sign-on (SSO).

Employees do not need to maintain a separate login and can access their investment account directly within their Lively dashboards.

Even when they're on the go, our top-rated HSA mobile app (iOS and Android) makes it easy to stay on top of their investments.[2]

Schwab Health Savings Brokerage Account

This investment option provides employees access to work with their own personal wealth manager or self-direct with a wide variety of investment options, including stocks, bonds, mutual funds, and Exchange Traded Funds (ETFs).

It's powered by Charles Schwab, a leading provider of financial services, driven to help clients invest and take ownership of their financial futures.

Lively offers two simple ways to invest with Schwab HSBA:

- No access fee — Invest anything above $3,000 in their cash account for no additional fee from Lively.
- Annual access fee — Start investing from their first dollar with no restrictions after a $24 annual fee from Lively.

HSA Guided Portfolio

This guided investment option makes it simple for employees to design a well-diversified portfolio by providing personalized suggestions based on their profiles, risk preferences, and time horizons. Automatic rebalancing helps ensure the portfolio stays on track over time.

The curated fund menu is diverse across asset classes and every life stage, made up of highly-rated and low-cost funds. And portfolios employ an investment strategy that optimizes for maximum long-term returns, and easily fits into any long-term financial or retirement strategy.

It's powered by Devenir, a national leader in investment solutions for health-based accounts.

Lively charges a 0.50% annual fee with no minimum cash requirement.

[1] Devenir. "2019 Year-End HSA Research Report." March 2020. [2] Schwab HSBA will be available within the 'Lively HSA' mobile app soon.

Disclaimers:

The content presented in this article are for informational purposes only, and is not, and must not be considered investment, legal, accounting or financial planning advice, nor a recommendation as to a specific course of action. Investors should consult all available information, including fund prospectuses, and consult with appropriate investment, accounting, legal, and accounting professionals, as appropriate, before making any investment or utilizing any financial planning strategy.

Charles Schwab and Lively are separate and unaffiliated firms, and are not responsible for each other's services or policies. Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. See the Charles Schwab Pricing Guide for Health Savings Accounts for full fee and commission schedules.

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