

Maintaining a Profitable HSA Business

CDH Summit
Washington, DC

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September 26, 2007



Maintaining a Profitable HSA Business

- Is change occurring in the marketplace?

- U.S. Bank Strategy – key decision points:
 - Speed to market
 - Minimize up front investment and fixed costs
 - Outsource administrative functions
 - Deliver broad array of product features
 - Design a multi-faceted product distribution model

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- What is the revenue opportunity?
- What are the sources of revenue?
- What are the main revenue levers?

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- How sustainable is the current revenue model?
- The retirement industry – a corollary to HSA?
- Other marketplace product references

Maintaining a Profitable HSA Business

- Opportunity for revenue enhancers
- Key cost drivers
- Key forces shaping the future of HSA