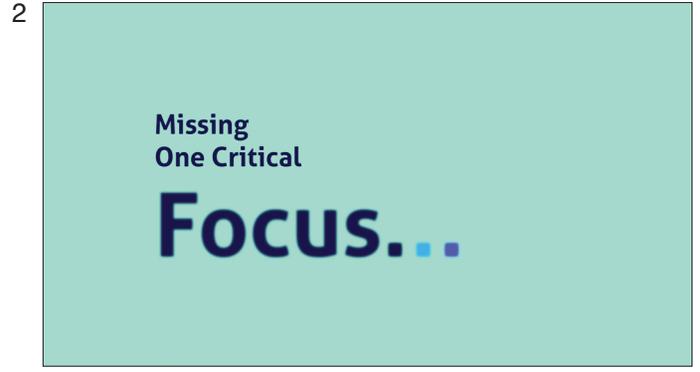




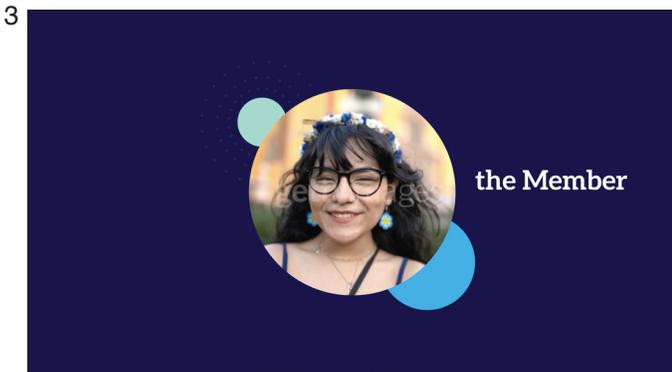
VO: Waste for some is increased profits for others... this is a sad reality in healthcare today.

Infographic pops in on screen and the number ticks up from 760 Billion to 950 Billion.



VO: For far too long, healthcare economics have been largely missing one critical focus...

Green circle from the previous scene fills the screen, then text animates on screen and the word focus fades and becomes blurry.



VO: the member.

Video of member pops on screen and text animates beside her.



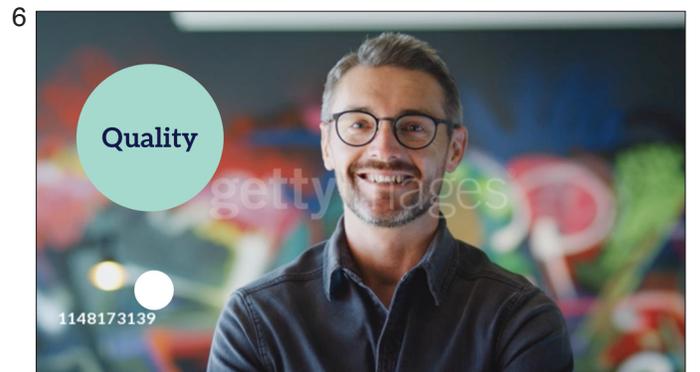
VO: ful. is here to change that.

Member bubble from previous scene scales down into the period of the logo.



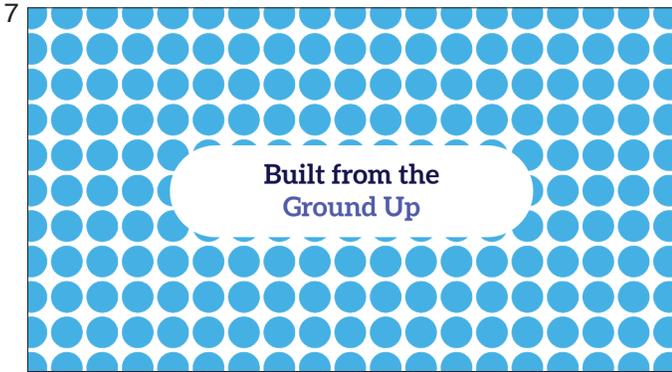
VO: A Health Savings Account for the modern healthcare marketplace,

Text slides on from right hand side of the screen.



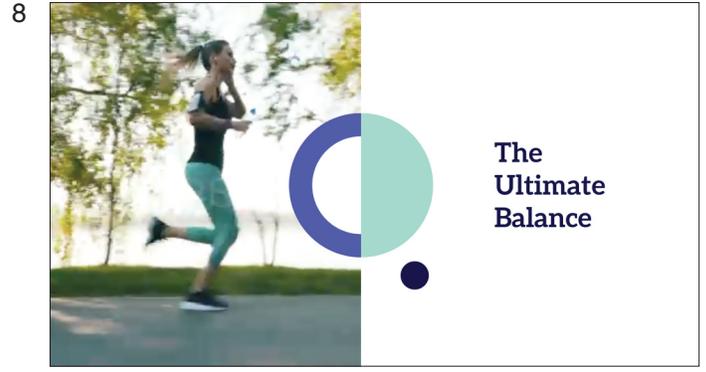
VO: ful. delivers on the healthcare value and quality that members deserve, while also protecting the employer's bottom line—every step of the way.

Video clip of a member as circle assets rotate around him.



VO: Built from the ground up to fight skyrocketing health plan costs and provide richer, yet affordable and convenient benefits for healthcare consumers,

Background circles fill the screen from bottom to top as text animates in the center of the screen.



VO: ful. achieves the ultimate balance in premium savings and an engaged employee population

Video clip of engaged and active employee on the left and text animates on the right.



VO: delivering positive results for all plan stakeholders.

Text animates on screen.



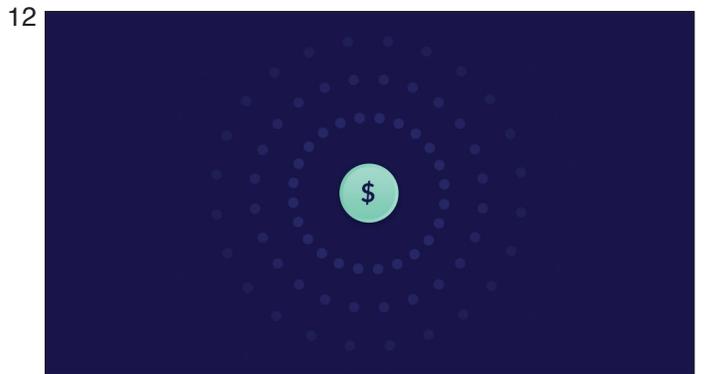
VO: Here's how it works...

Text animates on screen.



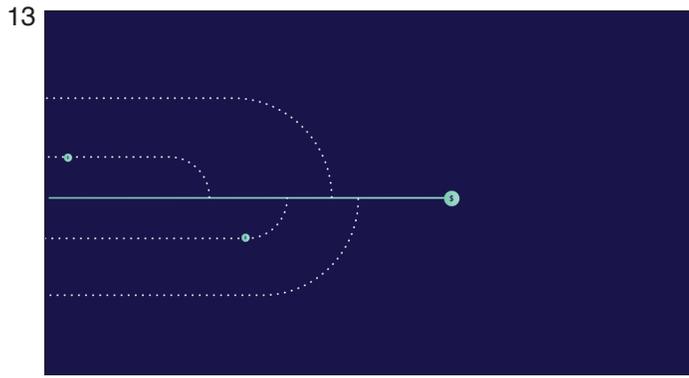
VO: With a traditional insurance plan, members pay a premium into the plan each month. If that money isn't used to pay claims to providers, it's gone for good.

Coins drop into a black hole and the hole closes up when the VO reads "gone for good."



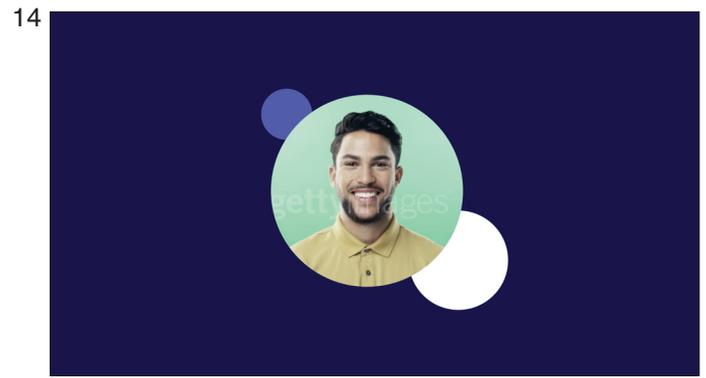
VO: As a fully funded H-S-A, ful's innovative operating system

Dollar sign pops on screen and a radial pattern bursts around it causing it to slowly shrink



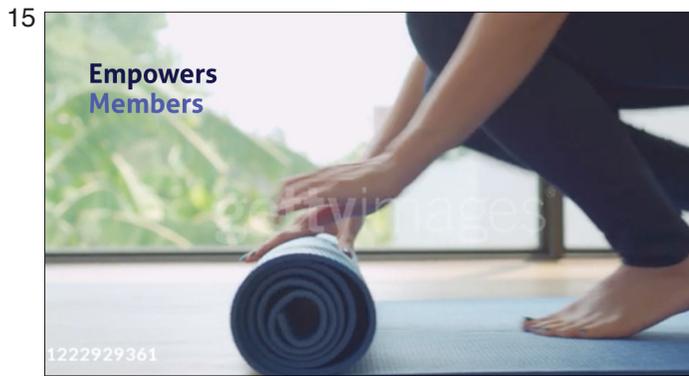
VO: is forever changing the way cash flows through the health insurance system

Dollar Sign shoots off to the right. A trail follows it and branches off representing money going back to the member.



VO: by allocating some of the premium dollars to members, rather than the insurance company.

Video of a member pops out of the dollar sign from the previous scene.



VO: ful. empowers members to become savvy healthcare consumers and take an active role in making well-informed choices about their own care and financial well-being.

Video clip of member rolling out a yoga mat fades on screen.



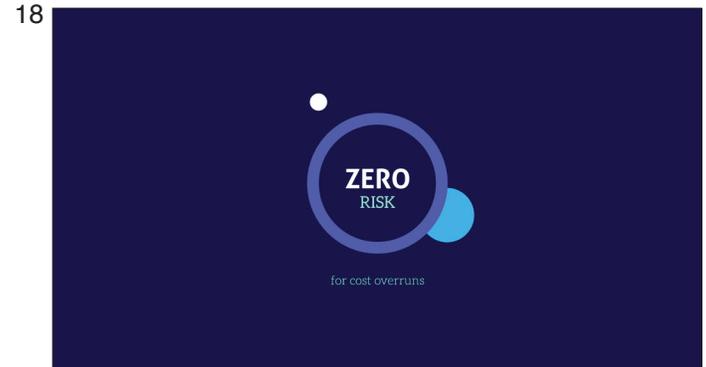
VO: By putting money BACK into members' pockets—while simultaneously reducing year over year premiums—

Video clip of happy member and text animates on screen



VO: ful. effectively levels the playing field when it comes to fair, affordable, quality care.

Video clip of mother and daughter playing with hula hoops.



VO: Our system also presents zero risk for cost overruns and groups receive 100% of unused premiums back at renewal.

Infographic animates on screen.

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VO: Discover a different kind of H-S-A—the smarter way to H-S-A.

Purple circle from previous scene fills the screen and text animates.

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VO: Discover ful. today! Learn more at ful-hsa.com

Logo animates on screen