



IMPORTANT INFORMATION
<p>Optum Bank, Member FDIC, is the custodian of your Health Savings Account (HSA). Terms and conditions of the HSA are included in your HSA Custodial and Deposit Agreement and other account disclosures given at account opening. Optum Bank deposit products that are held in the HSA are FDIC insured, subject to applicable FDIC insurance limits. FDIC insurance is calculated on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.</p>
<p>Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by Optum Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), or any other government agency. Investments are subject to investment risks, including loss of principal. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing.</p>
<p>Optum Bank and its representatives do not provide tax or legal advice. Clients should consult with their tax and/or legal professional for advice and information concerning their particular situation.</p>