

Invest your HSA today to benefit tomorrow

Health Savings Accounts (HSAs) are often thought of just for healthcare savings. But they can also be a powerful addition to your investment portfolio. Investing your HSA funds can help you grow your account to save for future healthcare expenses or your retirement nest egg.

Investing your HSA: A healthy boost for your future

1

The only way to get three tax perks:
You don't pay federal taxes on contributions, withdrawals for qualified medical expenses, or investment earnings.

2

Build long-term retirement savings:
Investments cover future healthcare costs and build your retirement savings.

3

The money is yours — for life:
HSA funds carry over every year, even if you change jobs or retire.

4

Move funds as needed:
You can transfer investment funds back into your HSA cash account at any time to pay for IRS-qualified healthcare expenses. Plus, because you need a minimum of $1,000 in your HSA to invest funds, you'll always have easy access to cash for short-term medical expenses.

Your self-directed investment options

Devenir Guided Portfolio self-directed investment program[1]: This is a user-friendly program that combines professional guidance with an easy-to-use platform. Perfect for new investors, this helps you create a customized investment allocation that fits your lifestyle and HSA investment goals.

- Competitive fund lineup with professionally selected, low-cost, no-load mutual funds covering a range of asset classes and families.
- Easy-to-use online planning tool to help you start investing and manage your investment account.
- Options to automatically adjust your investments following your preferred schedule and auto-rebalance to align with goals.
- Quarterly performance review of mutual fund selections by FINRA-registered investment advisors.
- Online access to account history, balance information, future elections, trades, and more through the Member Website.
- Access to Morningstar® pages, fund fact sheets, and prospectuses.
- Low-cost with no minimum investment, free transfers between your investment and cash accounts, and no commission on investment trades. Devenir's quarterly asset-based fees may be applied on the amount invested and deducted pro rata from the investment account.

TD Ameritrade self-directed brokerage account: This is ideal for experienced investors looking for more control and flexibility.

- Wide selection of investment choices like stocks, bonds, ETFs, and thousands of mutual funds.
- Online access to real-time data[2], customizable charts, and one-click integrated trading, balance information, and more through the Member Website.
- Option to place trades by website, telephone, mobile device, and broker.
- Access to independent research tools, such as Morningstar® to help you make informed trades.
- Trading fees may be applied by TD Ameritrade, as well as possible additional fees by program, location, or arrangement.

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Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Bank, and they may lose value. They are not guaranteed by any federal government agency. Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost.

[1] Neither HSA Bank, nor Devenir Group, LLC, the third party, can provide investment advice to you on this program. Once you transfer funds from your HSA cash account to HSA investment account, these dollars are no longer covered by applicable FDIC or NCUA insurance. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.

[2] Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs and subscription fees may apply. Research provided by unaffiliated third-party sources is deemed reliable to TD Ameritrade. However, TD Ameritrade does not guarantee accuracy and completeness and makes no warranties with respect to results to be obtained from use. TD Ameritrade does not recommend disabling the order preview screen when using the one-click feature. TD Ameritrade is not responsible for orders placed inadvertently. Past performance does not guarantee future results. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission. HSA Bank receives compensation from TD Ameritrade for performing certain services.

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