



## How to Use Your Investment Account

Health savings accounts (HSAs) provide you with the opportunity to build equity that can help you pay for your health care now and in the future. To help you build that equity, HealthEquity offers a free investment account with your HSA. There are no set-up and trading fees and there is no minimum investment.

### Here's How It Works:

1. Log on to your Healthcare Financial Services Desktop.
2. Select "Investments."
3. Check the consent box for the electronic consent form. You will only have to do this the first time you choose to make an investment. Once you agree to the consent form, an email explaining how to use the investment system will be sent to your account. You must have a valid email address in the HealthEquity system to use the investment product.
4. Now you are ready to start investing. Evaluate the investment funds that are available and determine which funds meet your investment goals. A prospectus is available for each of the investment funds that are offered.
5. Add the desired funds to your investment portfolio and establish target holdings for each fund in your portfolio. In this step no funds will actually be purchased, you are only setting goals.
6. Now, you can buy or sell shares from each of the funds in your portfolio. Click on the "Make a Trade" button from your investment desktop. There two options for buying and selling shares:
  - a. Specify a dollar amount to buy that will then be used to purchase shares according to your target holdings
  - b. Specify a dollar amount to buy or sell from a specific fundYou will be sent an email to notify you once a trade has been executed.
7. You can review your investments at anytime online. Any gains or losses made through your investments will not be treated as contributions or distributions from your HSA. This means that gains will not decrease your annual contribution rate and losses will not be penalized as nonqualified medical expenses.

### What Will This Cost Me?

There is NO CHARGE to use our investment product. HealthEquity does not charge commissions or investment fees to use the investment option. Members can buy and sell shares as many times as they want at no cost to them. HealthEquity offers this service free of charge because we are committed to helping you grow your savings.

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\* Investments are not FDIC insured. HSA must maintain a minimum balance in order to invest. Minimum balance may differ if enrolled through one of our affiliates.