

# INVEST IN BUILDING HEALTH SAVINGS<sup>™</sup>

## Take Advantage of Free Investment Options for Eligible Health Savings Account (HSA) Balances

Your HealthEquity<sup>®</sup> health savings account (HSA) lets you grow your balance to pay for health care costs now and in the future.

- ▶ Cash balances earn interest<sup>1</sup>
- ▶ Balances of more than \$2,000 can be invested in preselected mutual funds with no setup or trading fees, and no minimum required investment<sup>2†</sup>

HealthEquity never charges commissions or fees to make investments. And you can buy and sell shares at no cost to you.

### Invest Eligible Balances in Any of These Mutual Funds<sup>3</sup>

Fund Name	Symbol	Category
American Funds American Balanced F-1	BALFX	Moderate Allocation
American Funds Growth Fund of Amer F-1	GFAFX	Large Growth
Baron Small Cap Retail	BSCFX	Small Growth
Dodge & Cox Income	DODIX	Intermediate-Term Bond
Dodge & Cox International Stock	DODFX	Foreign Large Value
Dreyfus Appreciation	DGAGX	Large Blend
Dreyfus Small Cap Stock Index	DISSX	Small Blend
Fidelity Blue Chip Value	FBCVX	Large Value
Fidelity Capital Appreciation	FDCAX	Large Growth
Harding Loevner Emerging Markets	HLEMX	Diversified Emerging Markets
Laudus International MarketMasters Inv	SWOIX	Foreign Large Growth
T. Rowe Price Equity Income	PRFDX	Large Value
Vanguard Large Cap Index Signal	VLCSX	Large Blend

### Questions About Investing

**Q: WHAT HAPPENS IF I'VE MADE INVESTMENTS AND MY BALANCE FALLS BELOW \$2,000?**

**A:** Investment balances and HSA balances are treated as separate accounts and there's no consequence to your investments if your available balance falls below \$2,000. You don't have to sell your investments and you don't lose them. You simply won't be able to invest any more funds until your balance rises to more than \$2,000 again.

**Q: ARE MY ELIGIBLE MEDICAL CLAIMS PAID FOR OR REIMBURSED FROM MY INVESTMENT ACCOUNT?**

**A:** No. Investment account balances are treated as separate accounts. To use investment funds to pay for claims, you have to sell shares, any proceeds from which are automatically deposited back to your available HSA balance.

**Q: HOW DO I KNOW HOW MUCH I HAVE AVAILABLE TO INVEST?**

**A:** Any available HSA balance of more than \$2,000 can be invested. For instance, if you have a total available balance of \$3,000, you can invest up to \$1,000. Log in to your member portal and select "Manage Investments" from under "My Money" to see the amount you have available to invest at-a-glance in the lower right.

**Q: HOW DO I KNOW HOW MUCH IS IN MY HSA VERSUS MY INVESTMENT ACCOUNT?**

**A:** Log in to your member portal. Go to "Account Balance" under "My Money." Your total balance (investment and HSA) shows as your "Ledger Balance." Your total available HSA balance (funds available to pay eligible claims or invest [if more than \$2,000]) shows as your "Available Balance."

**Q: DO I HAVE TO PAY TAXES ON INTEREST EARNED FROM MY INVESTMENTS?**

**A:** No. All interest earned from your HSA and investment accounts under your HSA is tax-free provided it's used to pay for/be reimbursed for qualified medical expenses. Any balances from investments sold are automatically deposited back to your HSA<sup>‡</sup>.

**Q: DOES HEALTHEQUITY EVER CHANGE AVAILABLE INVESTMENT OPTIONS?**

**A:** To-date, HealthEquity has infrequently changed the investment options and typically only adds additional options. HealthEquity reserves the right to add or remove funds at any time.

## How to Invest Eligible HSA Balances

1. Log in to your member portal.
2. Select “Management Investments” from under “My Money.”
3. Select “Sign up now.”
4. Review the *Terms and Conditions*. If you agree, check the “I Agree with the Terms Above” and select “Save Agreement.”
5. Decide which funds meet your investment goals and click the “Add” button to add a fund to your investment mix.
  - ▶ Note: To read the prospectus for a fund and/or do research on any/all funds, simply click the *Research* icon.
6. Once you’ve added all the funds you want, select “Add selected.”
  - ▶ Note: You can add additional funds at anytime.
7. If you choose more than one fund, determine what percentage of your total investment balance you want invested in each by entering an amount in the “Target Holding” field for each fund.
  - ▶ The total of all “Target Holding” amounts should equal 100%.
  - ▶ By selecting target amounts, you aren’t yet actually buying shares.
8. Select “Save Targets.”
9. To buy or sell shares from the selected fund(s) in your portfolio, select “Make a Trade.”
10. You have two options for buying and selling shares (making a trade):
  - ▶ **Option 1** lets you specify a set dollar amount to purchase shares based on your target holdings.
    - For example, if you have three funds with target holdings of 25%, 50% , and 25% and select to invest \$1,000, this option will automatically invest 25%, 50%, and 25% of \$1,000 into your chosen funds.
  - ▶ **Option 2** lets you specify a dollar amount to buy or sell from each specific fund.
    - For example, if you have three funds and select to invest \$1,000, you could choose to invest \$50, \$300, and \$650, even though these amounts don’t equal your target holdings.
11. Once you make your selection(s) for option 1 or 2, select “Confirm.”
12. When prompted, confirm your trades and select “Execute.”

### To manage your investments over time:

1. Log on to your member portal.
2. Select “Manage Investments” from under “My Money.” Here you can add to your portfolio, edit your portfolio, make a trade, and more.

<sup>1</sup>Interest rates may vary and are subject to change.

<sup>2</sup>Investment options and thresholds may vary and are subject to change.

<sup>3</sup>Available funds may vary and are subject to change.

<sup>4</sup>Mutual Funds are subject to investment risk (including the possible loss of the principal invested), and are not FDIC insured or guaranteed by HealthEquity.

Before making any investment, review the fund’s prospectus.

<sup>5</sup>HealthEquity doesn’t provide medical or tax advice. Consult your tax adviser or the IRS with any questions on filing your tax return and any of the forms mentioned above.