

Other HSA Rules

HSAs must be established with a qualified trustee or custodian

The custodian will send IRS Forms at year end for tax reporting purposes

Individual account owners are responsible for determining the maximum allowed contribution

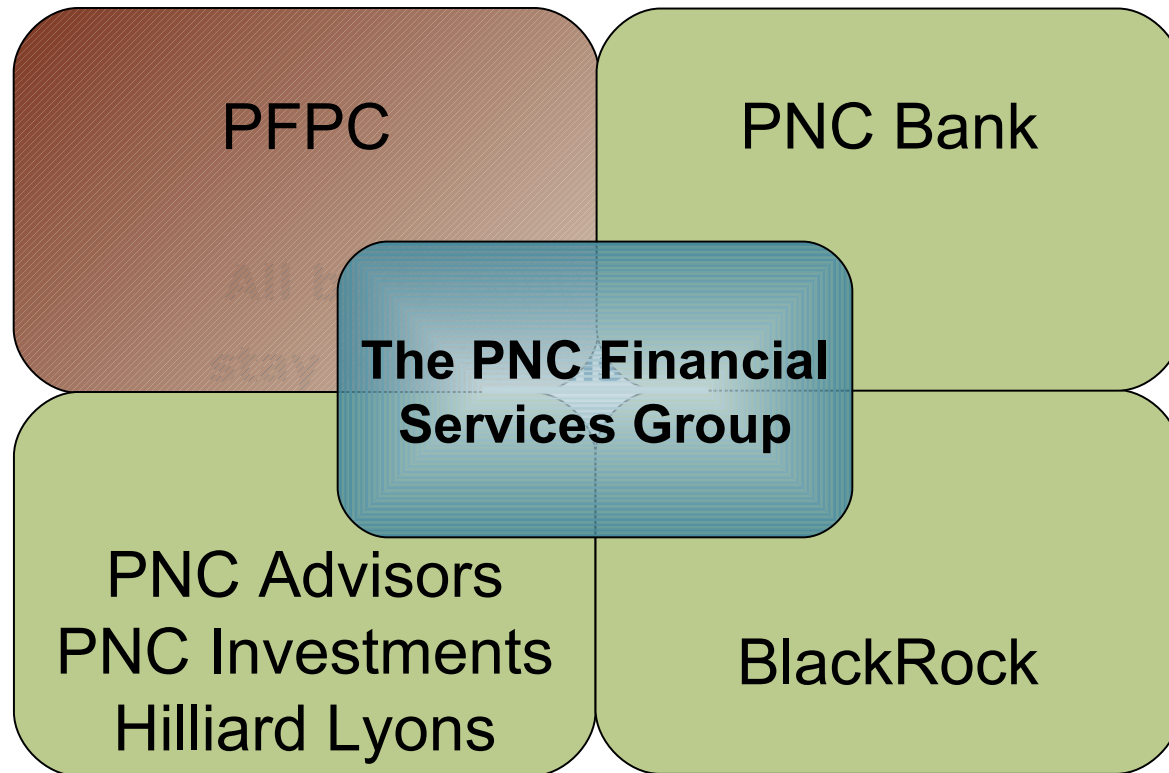
Individual account owners are responsible for determining which expenses are eligible for payment from the HSA

Solutions to stay out front.®

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About PFPC

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PFPC is a member of The PNC Financial Services Group, one of the largest diversified financial service companies in the United States and a leading provider of processing, technology and business solutions to the global investment industry

More About PFPC

PFPC offers the widest selection of processing, technology and business services in the financial processing industry.

As the business behind the business PFPC provides investor services and technology for 66 million accounts

- Responsible for \$2.3 in assets
- 30 years of experience
- With 4,400 employees, PFPC supports a global client base from 11 locations across the United States, Ireland, Luxembourg, along with a presence in the Cayman Islands.

What PFPC Does

PFPC Trust maintains the role of Custodian

- Manages the liquid FDIC insured portion of the account
- Processes contributions and distributions to and from account
- Credits any interest and earnings to your account
- Distributes year end tax forms to account owners
- Processes investment transactions based on instructions from account owners

Independent Registered Investment Advisor (RIA) hired by PFPC selected the mutual funds offered

Why Choose the PFPC HSA

Convenient and Easy to Use

- All on-line account application and setup process
- Pay at the point of sale using a debit card, electronic withdrawal, online or phone transfer request
- PFPC account management website blends combines an FDIC-insured, interest-bearing account and 401(k) like investment capability making it easy to manage your health care spending and savings
- Manage your account and investments by internet or by contacting a live customer service representative

Why Choose the PFPC HSA

Broad Choice and Earning Potential

- Powerful tools for the spender and the saver
 - High yield FDIC insured position to use for spending and savings
 - Low investment threshold of \$1,000 allows you to quickly invest your health savings account dollars for the future
- Array of mutual fund investment options to use for savings
 - 5 current fund options with more being added in 2008
 - No minimums or transaction fees for trading mutual funds