



Higher returns on HSA savings

Increased earning potential with High-Yield

The American Benefits Group HSA is a powerful tool to help employees save money on healthcare expenses, whether they're a spender, saver, or investor. Investments are a great way to maximize the long-term value of an HSA, but employees can also get even more value from their cash balance with a High-Yield interest option.

High-Yield holds HSA cash funds in a deposit account backed by Pacific Life, allowing your employees to take advantage of higher interest rates while maintaining their ability to spend or invest their funds.

Interest options to fit your employees' needs

Employees with an HSA can choose the interest option that works best for them: High-Yield or Traditional. They can easily update their preference directly within the smart mobile app or participant portal.

Interest rates for both options are tiered (with higher account balances receiving higher rates) and can be [viewed here](#).

High-Yield

- Offers the potential to earn a higher interest rate on the HSA cash balance.
- Funds are not FDIC-insured and are held in a deposit account backed by a highly rated insurance company, Pacific Life.

Traditional

- Lower interest rates on the HSA balance.
- Funds are held at a depository institution and insured by the FDIC.

About Pacific Life

Pacific Life is an insurance company who provides a wide range of life insurance products, annuities, and mutual funds and offers a variety of investment products and services to individuals and businesses. They are highly trusted for their ability to deliver strong and stable products, with more than half of the 100 largest U.S. companies as their clients.

WealthCare Saver is a dba of Alegeus Technologies, LLC, a licensed Non-Bank Custodian.

We will determine the applicable interest rate payable on the balance of your Deposit Account. At our discretion, we may at any time change the interest rate and annual percentage yield. We will provide you with notice of any such change in accordance with applicable laws. The interest rate paid with respect to your HSA may be higher or lower than the interest rate available to depositors making deposits at depository institutions in comparable accounts. In addition, we reserve the right to establish (and change) balance levels on which different rates of interest may be paid. For current interest rate information, please refer to the Interest Rate disclosure.

WealthCare HSA High-Yield is not FDIC-insured and may result in a loss of the principal and accrued interest. Pacific Life Insurance Company is an insurance company organized under the laws of Nebraska and regulated by the Nebraska Insurance Department. Nevertheless, no assurance can be given that Pacific Life Insurance Company will not encounter financial difficulties and will not be able to honor its obligations to its policyholders. In such event, you may lose all or some of the balance in WealthCare HSA High-Yield. Custodian shall have no liability for any such loss.

Call us at 800-499-3539 to learn more

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