



Important Changes to Your HSA Investment Account Options

WEX Inc., your HSA custodian, is excited to announce some upcoming changes to your HSA investment program based on recommendations from Devenir Investment Advisers, LLC, our registered investment advisor. Here's a summary of the changes.

ADDED FUNDS

Effective by the end of the day on Thursday, March 24, 2022, the following mutual funds will be added to your list of available HSA investment options:

Mutual Fund Name	Ticker	Asset Class	Expense Ratio
TIAA-CREF Real Estate Securities Instl	TIREX	Real Estate	0.49
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	0.07

SHARE CLASS CONVERSIONS

WEX will now offer a less-expensive share class because we have met the mutual fund companies' requirements to offer this share class. Current investors do not need to take action to benefit from the less-expensive share classes. Current investor's holdings will automatically convert to the less-expensive share classes.

Effective by the end of the day on Thursday, March 24, 2022, the mutual fund share classes listed in the table below under "New Investment Option" will be added to your HSA investment options. The share classes listed in the table below under "Current Investment Option" will no longer be available to new investors.

Effective Wednesday, April 27, 2022, all balances and investment elections in these share classes that are being removed will be automatically transferred to the new share classes detailed in the chart below.

If you do not want your balances or future contributions transferred into the new share class, visit the HSA consumer portal and make any necessary changes to your current investment elections and balances in these funds, prior to 4 p.m. ET, Tuesday, April 26, 2022.

Mutual Fund Name	Current Investment Option	New Investment Option	Current Expense Ratio	New Expense Ratio
Lord Abbett High Yield	LAHYX	LHYVX	0.70	0.61
Neuberger Berman Mid Cap Growth	NBMLX	NRMGX	0.67	0.57
Vanguard Inflation-Protected Secs	VAIPX	VIPIX	0.10	0.07

To accommodate this share class conversion, a short transactional blackout period will be required from 4 p.m. ET on Tuesday, April 26, 2022, until after the transfer is settled on Thursday, April 28, 2022.

ELIMINATED FUNDS

Effective 4 p.m. ET Tuesday, April 26, 2022, the following mutual funds will be removed from the HSA investments options for existing investors because these funds have not consistently met performance expectations. The funds will no longer be available to new investors, effective at 4 p.m. ET Thursday, March 24, 2022. Current investors in any of the funds being removed must log into the HSA consumer portal and make new elections to avoid having their holdings automatically moved to the HCB Interest Bearing Account.

Funds Being Removed	Ticker Symbol
Nuveen Real Estate Securities I	FARCX
Northern Small Cap Value	NOSGX

Additionally, the following fund is being converted to an exchange-traded fund in May by the fund company. Exchange-traded funds are not available for trading within the fund lineup, therefore this fund will be closed. As a result, the fund will no longer be available to new investors, effective at 4 p.m. ET Thursday, March 24, 2022, and will be removed from the HSA investments options for existing investors effective at 4 p.m. ET Tuesday, April 26, 2022.

Fund Being Removed	Ticker Symbol
JP Morgan Market Expansion Enhanced Index	OMYGX

Please log into the HSA consumer portal to review your investment elections for future contributions and current balances in this fund and transfer them to new investments prior to 4 p.m. ET, Tuesday, April 26, 2022.

If no action is taken on your part before that time, your future investment elections in the removed funds will be automatically moved to the HCB Interest Bearing Account.

On Wednesday, April 27, 2022, current investment balances in the removed funds will be liquidated, with the proceeds deposited into the default fund, the HCB Interest Bearing Account. To accommodate this fund removal, a short transactional blackout period will be required from 4 p.m. ET on Tuesday, April 26, 2022, until after the transfer is settled on Thursday, April 28, 2022.

Fund fact sheets and prospectuses for your new funds will be available in the HSA consumer portal on Thursday, March 24, 2022.

QUESTIONS?

If you would like to review this notice again, you can find it in the HSA consumer portal under the Tools & Support tab, within the Documents & Forms section. If you have any questions about the information in this notification, please contact your HSA Administrator. Please note your HSA Administrator cannot provide investment advice.