

Investing your HSA

CONVENIENT INVESTMENT OPTIONS

Maximize your
earning potential



MAXIMIZE YOUR TAX-FREE¹ EARNING POTENTIAL

Just like a traditional savings account, your HSA earns interest. Additionally, just like the funds you contribute, HSA interest earnings are not taxed, making your HSA an effective component to your retirement strategy. Once your account exceeds the \$1,000 threshold, you can invest in mutual funds to maximize your HSA earning potential.²

Options to fit your needs

HealthEquity offers you two ways to put your HSA funds to work:

Cash account³

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

Varying strategy mutual funds

A diverse lineup of investment options are selected and maintained by HealthEquity Advisors, LLC.²

The investment spectrum provides an option for every member, regardless of age or investment experience. HealthEquity meets you where you are most comfortable and provides access to web-based tools and resources from HealthEquity Advisors, LLC to make investing simpler. See the member portal for additional product details and disclosures.

Requirements to invest

There is no minimum balance to participate in our cash account. In order to invest in mutual funds, your HSA cash balance must meet a minimum threshold of \$1,000. Contact HealthEquity member services at 888.462.1896, or visit the Investments section of your HealthEquity member portal to learn more.

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

² Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing.

³ Health 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.

Take the guesswork out of investing with Advisor GPS

Powered by:
HealthEquity ADVISORS, LLC




Advisor GPS is a web-based automated investment tool offered by HealthEquity Advisors, LLC and is accessible through the HealthEquity member portal. With Advisor GPS you receive professional online investment guidance and access to convenient online tools designed to help you maximize your potential earnings.

Two options for investing

There are two options for investing in mutual funds. All mutual funds available for investment are selected by HealthEquity Advisors, LLC and have been cleared by PwC's Independence Office.

Investment guidance from HealthEquity Advisors, LLC

Investment guidance is dependent upon your personal risk profile. You are able to edit your risk profile settings at any time, and Advisor GPS will adjust your guidance based upon your changes.

	 <small>powered by: HealthEquity ADVISORS, LLC</small>	
	 GPS	 Self-driven
Advice type	Guidance	None
Implementation and timing	Member	None
Advised portfolio rebalancing	Member	None
Advised fund rotation	Member	None
Advised category rotation	Member	None
Portfolio alerts	Yes	No
Weekly performance summary	Yes	No
Monthly investment advisory fees ⁴	.05% (\$15 monthly fee cap)	None
Monthly investment administration fees ⁴	.03% (\$10 monthly fee cap) ⁵	

⁴Monthly investing administration fees and Advisor GPS monthly fees are covered by PwC. The account holder would become responsible for the monthly fees should they no longer be employed by PwC.

⁵The monthly investment administration fee is charged by HealthEquity, Inc.

All investment related fees are calculated based on the average daily investment balance. Services fees are charged to your HSA cash account each month, and appear on your monthly statement. If your balance is not sufficient to pay the fees, billing will postpone until more money arrives. Multiple months of unpaid Advisor fees may result in suspended access until an HSA contribution is made. Advisor will not sell investments to settle any unpaid fees, though you can initiate the sale of funds in "Edit Profile" by changing the cash setting to the amount you want available in your HSA cash balance. All investment related fees are calculated based on the average daily investment balance.

Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing.

FUND OFFERINGS

Fund name	Symbol	Category
PwC funds		
Harbor Bond Institutional	HABDX	US Bonds
Northern Ultra-Short Fixed Income	NUSFX	US Bonds
MFS Emerging Markets Debt R6	MEDHX	Non-US Bonds
Federated Hermes Inflation Ptctd Sec IS	RRFIX	TIPS
Sound Shore Institutional	SSHVX	Large US Stock
Allspring Index Admin	WFIOX	Large US Stock
Northern Mid Cap Index	NOMIX	Mid US Stock
Neuberger Berman Genesis R6	NRGSX	Mid US Stock
Allspring Special Small Cap Value R6	ESPRX	Small US Stock
Northern Small Cap Index	NSIDX	Small US Stock
MFS Research International R6	MRSKX	Non-US Stock
Lazard Emerging Markets Equity Instl	LZEMX	Emerging Markets Stock
Allspring Target Today R6	WOTDX	Target Date
Allspring Target 2025 R6	WFTYX	Target Date
Allspring Target 2030 R6	WFOOX	Target Date
Allspring Target 2040 R6	WFOSX	Target Date
Allspring Target 2050 R6	WFQFX	Target Date
Allspring Target 2060 R6	WFUFX	Target Date
BNY Mellon Natural Resources I	DLDRX	Resources
Principal Real Estate Securities Inst	PIREX	Real Estate
Neuberger Berman Commodity Strategy I	NRBIX	Commodities

These funds have been cleared by PwC's Independence Office.

Mutual Funds are subject to investment risk (including the possible loss of the principal invested), and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing.

Available funds may vary and are subject to change. The funds listed here are current as of February 2022.

Mutual Funds have operating expense ratios, which are disclosed in each Fund's Prospectus. Expense ratios are fees charged by the mutual fund and are not controlled or influenced by HealthEquity or HealthEquity Advisors, LLC.



HealthEquity team member
Salt Lake City, Utah

WE'RE HERE FOR YOU

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

Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with the tools and information you need to optimize your HSA. They can answer any questions you may have.

888.462.1896

GET STARTED TODAY

1 Access investments through the member portal

Log in to the HealthEquity member portal by searching 'HealthEquity' on PwC's HQ site or by visiting pwc.healthequity.com. From the 'HSA Investments' tile, select 'Manage HSA Investments.'

2 Select your preferred investment method

Advisor GPS: Web-based portfolio guidance, implemented by you, is provided by HealthEquity Advisors, LLC.

Self-driven: Directed by you, no guidance.

- **If you select Advisor GPS**

(powered by HealthEquity Advisors, LLC)

Complete the risk questionnaire to establish your personal risk profile. Then, click the 'Implement' button when you are ready to have Advisor GPS generate individual portfolio guidance tailored to your identified risk profile. Any action to buy or sell, based on received guidance, is directed by you.

- **If you select Self-driven**

Review the fund line-up and accept the terms and conditions, proceed to specify the amount you desire to hold in reserve and allocate funds by percentage to specific funds. Upon completion, simply select the 'Submit trade' button.

3 Optimize your investments

Select from two optional investment features.

Automatic investing: Maximize earning potential by electing to automatically invest any balance above the pre-determined reserve amount.

Automatic portfolio rebalancing: Maintain your desired level of asset allocation automatically so that it is consistent with your desired risk preference.

Nothing in this communication is intended as legal, tax or financial advice. Always consult a professional when making life changing decisions. Investments are subject to risk, including the possible loss of the principal invested and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. HSA holders may select mutual funds for investment through the HealthEquity investment platform but HealthEquity, Inc. does not provide investment advice. HealthEquity Advisors, LLC, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, provides web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. Investing may not be suitable for everyone. You should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. A prospectus and, if available, a summary prospectus containing this and other important information can be obtained by visiting the fund sponsor's website. Please read the prospectus carefully before investing.

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