

C/O Health Account Services
 PO Box 2203
 Fargo, ND 58108



October 28, 2024

NOTIFICATION:

Investment menu changes

The investment feature within your Bank of America Health Savings Account (HSA) provides the potential for federal income tax-free earnings to help you save for health care expenses. Having a range of mutual funds from which to choose provides options to align your holdings with your personal investment strategy. We routinely review the investment menu to ensure diverse¹ choices are available to you, and after a recent review, we will be making the following changes to the investment menu in **December**.

Upcoming changes to the investment menu:

-  Adding new mutual fund choices to the HSA investment offering
-  Replacing select mutual funds from the menu and transferring existing investment balances and elections to the new funds

New mutual funds

Beginning **December 3, 2024**, the following mutual funds are being added to the HSA investment menu:

FUND NAME	SYMBOL	GROSS EXPENSE RATIO [*]	MORNINGSTAR CATEGORY
Allspring Small Company Growth	WSCRX	0.92%	Small Growth
Columbia Contrarian Core	COFYX	0.63%	Large Blend
MFS Value	MEIKX	0.45%	Large Value

* The Gross Expense Ratio is as of 9/30/2024. Please refer to the fund's prospectus for specific information on expenses.

Continued on next page.

¹ Diversification does not ensure a profit or protect against loss.

Investment products:

Are Not FDIC Insured	Are Not Bank Issued or Guaranteed	May Lose Value
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Bank of America, N.A. Member FDIC.

Mutual Fund investment offerings for the Bank of America HSA are made available by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer, registered investment adviser, Member [SIPC](#), and a wholly owned subsidiary of Bank of America Corporation ("BoFA Corp."). Investments in mutual funds are held in an omnibus account at MLPF&S in the name of Bank of America, N.A., for the benefit of all HSA account owners. Recommendations as to HSA investment menu options are provided to Bank of America, N.A. by the Chief Investment Office ("CIO"), Global Wealth & Investment Management ("GWIM"), a division of BoFA Corp. The CIO, which provides investment strategies, due diligence, portfolio construction guidance and wealth management solutions for GWIM clients, is part of the Investment Solutions Group (ISG) of GWIM.

Key dates to be aware of

MONDAY, DECEMBER 2, 2024

Last date to make changes to the investment funds that are scheduled to be replaced.

DECEMBER 3-6, 2024

Blackout period: No investment transactions permitted with those funds being replaced.

FRIDAY, DECEMBER 6, 2024

Fund changes complete before noon Eastern: Full access to your investment account with opportunity to invest in any of the mutual funds.

Funds being replaced

Beginning **December 3, 2024**, the following mutual funds will be replaced in the HSA investment menu. Any existing investment balances and contribution elections in the funds being replaced will be transferred to the mutual funds shown to the right.

Funds Being Replaced				Transfer to New Fund			
FUND NAME	SHARE CLASS	SYMBOL	GROSS EXPENSE RATIO [*]	FUND NAME	SHARE CLASS	SYMBOL	GROSS EXPENSE RATIO [*]
BlackRock Equity Dividend	K	MKDVX	0.59%	MFS Value	R6	MEIKX	0.45%
Clearbridge Appreciation	Instl	LMESX	0.57%	Columbia Contrarian Core	Instl	COFYX	0.63%
Clearbridge Small Cap Growth	Instl	LMOIX	0.78%	Allspring Small Company Growth	R6	WSCRX	0.92%

* The Gross Expense Ratio is as of 9/30/2024. Please refer to the fund's prospectus for specific information on expenses.

Important: To allow for this transition, there will be a trade blackout period **December 3-6, 2024**. This means that you will not be able to transact in any of the funds impacted by these changes during this timeframe. All investment change transactions will be complete before noon Eastern on **December 6, 2024**, at which time you will have full access to transact in your investment account.

If you participate in any funds that are being replaced in the menu, transfers to the replacement mutual funds will be processed on your behalf at no cost to you. These changes will impact your existing investment balances as well as your investment elections going forward.

You will receive investment transaction confirmations and be able to view these changes on the member website before noon Eastern on **December 6, 2024**, by clicking on the Transaction Details under the Accounts tab. These changes will also be reflected on your **4th quarter** HSA Cash and Investment Statement.

Can I choose different investments?

If you are satisfied with the transfers to the new funds, there is nothing you need to do. If you want to select other investment choices for those funds being replaced, change election percentages or rebalance your account, you can make updates through **December 2, 2024**. If you would like to participate in any of the new fund options, you will be able to invest in the new funds before noon Eastern on **December 6, 2024**.

To make changes to your investments, log in to your account at myhealth.bankofamerica.com. For help making changes, you can reference the "Managing your investments" article on the Learn Center, as well as other helpful resources about HSA investing, at healthaccounts.bankofamerica.com.

Thank you for being a valued customer. We look forward to serving you.

Customer Care
Bank of America Health Benefit Solutions

Please see the following page for important fund information.

Have questions?

If you need help or have any questions, please call Customer Care at the number on the back of your debit card. Our Customer Care Associates are available 24/7.

Important fund information

Investing involves risk, including possible loss of the principal value invested. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities (“junk” bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses, which can be obtained at myhealth.bankofamerica.com. For funds that are not yet available, the additional information about the investment options can be found in the prospectuses and, if available, the summary prospectuses, which can be obtained on the Securities and Exchange Commission’s website at <https://www.sec.gov/edgar/searchedgar/prospectus.htm> or on the respective fund company’s website. Please read these documents carefully before investing.