



Give your employees
an easier way to
pay for medical
expenses.

Manage Your HSA funds easily and confidently.

Special offers available now until December 31, 2025

- BMO HSA, delivered by Lively, will **meet or beat** what your current HSA provider is charging for their HSA administration AND cover the transfer costs to switch to BMO HSA¹
- If you are offering a qualified high deductible health plan, coupled with an HSA for the first time, Lively will **waive the first three months** of payments²

The BMO Health Savings Account (HSA) is an interest-bearing checking account that allows money to be deposited at any time and easily withdrawn for qualified medical expenses. Your employees can save tax-free to pay for a range of healthcare expenses with:

- No monthly fees
- No minimum balances
- No hidden costs

Learn more at bmo.com/employerhsa

Limited-Time Offer

**Hurry, get this
special offer
before it's gone.**

 Let's connect



Terms and Conditions:

BMO | Lively's promotion is a limited time offer and will run from 3/1/25 - 12/31/25 (the "Promotion Period") unless ended earlier by Lively and is subject to the following terms and conditions. An "Eligible Client" shall be a client who is (1) not currently receiving the Services from Lively; (2) elects the Employer Platform by entering into a Services Agreement with Lively; (3) has been referred by BMO, or located in a BMO marketplace, by December 31, 2025; and (4) commences the Services on or before January 31, 2026.

¹The 'Meet or Beat' promotion shall consist of meeting or beating competitors current pricing, in addition to, waiving all closing costs (up to \$25 per account holder) to Eligible Clients. Eligible Clients must be receiving the services pursuant to the Agreement to receive the promotion, and any unused part of the month is not redeemable in U.S. currency or for any other entity. Eligible Clients will need to present the most recent billing statement from competitor and the Promotion offer pricing will be valid for the term of the agreement.

²BMO | Lively's 'introductory' promotion shall consist of the first three months, where Services are provided, at no cost to the Eligible Client. After the Initial Term, Lively shall provide the Services to Employer and to Account Holders pursuant to the agreed upon fee schedule, found at <https://livelyme.com/pricing>.

Any fees charged to the Employer or Account Holders are at the sole discretion of Lively and may change at Lively's sole discretion. Lively shall provide advance notice of any fee increases in accordance with applicable laws and regulations.

Lively supports midyear transitions for reimbursement accounts, including those that may occur during a run-out or grace period. BMO will waive up to \$500 in midyear takeover fees, so they will not be applicable to employer groups during this transition period.

BMO Health Savings Accounts, delivered by Lively are provided by Lively Inc. and are subject to their approval. Lively Inc. is not affiliated with BMO Bank N.A. Contributions to and earnings on HSAs are not subject to federal taxes but may be subject to state taxes depending on where you reside. Neither Lively nor BMO Bank N.A. provides tax or legal advice. Seek the advice of your own tax and legal professionals to ensure your compliance with applicable HSA and other laws. Investment options are provided by Charles Schwab & Co., Inc., TD Ameritrade, and Devenir; fees may apply. Investments are: **NOT FDIC INSURED – NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE**