ASSOCIATED BANK HSA PLUS INVESTMENT OPTION

Health Savings Accounts are a powerful tool to fund medical expenses in retirement.

Healthcare costs continue to be one of the largest expenses a retiree may face. Health Savings Accounts (HSAs) can help you pay for current and future medical costs and save for retirement at the same time. Associated Bank's HSA Plus offers a fully integrated investment option that may allow your HSA dollars to grow at a faster rate.

Choosing to Invest

Once your HSA Plus cash account reaches \$1,000, you can put any amount over that threshold into your choice of our low-cost investment options, which are continuously monitored by our in-house Chartered Financial Analysts (CFAs). In addition, HSA Plus is fully integrated into Associated Bank Online and Mobile Banking and offers two-way sweeps, allowing you to easily transfer funds between your investments and cash account.

Why should I invest?

Investing now means lower taxes and less stress in the future. Because the money you put into an HSA goes in tax-free, it grows and comes out tax-free to pay for eligible medical costs. And by starting today, you give your HSA plenty of time to grow to cover future healthcare expenses.

Continued. Please see page 3 for important disclosure information. >>



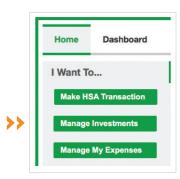
GET STARTED

Setting up an investment account

STEP 1: Log in to the HSA Plus portal. (If this is your first time, select **New User** to set up a username and password.)

Welcome to your single source for a account balance, summary informa		r Associated Bank HSA Plus account. View and manage your more!
Existing User? Login to your account Username Password Login	Forgot Username? Forgot Password?	Setting up a New Account with Employer Code? H's age to spply for a new account. Please enter 'ABK-' and then your 6-digit employer code. Click 'Get Started' below to begin Code Get Started
New User?		

STEP 2: Under the "I Want To..." section, click **Manage Investments**.





ASSOCIATED BANK HSA PLUS INVESTMENT OPTION (CONT.)

Setting up an investment account (Cont.)

STEP 3: Click on Setup Investment Transfers.	STEP 6: Answer the pop-up screen security question. There are three security questions which rotate on ever login. You may have to disable pop-up blockers if you d
Setup Investment Transfers Manage Investments	not see this screen immediately.
	Authentication
	In order to manage your investments, you must answer the following security question.
STEP 4: Set your investment threshold amount at or	Security Question What is the model of your first car?
above \$1,000 and click the box to define the investment sweep. Click Save to continue.	Answer*
sweep. Click Save to continue.	Cancel Submit
Manage Investment Transfers	
To get started, click on the "Define Investment Sweep Amount" checkbox below and enter your desired threshold. Be sure to turn off any pop-up blockers prior to clicking save. Note that the investment portal loads in a separate window and you will be asked to answer a security question to proceed. Remember to complete your self-directed investment allocation percentages in the investment portal. If you do not specify allocations, your	STEP 7: The investment portal opens in a separate window.
investment dollars will default 100% to the Dodge & Cox Balanced fund.	HSA Investment Account Endowman State Stat
Your investment transfer threshold may be set equal to or above \$1000. Please enter a value that is an increment of 100.	Internet Access Mar Standard Access Mark Mark Standard Access Mark Mark Standard Mark Mark Mark Mark Mark Mark Mark Mark
Define Investment Sweep Amount:	rana Kate of Keturn
Transfer Funds to Investment When My Cash Balance Exceeds: 1000	Top layer to sear messages. """"""""""""""""""""""""""""""""""""
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STEP 5: Click on Manage Investments to go to the investment platform.

Setup Investment Transfers	Manage Investments	
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Continued. Please see page 3 for important disclosure information. >>

Investments, Securities and Insurance Products:

NOT	NOT BANK	MAY	NOT INSURED BY ANY	NOT A
FDIC INSURED	GUARANTEED	LOSE VALUE	FEDERAL GOVERNMENT AGENCY	DEPOSIT

Investment management services are provided by Kellogg Asset Management, LLC® ("KAM"), an SEC-registered investment adviser. KAM is a wholly-owned affiliate of Associated Banc-Corp (AB-C). AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your tax, legal or accounting advisors regarding your individual situation.

ASSOCIATED BANK HSA PLUS INVESTMENT OPTION (CONT.)

Available Investment Funds*

Fund Name	Ticker	Morningstar Category
	TBSIX	US Fund Short-Term Bond
T. Rowe Price Short-Term Bond I		
Dodge & Cox Income	DODIX	US Fund Intermediate-Term Bond
Vanguard Total Bond Market Index Adm	VBTLX	US Fund Intermediate-Term Bond
American Funds Capital World Bond R6	RCWGX	US Fund World Bond
T. Rowe Price Equity Income I	REIPX	US Fund Large Value
Vanguard 500 Index Institutional	VINIX	US Fund Large Blend
Vanguard Extended Market Index Admiral	VEXAX	US Fund Mid-Cap Blend
MFS Mid Cap Value R6	MVCKX	US Fund Mid-Cap Value
Baird MidCap Inst	BMDIX	US Fund Mid-Cap Growth
American Beacon Small-Cap Val Inst	AVFIX	US Fund Small Value
Wasatch Small-Cap Growth Institutional	WIAEX	US Fund Small Growth
American Funds New World R6	RNWGX	US Fund Diversified Emerging Markets
Vanguard Total Intl Stock Index Admiral	VTIAX	US Fund Foreign Large Blend
Templeton Instl Intl Eq Ser Primary	TFEQX	US Fund Foreign Large Value
American Funds New Perspective R6	RNPGX	US Fund World Stock
Vanguard LifeStrategy Income Inv	VASIX	US Fund Allocation - 15% to 30% Equity
Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	US Fund Allocation - 30% to 50% Equity
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	US Fund Allocation - 50% to 70% Equity
Vanguard LifeStrategy Growth Inv	VASGX	US Fund Allocation - 70% to 85% Equity
Dodge & Cox Balanced	DODBX	US Fund Allocation - 50% to 70% Equity
American Funds EuroPacific	RERGX	Foreign Large Growth
Vanguard US Growth Admiral	VWUAX	US Fund Large Growth

Investment selection as of 11/19, visit the HSA Plus website for current investment options.



AssociatedBank.com/HSAPlus 800-270-7719

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