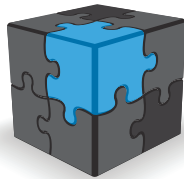




evolution¹TM

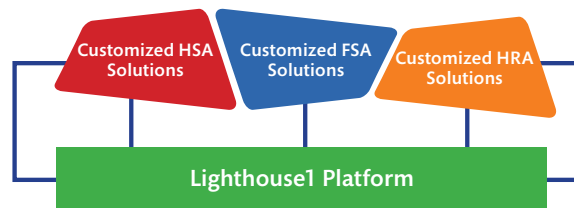
Lighthouse1 is an industry-leading technology platform that enables cost savings and fuels productivity.

Evolution1 developed its innovative Lighthouse1 platform to automate and integrate common business processes across the broad and complex continuum of consumer-driven healthcare administrators, consumers, and providers.



The consumer-driven healthcare market is experiencing rapid growth as more businesses strive to manage increasing healthcare-related costs. In fact, Diamond Management and Technology Consultants estimate there will be 11 to 13 million HSA accounts by 2012, with assets of \$35 to \$45 billion. Brokers, administrators, and banks need trusted solutions that enable them to offer flexible, reliable, scalable consumer-driven healthcare plans to their clients.

Lighthouse1 is the platform of choice for many of the industry's leading administrative partners. With more than 7 million consumers, Evolution1 is the nation's largest on-demand healthcare solution.



Lighthouse1 is a fully integrated, scalable, and easy-to-use technology platform that empowers administrators to efficiently administer more than 1,200 unique plans with different designs, requirements, and rules.

Lighthouse1 is a revolutionary platform that provides:

- The highest level of functionality, security, scalability, reliability, and integration for administrative partners, employers, and consumers to manage the full array of HSAs, medical and dependent HRAs, FSAs, VEBA, transit, and other reimbursement plans
- Web-based, fully integrated portals that allow administrators, employers, and consumers 24/7/365 access to account data, and that help increase adoption rates, cost savings, and satisfaction levels
- The Lighthouse1 OneCardTM and Benny[®] Prepaid Benefits Card that deliver advanced payment processing and auto-substantiation of claims
- A Benchmark Scorecard, enabled by an innovative, multi-tenant architecture, that shows partners how they stack up against their peers, giving them a roadmap of cost-saving process improvements

Because Lighthouse1 is a SaaS (Software as a Service) solution, it's easy to implement and maintain, and offers several unique benefits. In addition, we leverage many industry-standard tools, such as SRRS (SQL Server Reporting Services) to speed and simplify data access via browsers, portals, and PDAs.



SIMPLIFYING the Business of Healthcare

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"By leveraging Evolution1's high-performance software, Ceridian can offer new and existing clients greater service capabilities designed to help them better focus on their businesses, while still getting the most value from their employee benefits,"

—Todd Simmons, a VP for Ceridian Benefits Services

Lighthouse1's SaaS architecture delivers a game-changing solution that helps administrators succeed and grow.

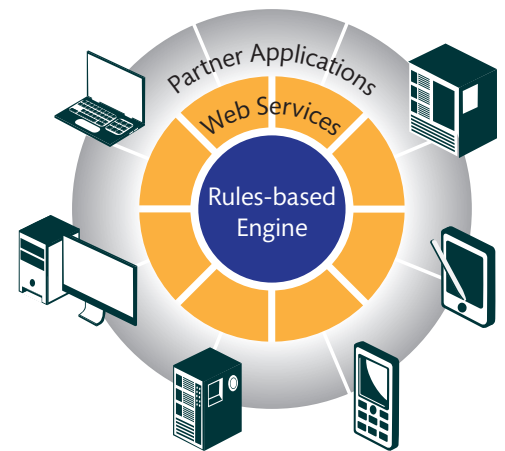


Lighthouse1 delivered 100% uptime in 2009 with:

- a "Best in Class" disaster recovery plan and SAS 70 Type II certified data centers
- N+1 redundancy, with a duplicate system including everything needed to run the platform and a backup data center
- data backed up every 15 minutes to minimize data loss for administrators
- 24x7x365 availability and response time service level agreements
- keycard and biometric scanning protocols, along with round-the-clock surveillance to ensure data security
- network and intrusion detection systems

Lighthouse1 offers the utmost in flexibility through Web services.

Lighthouse1 uses Web services to integrate seamlessly with valuable applications and service providers critical to our partners. Along with traditional file sharing and batch processing, we utilize technologies such as Web services to make all system integrations welcomed additions that increase the efficiency of your operations.



Lighthouse1 multi-tenant architecture delivers scale, speed, and insight.

- As the volume of users, data, and transactions grows, so does Lighthouse1—without re-architecture or data migrations.
- Key administrative functions like searching and accessing claims history are served up in one to three-tenths of a second.
- Reports are completely automated and can be delivered electronically for the utmost in convenience, cost-effectiveness, and environmental responsibility.
- Easy-to-use portals that can be modified to display customized messages from administrators or employers drive high rates of user adoption and satisfaction.

When you need reliable, trusted, customizable consumer-driven healthcare solutions, turn to Evolution1. The Lighthouse1 platform simplifies the business of healthcare by offering an easy-to-use, innovative technology platform for effectively managing your customer-driven healthcare plans.

To get started, or to find a plan administrator, contact info@evolution1.com or 877.221.4541.