



HealthSavings is proud to offer health savings accounts (HSAs) with access to OBS Financial's 8 model portfolios featuring Dimensional funds.



With an HSA, clients can save for both current and future healthcare expenses.



Our structured investing approach helps clients achieve goals while protecting against common investing mistakes.



Account Owner acknowledges that a wide array of investment options is made available for the investment of funds held in the HSA. Account Owner understands and agrees that the Custodian is not providing any investment advice to Account Owner or any Authorized Agent and that Custodian is not an investment adviser registered under the Investment Advisers Act of 1940. Account Owner also acknowledges that some of the mutual funds or other investment options that are offered for purchase in the HSA may pay marketing and administrative services or other "revenue sharing" fees, including but not limited to so-called "12b-1" fees to the Custodian in connection with an investment in such funds.

Risk Model Description

Least

Capital Preservation
(DFA/EFS 0/100)

The DFA/EFS 0/100 Portfolio provides investors with a conservative and consistent stream of income with minimal volatility. The investor remains diversified in the bond markets by investing in various asset classes, which are comprised of government and corporate bonds of various quality, geographical region and maturity.

Conservative
(DFA/EFS 20/80)

The DFA/EFS 20/80 Portfolio provides investors with the opportunity to build wealth through a conservative risk managed approach. With 80% of the portfolio invested in fixed income assets, exposure to the stock market is limited, while the bond exposure provides a consistent stream of income for the investor. To keep pace with inflation, the portfolio invests 20% into the stock market, which raises the growth potential over that of a portfolio void of stock exposure.

Conservative Growth
(DFA/EFS 40/60)

The DFA/EFS 40/60 Portfolio provides a balanced investment approach with a conservative emphasis. The portfolio has a healthy exposure to the stock market, with 40% of its assets diversified throughout equity asset classes, and is moderated by a strong bond presence. With 60% of the portfolio assets in the bond market, the investor can receive a consistent stream of income with protection from a downward stock market.

Balanced
(DFA/EFS 50/50)

The DFA/EFS 50/50 Portfolio aims to provide a balance between capital preservation and capital appreciation. With equal exposure to equity and fixed income markets, the portfolio is designed for those who are most comfortable with a balanced approach and have a moderate tolerance for investment fluctuations.

Moderate
(DFA/EFS 60/40)

The DFA/EFS 60/40 Portfolio provides a fairly balanced investment approach with an emphasis on long-term growth. The portfolio is more resistant to inflation with an increased potential for capital appreciation. Its 40% bond presence provides income to the investor and helps dampen volatility during a stock market downturn.

Moderate Growth
(DFA/EFS 70/30)

The DFA/EFS 70/30 Portfolio provides a sizable exposure to the stock market, with a more aggressive approach towards capital appreciation. The 30% fixed income exposure provides limited income generation with some downside protection.

Growth
(DFA/EFS 80/20)

The DFA/EFS 80/20 Portfolio provides substantial exposure to the global stock market, with an aggressive approach towards capital appreciation. A small bond presence is maintained, but income generation and downside protection is limited.

Aggressive Growth
(DFA/EFS 100/0)

The DFA/EFS 100/0 Portfolio is the most aggressive portfolio in the series offering full exposure to equity markets. The portfolio is diversified between domestic and international stocks, with no exposure to the bond markets.

Most

For more information, go to
<http://healthsavings.com/obsfs>

The investment selection and monitoring process is based on peer ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. For each investment with at least a three-year history, OBS Financial (an SEC Registered Investment Adviser) monitors the investments based on the following due diligence criteria: (1) Regulatory oversight, (2) Minimum track record, (3) Stability of the organization, (4) Assets in the investment, (5) Composition consistency with asset class, (6) Style consistency, (7) Expense ratio/fees relative to peers, (8) Risk adjusted performance relative to peers, and (9) Performance relative to peers.

Investments are evaluated periodically. Investments that satisfy all of the due diligence criteria receive a passing grade. OBS Financial will suggest a course of action for each investment that does not achieve a passing score. This suggestion may include additional monitoring (WATCH) of the investment, or replacing the investment in the lineup. This process is not intended, nor should it be used, as the sole source of information for reaching an investment decision. For more information on OBS Financial, please visit <http://www.obsfs.com>.