

NEWS RELEASE



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(For Immediate Release)

EXANTE FINANCIAL SERVICES LAUNCHING NEW HSA DESIGNS TO MEET VARYING HEALTH CARE FINANCIAL NEEDS

- *Customized accounts reflect three major consumer health care spending habits*
- **Health eSaver available now; Health eAccess and Health eInvestor available in fourth-quarter 2007**

LAS VEGAS (April 30, 2007) – Exante Financial Services is launching three new Health Savings Account (HSA) designs tailored to meet consumers' individual health care financial needs.

The new account designs are based on consumer research that analyzed the different saving and spending habits of individuals with an HSA. Depending on whether an individual exhibits the behavior of a health care spender, saver or investor, Exante is offering varying levels of monthly maintenance fees, interest rates and investment thresholds so that the HSA best matches the individual's health spending patterns and their overall financial philosophy.

- **Health eAccess HSA** is designed for health care spenders who do not carry a large balance in their HSAs and may prefer a basic account with easy access to funds and a lower monthly maintenance fee (waived if the balance is \$500 or higher).
- **Health eSaver HSA** is designed for health care savers who carry higher balances in their HSAs in order to take advantage of higher interest-rate returns and prefer to keep most of their funds in an FDIC-insured account. This account carries more competitive interest rates depending on the account balance and maintains free access to investments if the balance exceeds \$2,000.
- **Health eInvestor HSA** is designed for consumers interested in maximizing the long-term savings potential of their HSA for future health care expenses, and who primarily use the account for investing purposes. They can opt for a lower minimum investment threshold (\$500) for expanded access to an array of highly rated mutual fund options.

Exante Financial Services is announcing the plans today at the Consumer Directed Health Care Conference in Las Vegas.

“We’ve listened to our customers who’ve told us they want more flexibility and options for their health savings accounts, such as access to tax-savings and convenience with a basic, low-cost account, or more flexibility of FDIC-insured savings combined with mutual fund investments,” said Todd Berkley, Exante’s vice president of HSA Product Management. “By customizing our account options, we’re maximizing the value that HSAs deliver to consumers and creating solutions that more closely match their health care spending and saving habits.”

The Health eSaver account is currently available to all new and existing Exante accountholders. The Health eAccess and Health eInvestor accounts will be available beginning in the fourth quarter. Exante will provide consumers with a customized analysis tool to help them decide which account best fits their

needs and when it makes sense to switch, at no cost, from one account to another. Employers and other health plans using Exante as their HSA administrator also have the option to offer any combination of these three new accounts to best fit the customized needs of their employees or members.

Exante Bank, a division of Exante Financial Services, is the nation's largest HSA administrator with approximately 300,000 HSAs and nearly \$400 million in bank deposits.

NOTE TO EDITORS: For new data on the spending and saving behaviors of HSA holders, visit www.exantefinancialservices.com. Exante released a white paper today revealing its consumer research on utilization and saving patterns that led to these new account designs.

About Exante Financial Services

Exante Financial Services (Exante) is focused on enhancing and serving the health care financial needs of consumers, insurers, benefits administrators, and health care professionals. Exante currently manages over 1.2 million health care accounts, including HSAs, HRAs and FSAs. It also produces innovative card technology and a host of payment solutions for the health care industry. Exante Bank, member FDIC, is a Utah-state chartered industrial loan corporation located in Salt Lake City, chartered in January 2002 by UnitedHealth Group (NYSE: UNH). Exante provides consumer health financial services capabilities to 17 independent health administrators.

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