



CLARITY BENEFIT SOLUTIONS DELIVERS **A MODERN AND PERSONALIZED HSA INVESTMENT SOLUTION** TO YOUR CLIENTS

A NEXT-GENERATION INVESTMENT EXPERIENCE

Clarity Benefit Solutions delivers a new and modern approach to HSA investing that allows your clients' employees to personalize their investment journey to fit their unique needs and experience level. With the WealthCare Saver investment solution, their employees can choose from three different investment models – Managed, Self-Directed and a first-of-its-kind Brokerage option – all of which are designed to help them work toward their long-term investing goals. Best of all, it's fully integrated with a Clarity HSA, meaning employees can manage all aspects of their HSA, including their investments, from a single portal.

THREE DIFFERENT MODELS ENSURE **A PERSONALIZED APPROACH TO INVESTING**



MANAGED

Designed for novice investors who prefer to have our advisor tool automatically select and rebalance investments on an ongoing basis in accordance with their age and/or risk profile. This account type delivers a “do-it-for-me” approach to investing.

SELF-DIRECTED

Designed for intermediate investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually. This account type provides a balance between do-it-for-me and DIY approaches to investing.

BROKERAGE

Designed for adept investors who desire to perform advanced research and trading across hundreds of individual stocks and exchange-traded funds (ETFs). This account type offers a hands-on, DIY approach to investing.

KEY BENEFITS

- ✓ Deliver a unique HSA experience that supports your clients' employees through all stages of healthcare transactions – spending, saving and investing.
- ✓ Provide clients with an integrated, modern HSA investment solution that not only allows their employees to manage their investments within the same portal they use to manage their HSA but also helps them understand the value of investing and work toward their long-term investing goals.
- ✓ Whether their employees are new to investing and seeking a guided experience or seasoned investors looking to research and trade stocks and ETFs available on the platform, your employer groups will be able to offer their employees an investment journey that is aligned with their individual needs.
- ✓ HSA investment accounts are opened in real-time, transactions are made in real-time and account data is viewed in real-time, which means your clients' employees have full transparency into their assets and allocations.



The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information. WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts. CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis. DriveWealth, LLC a registered broker dealer and member of FINRA and SIPC. SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.

A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure your clients' employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: building your business.



**VOTED BUSINESS OF THE
YEAR BY NJBIZ IN 2020**

Learn more about us at claritybenefitsolutions.com

Clarity
BENEFIT SOLUTIONS™