

Did you know...

## Investing your HSA with HealthEquity

Just like a traditional savings account, your HSA earns interest which is not taxed. This makes your HSA an effective component of your retirement strategy. Once your account meets a certain threshold, you can invest in mutual funds to maximize your HSA earning potential.

### Options to fit your needs

A wide range of investment and savings options are offered, designed to suit your individual needs and financial goals.

#### ✓ **No-risk, FDIC-insured cash account**

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

#### ✓ **Low-risk Yield Plus**

- Yield Plus2 allows you to increase earning potential with minimal risk. Interest rates vary based on your HSA balance, but are higher than FDIC-insured interest rates. Funds invested in Yield Plus are not FDIC-insured, but remain liquid in your HSA for spending or investing as desired.

#### ✓ **Varying risk mutual funds**

- A diverse lineup of mutual funds are selected by HealthEquity Advisors LLC, HealthEquity's SEC-registered investment adviser subsidiary. Investor Choice (fees may apply) allows members to choose the strategy that best fits their needs:

- The investment spectrum provides an option for every member, regardless of age, HSA balance, or investment experience. HealthEquity meets you where you are most comfortable, and provides web-based tools and resources to make investing simpler

### Requirements to invest

There is no minimum balance to participate in our FDIC insured account, or to enroll in Yield Plus. In order to invest in mutual funds, your HSA cash balance must meet a minimum threshold. Contact HealthEquity member services at 866.346.5800 or visit the Investments section of your HealthEquity member portal to confirm your plan's threshold.

### Need More Information

**WEBSITE:**

[www.healthequity.com](http://www.healthequity.com)

**PHONE:** 866.346.5800