

ASSOCIATED BANK HSA PLUS

Peace of mind, tax savings and more — putting money into an HSA Plus Account from Associated Bank means that money is there when you need it. You can get the medical attention you need and the peace of mind you deserve ... and see other financial benefits as well.

A Health Savings Account is a smart way to manage out-of-pocket medical expenses

Have a High-Deductible Health Plan (HDHP)? A Health Savings Account (HSA) option lets you put aside and manage funds for future out-of-pocket medical expenses — and save on taxes at the same time.

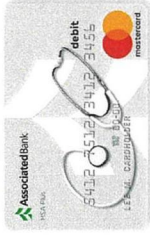
Save on taxes¹ each year

- Contributions to your HSA are tax-deductible, similar to deductible IRA contributions
- Withdrawals and earnings, such as interest and dividends, are federal tax-deferred and federal tax-free as long as the funds are used for qualified medical expenses
- If your employer makes contributions to your HSA, those contributions are not taxable as federal earned income

Use it when and how you like

- You decide when to use the plan to pay for medical expenses that may not be covered with insurance or for out-of-pocket expenses
- Your HSA can be used for long-term care and certain other types of insurance, as well as other healthcare expenses

1. The tax advantages of your HSA depend on a number of factors. HSA contributions and earnings may be subject to state income tax. Neither Associated Banc-Corp nor any of its affiliates give tax or legal advice. Consult with your tax and/or legal advisor for information specific to your situation. Associated Bank is not a fiduciary.



You won't "lose it if you don't use it" or change jobs

- Money remaining in your HSA at the end of the year is not forfeited — it remains in the account and can be used at a future date/year
- The money in the account is "portable" — balances can move with you to another employer or insurance plan

Associated Bank's HSA option — competitive interest and easy access

HSA Plus from Associated Bank offers a wide range of features and benefits:

- Contributions to your HSA may be made via pretax payroll deduction, direct deposit from another financial account or the HSA Plus online portal
- Take advantage of competitive investment options for balances over the minimum investment threshold of \$1,000, including mutual funds² through the online portal³
- You can access your account 24/7/365, with our HSA Plus Mobile app or online
- You can access online information and forms at www.AssociatedBank.com/HSAPlus
- Use a free debit card to pay for medical expenses

Frequently asked questions

Q: Who is eligible for an HSA?

A: You qualify if you're currently covered by a qualified HDHP and are not covered by another form of low-deductible insurance (such as through your spouse's employer), are not covered by Medicare and cannot be claimed as a dependent on someone else's tax return.

Other considerations:

- Consult your insurance provider to determine which of your plan options is an HDHP
- Insurance coverage for dental care and/or vision care only, long-term care, disability, accident and specific injury are generally not considered "low-deductible" health insurance for HSA eligibility
- Some pre-tax medical reimbursement accounts and plans may be considered health insurance

Q: What is an HDHP?

A: HDHPs are defined by minimum annual deductible amounts and maximum annual out-of-pocket expenses, which vary by tax year. Consult your insurance provider or your employer's designated provider to determine if your health plan is a HDHP.

2. Investors should read the Prospectus carefully and consider the fund's investment objectives and risks before investing. Links to prospectuses are available in the online portal or by contacting the fund directly. Mutual fund performance data and ratings represent past performance and are not a guarantee of future results.

3. Funds in the Health Savings Investment Account are NOT deposits or obligations of, insured or guaranteed by Associated Banc-Corp or any other bank or affiliate, are NOT insured by the FDIC or any agency of the United States, and involve INVESTMENT RISK, including POSSIBLE LOSS OF VALUE. Kellogg Asset Management, LLC ("KAM") is the Registered Investment Advisor. KAM is a subsidiary of Associated Trust Company, N.A. ("ATC"). ATC is a subsidiary of Associated Bank, N.A.

Investors using the portal to invest will be subject to a \$2 monthly investment service fee plus a management fee equal to thirty basis points (.0030) per year, on balances in your HSA Plus investment accounts, as of the quarterly date that fees are processed (within 15 days prior to the end of each quarter).

Frequently asked questions (cont.)

Q: What expenses qualify for distribution from an HSA?

A: In order for HSA assets to retain their federal tax waiver status, they may only be withdrawn and used for certain expenses, including:

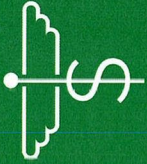
- Medical expenses such as doctor visits, prescriptions, dental care or transportation to get medical care. Check with your tax or legal advisor regarding recent changes prohibiting use of HSA funds for over-the-counter medications (except in limited circumstances)
- Long-term care insurance
- Health care coverage when unemployed
- Certain continuation-of-benefit health care coverage
- Certain health insurance after age 65

Non-qualified use of HSA assets is subject to federal taxation and a 20 percent federal penalty, unless the account owner is age 65 or older, dies or is disabled⁴.

For more information

Call 800-270-7719 to speak with our Health Savings Account specialists to learn more about how an HSA can help you or visit www.AssociatedBank.com/HSAPlus

4. The tax advantages of your HSA depend on a number of factors. HSA contributions and earnings may be subject to state income tax. Neither Associated Banc-Corp nor any of its affiliates give tax or legal advice. Consult with your tax and/or legal advisor for information specific to your situation.



HSA PLUS

Easy, convenient management of healthcare expenses for high-deductible health plans.

Minimum Deposit and Minimum Balance. There is no minimum balance to open the account. There is no minimum balance to keep the account open. The account will be closed after 18 months at a zero balance. If your account is not tied to an employer group or does not meet the daily balance requirement of \$2,500, it will be subject to a \$3 monthly maintenance fee. Many employer-sponsored plans cover monthly maintenance fees or require lower minimum balances to avoid them; talk with your HR benefits specialist for more information on your company's plan and pricing.

Debit Cards. You will be sent debit card(s) to use for HSA medical expenses. Your debit card renews automatically provided your account is in good standing.

Debit Card Transactions. Purchases and payments made with your debit card are limited to your available account balance. The funds are debited from your HSA account. You may not make deposits at ATM terminals. Transactions on your new card will be limited to IRS-qualified medical expenses such as medical claims, co-insurance, prescriptions and other health care costs.

Account Statements. You will receive a monthly bank statement. Account balances and activity are also available through the HSA Plus Online Portal or the HSA Plus Mobile App.

Account Fees. Account fees are available in the HSA Plus online portal. Fees may change; we will provide you with a minimum of 30 days' notice prior to any changes.

Transaction Documentation. Specific Withdrawal Request Forms are mandatory for the following types of distributions: Borrower, Trustee Transfer, Death, Disability, Domestic Relations Order, Prohibited and Excess Contribution Removal. Deposit corrections require specific contribution forms.

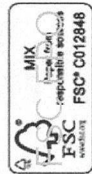
Additional Disclosures and Agreements. Your deposit account at Associated Bank is governed by the provisions provided in the "HSA Plus Custodial Agreement" booklet, along with other agreements that pertain to your Health Savings Account. The general HSA program information provided here has been drawn from sources believed to be reliable. Every effort has been made to ensure the accuracy of the material. However, government regulatory positions and laws are subject to change, so the accuracy of this information is not guaranteed. Associated Banc-Corp and its affiliates do not provide legal or accounting services. Please consult your legal or accounting professional for additional guidance and information. See additional account disclosures in the HSA Plus Custodial Agreement brochure, Associated Bank Deposit Account Rate Sheet and the Consumer Deposit Account Fee Schedule.

Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International, Inc. Member FDIC.



HSA Plus Customer Care
800-270-7719

www.AssociatedBank.com/HSAPlus



QUALIFIED MEDICAL EXPENSES AT A GLANCE

To maximize the value of your HSA, you must use your account funds for expenses the IRS deems acceptable. Please note that the following is not meant to be an all-inclusive listing and may contain items which require specific criteria be met before the expense can be considered qualified.

For a complete list, see Section 213 of the IRS rules (IRS.gov) or contact the Internal Revenue Service.

When checking whether a procedure or product is qualified, consider the following general definition for medical care expenses before consulting the IRS:

Medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses solely for cosmetic reasons generally are not expenses for medical care. Also, expenses that are merely beneficial to one's general health (e.g., vacations) are not expenses for medical care.

Qualified medical expenses

You can generally include medical expenses you pay for yourself, as well as those you pay for someone who was your spouse or dependent either when the services were provided or when you paid for them.

Acupuncture
Adoption
Alcoholism
Ambulance services
Artificial limb/Prosthesis
Artificial teeth
Automobile modifications
Bandages
Birth control pills
Blood pressure monitoring devices
Body scan
Braille books and magazines
Breast pumps and supplies
Breast reconstruction surgery
Childbirth classes
Chiropractor services
Christian science practitioner
Circumcision
Contact lenses and cleaning solutions
Co-payments

Crutches
Deductibles
Dental treatment
Dentures
Diagnostic services
Disabled dependent care expenses
Drug addiction treatment
Ear plugs
Eye examination
Eyeglasses and cleaner
Eye surgery
Fertility enhancements/Infertility treatments
Fluoridation device
Genetic testing
Guide dog or other service animal
Hearing aid and batteries
Holistic or natural remedies
Hospital services
Immunizations/Vaccines
Inclinators
Insulin
Laboratory fees
Lead-based paint removal
Legal fees

QUALIFIED MEDICAL EXPENSES AT A GLANCE (CONT.)

Medic alert bracelet or necklace
Medical conferences
Medical monitoring and testing devices
Medical services
Nursing home
Nursing services
Nutritionist's professional expenses
Operations
Optometrist
Orthodontic services
Osteopath
Oxygen and equipment
Patterning exercises
Physical exams
Physical therapy
Pregnancy test
Prescription drugs
Prescription sunglasses
Psychiatric care
Psychoanalysis
Psychologist
Reading glasses
Safety glasses
Screening tests
Smoking program
Special education
Special home for mentally handicapped
Sterilization/Vasectomy
Supplies to treat medical condition
Surgery
Telephone equipment and repair
Television equipment
Transplants
Transportation
Viagra
Wheelchair
Wigs
X-ray fees

Non-qualified medical expenses

Baby-sitting
Controlled substances
Cosmetic supplies
Cosmetic surgery
Dance lessons
Diaper service
Electrolysis
Exercise equipment
Face cream
Feminine hygiene products
Fitness programs
Future medical care
Funeral expenses
Hair loss medications
Hair transplant
Health club dues/Fees
Health institute
Household help
Illegal operations/Treatments
Insurance premiums
Maternity clothes
Medicines and drugs from other countries
Nutritional supplements/Vitamins
Over-the-counter medicine (except with a doctor's prescription)
Personal trainer
Personal use items
Shampoos/Soaps
Special foods
Suntan lotion/Sunscreen
Swimming lessons
Teeth whitening/Bleaching
Toothbrush/Toothpaste
Veterinary fees
Weight-loss program

HSA PLUS MOBILE APP

Manage your HSA Plus account from the palm of your hand.

Want to check your HSA Plus account balance and submit receipts from anywhere? There's an app for that! The HSA Plus mobile app lets you easily and securely access your HSA account, submit claims and upload receipts at any time. You have quick access to common tasks with an easy-to-use design that helps make sense of your healthcare and financial information.

Stay up to speed

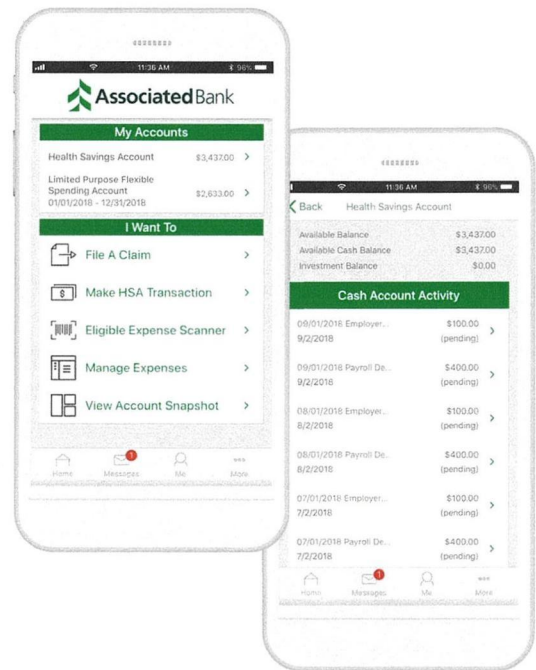
With the HSA Plus mobile app, you can get the healthcare account information you need—fast.

- Quickly check available HSA account balances and account details.
- View charts summarizing account information.
- Follow links to obtain helpful information such as a list of eligible expenses.
- Retrieve a lost username or password.
- Use your device of choice—including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablets.
- Touch ID
- Use the convenient bar code scanner to determine qualified medical expenses.

Tap and take action

Make a payment, capture a receipt or take any number of actions—whether you're on the couch or waiting in line. With the HSA Plus mobile app, you can get it done fast and enjoy the rest of your day.

- Submit invoices for medical claims.
- Snap a photo of a receipt and submit with a new or existing claim.
- Request a distribution from an HSA account.
- Contribute funds to an HSA account.
- Access your account funds to pay yourself or your healthcare providers.
- Add and store information on new payees.
- Enter and view expense information and receipts.
- Report a debit card as lost or stolen.



Download the Associated Bank HSA Plus mobile app today.



