



INVESTMENTS WITH YOUR HSA

Focus your investing



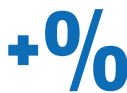
Maximize your earning potential tax-free¹

Like a traditional savings account your HSA earns interest, but unlike your traditional savings account HSA earnings are not taxed. This makes your HSA an effective part of your retirement strategy. Once your account reaches a certain threshold you can invest in mutual funds to maximize your HSA's long-term, tax-free earning potential and allow you greater peace of mind down the road.



Standard cash account²

HealthEquity's standard, modest interest, cash account is the default option when opening an HSA.



Low-risk Yield Plus³

Yield Plus allows you to increase earning potential with minimal risk. Interest rates vary based on your HSA balance but are higher than federally-insured interest rates. Funds in Yield Plus are not federally-insured but remain liquid in your HSA for spending or investing as desired.



Varying risk mutual funds






A diverse lineup of low-cost mutual funds provides options for every investor, regardless of age, HSA balance, or investment experience. HealthEquity meets you where you are most comfortable and provides access to web-based tools and resources to make investing simpler.

OPPORTUNITIES TO FIT YOUR GOALS

HealthEquity meets you where you are most comfortable and provides access to web-based tools and resources to make investing simpler.

Investing options

HealthEquity offers access to three service options for investing in mutual funds depending on how involved you want to be managing your investments. You can choose Self-driven powered by HealthEquity, Auto-pilot powered by HealthEquity Advisors, LLC, or GPS powered by HealthEquity Advisors, LLC.

 <small>powered by: HealthEquity ADVISORS, LLC</small>		
 Auto-pilot	 GPS	 Self-driven



GET STARTED TODAY

1 Access investments through the member portal

Log in to your account and access the investment desktop by selecting 'Investments' from the 'My Account' tab.

2 Select your investment service level

Choose from Self-driven, Advisor Auto-pilot or Advisor GPS.

• **If you select Self-driven**

Add funds to your portfolio. Choose the funds that meet your investment goals; a prospectus for each fund is provided. You can invest by establishing target holdings or by specifying a dollar amount to buy of each specific fund.

• **If you select Auto-pilot or GPS (powered by HealthEquity Advisors, LLC)**

Complete the risk questionnaire to establish your personal risk profile.



Learn more:

[HealthEquity.com/Investment-Education-Center/](https://www.healthequity.com/investment-education-center/)

Copyright © 2019 HealthEquity, Inc. All rights reserved.



Account mentors

Helpful support for our members is available every hour of every day

HealthEquity offers member support 24 hours a day and provided customizable education and resources to help our members empower their health savings. They can answer any questions you may have.

866.346.5800

¹HSA's are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

²Health savings account (HSA) cash balances are held at FDIC-insured or NCUA-insured institutions and are eligible for federal deposit insurance, subject to applicable requirements and limitations.

³Yield Plus is a non-federally-insured insured group funded annuity agreement. Current interest rates, terms and conditions are available on the member portal.

Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.