

Real Life Scenario—Rob (Active Family)

Transcript FINAL 5/4/20

Graphic:

Music throughout

Bank of America logo with white background

“Please see important information at the end of this video.” Text on-screen

Consumer branding fades off-screen.

And, the following phrases animate on-screen running both left and right.

“Health Savings Account”

“Tax advantages”

“Investment option”

Then, “Health Savings Account” animates to “HSA”

“Paying for out-of-pocket costs”

“Annual rollover”

Narrator Script: A Health Savings Account, or HSA, provides many financial benefits.

Graphic:

Talk bubble animates on-screen with the text “Question?” inside

Then, the Red Flagscape animates full screen with “How do *you* HSA?” text on-screen

Red Flagscape fades out

Narrator Script: So, the question is.... How do *you* HSA? Let’s hear from Rob.

Graphic:

Lifestyle video of Rob, his family and dog playing outside in their front yard with the text

“Rob’s story” comes on-screen

Rob Script: How do *I* HSA? (thoughtfully)...

Graphic:

Lifestyle video of Rob, his family and dog playing outside in their front yard continues to play with the new text “Active family” on-screen

Rob Script: Well, between my wife, our two daughters and me, our HSA gets a workout.

Graphic:

Lifestyle video of Rob, his family and dog playing outside in their front yard continues to play with the new text “Doctor visits” and then the text animates to “Urgent care” on-screen

Rob Script: Our girls are young, so we have our share of doctor visits each year. And hours of sports and other activities can mean the occasional trip to urgent care.

Graphic:

Lifestyle video of Rob, his family and dog playing outside in their front yard begins to play in the background while the talk bubble comes on-screen with the Health Shield icon and the text "Traditional health plan" inside

Rob Script: That's why, until recently, we've always chosen a traditional health insurance plan.

Graphic:

The numbers "\$800 x12" come on-screen to show their annual premium with the text "Traditional plan premiums" underneath

The numbers animate to "=\$9,600" to show their total annual premium with the text "annual premium"

A talk bubble comes on-screen with the text "HDHP + HSA" inside

Rob Script: When we started looking at ways to cut costs, like our annual premium, we realized that a High Deductible Health Plan with an HSA could help.

Graphic:

Cash icons fall behind the numbers "\$450 x 12" with the text "Monthly savings" underneath

A Piggy Bank icon with the number "\$5,400" comes on-screen to show their annual savings with the text "Health Savings Account" underneath

Rob Script: By changing plans, we're saving \$450 a month on our health insurance premiums and then putting that amount into an HSA to save for our deductible.

Graphic:

The mathematical example "\$5,400 - \$3,000" comes on-screen to show their yearly expenses with animating Debit Card icons to the right and the text "Out-of-pocket expenses" underneath

The example goes off-screen and the text "HSA" with a talk bubble above and the number "\$2,400" inside comes on-screen

Rob Script: So, even if we spend \$3,000 for out-of-pocket expenses, we'll still have \$2,400 saved into our HSA at the end of the year...which keeps more money in our pocket.

Graphic:

The talk bubble animates to show an Investing graph inside with the text "Start investing" underneath

The talk bubble and text go off-screen and the Nest Egg icon with the text "Future" to the right comes on-screen

Rob Script: And, we can start investing our HSA into mutual funds to give our account potential to grow for the future.

Graphic:

Lifestyle video of Rob, his family and dog playing outside in their front yard comes back

on-screen with the text “Cover expenses”
The text “Cover expenses” animates to “Retirement”

Rob Script: If we stay on track, we should be able to cover our out-of-pocket expenses now while also putting money away to help with health care expenses when we retire.

Graphic:

Lifestyle video of Rob, his family and dog playing outside in their front yard plays in the background and the talk bubble comes on-screen with the text “Goal: More money in our pocket” inside

The lifestyle video of Rob, his family and dog playing outside in their front yard animates into the talk bubble with the text “Health Savings Account” underneath

Narrator Script: However *you* choose to HSA, saving for health care now and in the future is *your* decision.

Graphic:

Bank of America logo with a white background
“healthaccounts.bankofamerica.com” text on-screen

Narrator Script: Learn more about how you can benefit from an HSA. Visit healthaccounts.bankofamerica.com

Disclosures:

Neither Bank of America nor any of its affiliates provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Investing through the Plan involves risk, including the possible loss of the principal value invested.

While you can use your HSA to pay or be reimbursed for qualified medical expenses, if you receive distributions for other reasons, the amount you withdraw will be subject to income tax and may be subject to an additional 20% federal tax. Certain limits may apply to employees who are considered highly compensated key employees. Bank of America recommends you contact qualified tax or legal counsel before establishing an HSA.

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, 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. (“BANA”), for the benefit of all HSA account owners. Recommendations as to HSA investment menu options are provided to BANA 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.

Investments in mutual funds:

ARE NOT FDIC INSURED	ARE NOT BANK ISSUED OR GUARANTEED	MAY LOSE VALUE
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