Maximize your HSA earnings

WE’LL TAKE YOU THERE.
Maximize your earnings

**Tax-free earnings***
Just like the funds you contribute to your HSA, invested earnings are not taxed, making your HSA an effective component to your retirement strategy. Once your account meets a certain threshold, you can invest in HealthEquity’s investment funds to maximize your HSA earnings.

Options to fit your needs

**Complete investment spectrum**
HealthEquity provides a full spectrum of investment options to suit your individual risk comfort level and financial goals:

- No risk FDIC-insured cash account
- Low risk Yield Plus
- Varying risk mutual funds

Our complete investment spectrum provides a place for every member, old and young, low balance and high balance, conservative to aggressive portfolios. HealthEquity meets you where you are most comfortable, and provides additional support and assistance to expand your level of comfort with investments at levels you might not have reached on your own.

**HealthEquity Advisor**
HealthEquity Advisor™ is a web-based automated investment advisor accessed through the HealthEquity member portal. Based on your personal risk profile, Advisor provides individual advice on which funds to choose, how to diversify your money amongst those funds, and will even implement the portfolio for you, all while providing ongoing oversight and maintenance to your portfolio. HealthEquity is proud to be the first HSA administrator to offer member-level investment advisory services.

*HSA contributions and earnings 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.

HealthEquity Advisors, LLC is a separate, wholly-owned subsidiary of HealthEquity, Inc.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members’ responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.
Personalized guidance

With our web-based tool HealthEquity Advisor, you receive professional guidance and access to convenient online tools to maximize your earnings. When you sign up for Advisor, you will complete a simple personal risk profile. Based on this profile, Advisor provides guidance and management on:

- How much cash to keep in your HSA
- How much to invest
- How to optimally diversify amongst the available mutual funds to minimize risk and maximize growth.

Optimized diversification

As markets fluctuate, Advisor watches various risk and fund quality metrics to make sure your HSA investment is optimally diversified. Unlike traditional HSA investment platforms that offer little to no member level advisory services, Advisor uses your personal risk profile and dispenses individualized advice on:

- Fund selection
- Diversification
- Risk tolerance
- Continued portfolio maintenance

Monitoring your money every hour, of every day

You receive vital ongoing advice, oversight, and continual portfolio maintenance. No matter the size of your portfolio, valuable investment guidance and management is available to you.

In a class of our own

HealthEquity is the only HSA administrator that offers investment guidance to its members. HealthEquity Advisor offers personalized, web-based advice using your age, profile and personal preferences. This is all offered to our members, regardless of portfolio balance.
Choose your level of involvement

HealthEquity offers three options for investing in mutual funds. Depending on your preference for managing the funds on your own, or letting us do all of the work, you can choose from Auto-pilot, GPS, or Self-driven.

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<thead>
<tr>
<th>Advice type</th>
<th>Auto-pilot</th>
<th>GPS</th>
<th>Self-driven</th>
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<tbody>
<tr>
<td>Implementation and timing</td>
<td>Automatic</td>
<td>Member</td>
<td>None</td>
</tr>
<tr>
<td>Advised portfolio re-balancing</td>
<td>Automatic</td>
<td>Member</td>
<td>None</td>
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<tr>
<td>Advised fund rotation</td>
<td>Automatic</td>
<td>Member</td>
<td>None</td>
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<tr>
<td>Advised category rotation</td>
<td>Automatic</td>
<td>Member</td>
<td>None</td>
</tr>
<tr>
<td>Portfolio alerts</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Weekly performance summary</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Monthly pricing per $1,000 invested</td>
<td>.08% or $.80</td>
<td>.05% or $.50</td>
<td>Free</td>
</tr>
</tbody>
</table>

Note: Members subscribing to GPS must click the “implement advice” button in Advisor to execute the recommended trades. Auto-pilot automatically manages the portfolio for subscribers.
Auto-pilot

Investments automatically implemented and managed for you

Auto-pilot is a full-service option that automatically manages your investments for you. Think of it as your own personal investment chauffeur. Based on your personal risk profile, Auto-pilot provides:

• Automatic quarterly rebalancing
• Mutual fund rotation
• Asset class rotation based upon your personal risk profile
• Weekly performance summaries
• Alerts when there are changes in any important measures of risk and performance

Monthly fee: 80¢ per $1000 (.08%)

Auto-pilot is a monthly subscription, with a monthly fee of .08%, or $.80 per thousand invested dollars. Auto-pilot can be canceled at anytime by following the cancellation process outlined on page 17 of this guide.
Guidance provided by Advisor, implemented by you

GPS provides portfolio guidance, giving you a suggested route to your destination. Through GPS, you will receive recommendations for fund selection and allocation based upon your personal risk profile.

- Recommended portfolio advice
- Recommended quarterly re-balance
- Recommended fund & asset class rotation
- Weekly performance summary (SEC Compliant)
- Monitoring & alerts (emails & texts)
- Implement advice button

**Monthly fee: 50¢ per $1000 (.05%)**

GPS is a monthly subscription, with a monthly fee of .05%, or $.50 per thousand invested dollars. GPS can be canceled at anytime by following the cancellation process outlined on page 17 of this guide.
Self-driven

No guidance provided, directed by you
Self-driven* is for those who are confident with their own research and investment knowledge. No advice is given with self-driven investments, and the member executes all fund and allocation decisions, though mutual fund research and performance data is provided. You will still have access to:

- HealthEquity’s investment funds
- No fees on trading, no fund minimums
- Quarterly mutual fund report card

Monthly fee: Free
There is no monthly subscription fee with Self-driven investing. There are also no trading fees associated with our available funds. Specific funds may have operating expenses which are disclosed. Funds from the Best-in-class lineup have no fees other than the funds own operating expense. However, funds from the Investor Choice lineup have a monthly fee of .033% on the average invested balance for the month, in addition to the fund operating expense.

*By selecting Self-driven, you are canceling Advisor. This does not sell your investments.
Get started

Access Advisor through the member portal

- Log into your account at www.myhealthequity.com
- Select Manage Investments, located under the My Money tab.
  (If this is your first time accessing investments, you will first need to accept the Investment Agreement before being taken to the Investment Desktop.)
- For first-time users: click on the Advisor banner in the top-right corner of the page to access HealthEquity Advisor.

Before you begin...

In order to invest, your HSA cash balance needs to reach a certain investment threshold, typically $2000. Once this threshold is met, you are able to invest any additional dollars into your portfolio. Your threshold may vary. Advisor will let you know what this threshold is during signup.
Access Advisor through the member portal

- If you have accessed Advisor previously, on the Investment Desktop, you will see a purple Access Advisor arrow that will take you to the Advisor platform.

Complete your personal profile

When accessing Advisor for the first time, you will be asked to complete a brief questionnaire to establish a personal risk profile. With this profile, Advisor monitors your investments, ensuring your portfolio constantly reflects this personal risk profile.

- You can edit your profile at any time by selecting Edit Profile in the Advisor top navigation.

Personal profile

Your personal profile assesses:

- How much you would like to keep available as cash in your HSA
- Whether Advisor should sell funds if your available HSA cash balance drops below your desired amount
- Elect age based allocation or override and choose your own from Income to Aggressive Growth
- Your optimism toward the market in the short-term
Select a level of service

- According to your desired level of involvement, select either Auto-pilot, GPS or Self-driven*
- You can change your service level at any time by selecting Edit Profile in the Advisor top navigation.

*By selecting Self-driven, you are canceling Advisor. This does not sell your investments.
Advice page

If you have selected Auto-pilot or GPS, you will have access to the Advice page. Here, you will see:

- Your portfolio grade
- The recommended portfolio
- Advised allocation

**Portfolio Grades** are a combination of the weighted peer performance average of multiple funds held in your portfolio and how well you are diversified for risk minimization. You will see the grade of your current portfolio and the grade of the recommended portfolio. The ultimate goal is to receive an A, and Advisor will help you get there.

**Recommended Portfolio** displays Advisor’s recommended advice, and by clicking Show Recommended Trades, you will see the Sells (what funds will be sold), Buys (what funds will be purchased), and Holds (funds you should keep) to get you to the optimal portfolio.

If subscribed to Auto-pilot, you don’t need to take any action.

If subscribed to GPS, you will need to select Implement Advice to confirm the trades. Trades will be submitted the same day if executed before 4pm EST. After 4pm EST, trades will be executed at the end of the next trading day.
Performance page

The Performance page provides:

- The performance of funds, including losses and gains currently
- Breakdown of portfolio grades
- Historical growth of your money
- Current portfolio information
- Recommended portfolio
The Allocation page displays the structure of your portfolio between cash, bonds, stocks, alternatives, and other. This provides a quick overview of your portfolio and its level of diversification.

Tips:
- Funds that are “Closed” for investments can only be sold, not bought.
- There is never a transaction cost associated with investing in mutual funds in your HealthEquity HSA account. There is no fee charged to buy or to sell shares, and any potential commission and/or load on funds has been waived, completely, for our members.
- Best-in-class funds have no additional fee beyond the mutual fund’s own operating expense as indicated.
- Investor Choice funds in addition to the fund operating expense have a monthly fee of .033% on the average invested balance for the month.
**Best-in-class fund offerings**

Your HealthEquity HSA lets you grow your balance to pay for health care costs now and for the future by investing in our Best-in-class funds. HealthEquity does not charge any commissions or trading fees to invest in the Best-in-class lineup of mutual funds. You can buy and sell shares at no cost to you, there are no fund minimums.

<table>
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<tr>
<th>Fund Name/Symbol</th>
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<td>Rydex S&amp;P MidCap 400 Pure Growth H (RYBHX)</td>
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<td>Lazard Intl Strategic Equity Open (LISDX)</td>
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<td>MFS International Value R3 (MINGX)</td>
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<td>Oppenheimer International Diversified N (OIDNX)</td>
<td>Foreign Large Blend</td>
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<td>Oppenheimer International Growth A (OIGAX)</td>
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<td>Virtus Emerging Markets Opportunities A (HEMZX)</td>
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<td>Oppenheimer Developing Markets N (ODVNX)</td>
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<td>REMS Real Estate Value Opportunity P (HLPPX)</td>
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<tr>
<td>American Funds American Balanced F-1 (BALFX)</td>
<td>Moderate Allocation</td>
</tr>
</tbody>
</table>

* 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.

* HealthEquity does not 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.

** HealthEquity receives administration and record keeping fees of approximately 15% annually from the mutual funds through our investment platform sub-custodian, Charles Schwab Inc., which is included within the respective mutual fund’s operating expense ratio.

* Interest rates may vary and are subject to change.

1 Investment options and thresholds may vary and are subject to change.

2 Available funds may vary and are subject to change. The funds listed here are current as of September 1, 2014.
**Investor Choice fund offerings**

HealthEquity is pleased to provide our members access to the Investor Choice fund lineup for those who want access to low cost active and passive index funds for a monthly fee***. Investor Choice is an optional lineup of additional funds which provides the ultimate flexibility for members to reflect their investment philosophies and strategies. Other than the monthly fee and the respective mutual fund expense ratio there are no trading costs, commissions or fund minimums.

<table>
<thead>
<tr>
<th><strong>Fund Name/Symbol</strong></th>
<th><strong>Category</strong></th>
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<td>Vanguard Growth Index I (VIGIX)</td>
<td>Large Growth</td>
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** 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.

*** Investor Choice is an optional lineup of funds which members can enroll for access to low cost active and passive index mutual funds. There is an administration fee of .033% (.33 cents per thousand invested per month) charged by HealthEquity to invest in the Investor choice lineup of funds, there are no sales charges or trading fees. HealthEquity receives no compensation from the Investor choice mutual funds.

1 Interest rates may vary and are subject to change.

2 Investment options and thresholds may vary and are subject to change.

3 Available funds may vary and are subject to change. The funds listed here are current as of September 1, 2014.
Investing FAQs

**What happens if my balance falls below the investments threshold?**

You will not be allowed to invest any more funds until your balance exceeds the investment threshold. Investment and HSA cash balances are treated as separate accounts and there is no consequence to your investments if your available balance falls below the investment threshold. You don’t have to sell your investments and you don’t lose them.

**Are my eligible medical claims paid for or reimbursed from my investment account?**

No. Investment account balances are separate from your cash balance. To use investment funds to pay for claims you must sell shares. The proceeds from the sale are automatically deposited back to your HSA cash balance.

**How do I know how much is in my HSA vs. my investment account?**

Log in to your member portal. Go to “Account Balance” under “My Money”. Your total balance (investment and HSA) is displayed as your “Ledger Balance”. Your total HSA cash balance (funds available to pay eligible claims or invest [if higher than the investment threshold]) shows as your “Available Balance”.

**Do I have to pay taxes on interest earned from my investments?**

No. All interest earned on your HSA and investment accounts within your HSA is tax-free*, provided it is used for qualified medical expenses. Any balances from investments sold are automatically deposited back to your HSA cash balance.

**Does HealthEquity ever change available investment options?**

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.

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*HSA contributions and earnings 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.
Advisor FAQs

Q: How often will Advisor recommend I change my portfolio?
A: This is totally dependent upon your personal risk profile, which is set by you within the Advisor tool. It should be noted that Advisor does not day trade or encourage excessive trading activities. Advisor focuses on long-term investment with short-term adjustments for quarterly re-balancing and fund quality.

Q: How do I tell Advisor to sell funds if I need more money in my HSA cash balance?
A: Go to Edit Profile and change the cash setting to the amount you want available in your HSA cash balance. For example, if your current cash setting is $2,000 and you want to move $1,000 from investments to cash, change your cash setting to $3,000 and Advisor will liquidate the $1,000 necessary to meet that limit. Trades are executed at the end of the next trading day.

Q: How is the monthly subscription fee paid?
A: The fee is charged to your HSA cash account and appears on your monthly statement. It will be charged on the same day every month corresponding to the date you subscribed.

Q: What if I have insufficient cash in my HSA to pay the Advisor subscription?
A: Our billing will simply wait until money arrives in the HSA cash account. 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” if you desire.

Q: How do I change my risk settings to be more conservative/aggressive?
A: Go into “Edit Profile” to modify your risk settings. Advisor will adjust your advice based upon changes to those setting.

Q: How do I cancel my subscription to Advisor?
A: Go to “Edit Profile”, and select “self-driven” which will cancel your subscription to HealthEquity Advisor. Canceling Advisor does not sell your investments.
Helpful support for our members, available every hour of every day

Our team of specialists based in Salt Lake City are available 24 hours a day, providing you with expert insight to help you optimize your health savings account and investments. We are here to help you every step along the way.