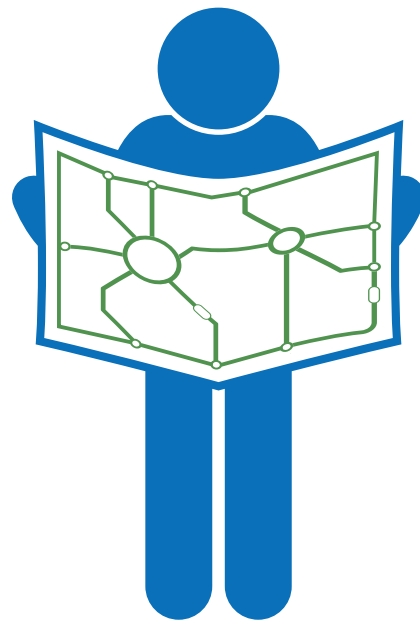


HealthEquity investment tools

Hassle-free HSA investments

**MAXIMIZE YOUR
HSA EARNINGS**

*We'll take
you there.*



ADVISOR[™]
HealthEquity

Maximize your earnings

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 meets a certain threshold, you can invest in HealthEquity's Best-in-class investment funds to maximize your HSA earnings.

Easy, powerful tools

HealthEquity is the only HSA administrator that offers investment guidance to its members. With HealthEquity Advisor[™], you receive professional guidance and access to convenient online tools to maximize your earnings. Advisor provides guidance and management on:

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

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.

Personalized guidance

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 dispenses individualized advice on:

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

Get started

1. Access Advisor through the member portal

Log in to your account at www.myhealthequity.com and access the Advisor tool located under the “My Money” tool bar.

2. Complete risk questionnaire

Answer a brief questionnaire to establish a personal risk profile.

3. Choose a service level

You can choose between two Advisor service levels, GPS or Auto-pilot, to receive personalized investment advice and ongoing oversight. When the recommended portfolio is implemented, Advisor monitors your investments ensuring that your portfolio constantly reflects your personal risk profile.



Advisor service levels



Auto-pilot



GPS



Self-driven

Advice type	Full service	Guidance	None
Implementation and timing	Automatic	Member	None
Advised portfolio rebalancing	Automatic	Member	None
Advised fund rotation	Automatic	Member	None
Advised category rotation	Automatic	Member	None
Portfolio alerts	Yes	Yes	No
Weekly performance summary	Yes	Yes	No
Monthly pricing per \$1,000 invested	.08% or \$.80	.05% or \$.50	Free

Note: Members subscribing to GPS, must click the “easy trade” button in Advisor to execute the recommended trades. GPS subscribers can modify the recommended portfolio by changing allocation percentages and funds. Auto-pilot automatically manages the portfolio for subscribers.



Expert friends

**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 the tools and information you need to optimize your HSA. They can answer any questions you may have.

866.346.5800

Best-in-class fund offerings

Fund Name/Symbol

Category

AGGREGATE BONDS	
Prudential Total Return Bond A (PDBAX)	Intermediate Bond
Metropolitan West Total Return Bond M (MWTRX)	Intermediate Bond
ASTON/TCH Fixed Income N (CHTBX)	Intermediate Bond
Principal Income A (CMPIX)	Intermediate Bond
Pioneer Bond A (PIOBX)	Intermediate Bond
Vanguard Total Bond Market Index Signal	Intermediate Bond

FOREIGN BONDS	
PIMCO Foreign Bond (Hedged) (PFODX)	World Bond
Legg Mason BW Global Opportunities Bond (GOBAX)	World Bond
Prudential Global Total Return A (GTRAX)	World Bond
Managers Global Bond (MGGBX)	World Bond

INFLATION PROTECTED BONDS	
PIMCO Real Return R (PRRRX)	Inflation Protected

LARGE CAP EQUITIES	
Sunamerica Focused Dividend Strategy (FDSAX)	Large Value
Columbia Contrarian Core Z (SMGIX)	Large Blend
ING Large Cap Value (IEDAX)	Large Value
Ivy Core Equity Y (WCEYX)	Large Growth
Matthews 25 (MXXVX)	Large Growth
Vanguard Large Cap Index Signal (VLCSX)	Large Cap

MID-CAP EQUITIES	
Rydex S&P MidCap 500 Pure Growth H (RYBHX)	Mid Cap Growth
Nicholas (NICSX)	Mid Cap Growth
Principal MidCap Blend A (PEMGX)	Mid Cap Growth
First Eagle Fund of America A (FEFAX)	Mid Cap Blend
Vanguard Extended Market IDX Signal	Mid-Cap Blend

SMALL CAP EQUITIES	
Legg Mason ClearBridge Small Cap Gr A (SASMX)	Small Growth
Janus Triton R (JGMRX)	Small Growth

Fund Name/Symbol

Category

INTERNATIONAL EQUITIES	
Artisan International Value Investor (ARTKX)	Large Blend
Oppenheimer International Growth A (OIGAX)	Large Growth
Oppenheimer International Diversified N (OIDNX)	Large Blend
Lazard Intl Strategic Equity Open (LISOX)	Large Blend
MFS International Value R3 (MINGX)	Large Blend
Vanguard Total Intl Stock Index Signal	Foreign Large Blend

EMERGING MARKETS EQUITIES	
Oppenheimer Developing Markets N (ODVNX)	Diversified Emerging
Virtus Emerging Markets Opportunities A (HEMZK)	Diversified Emerging
Driehaus Emerging Markets Growth (DREGX)	Diversified Emerging
American Funds New World R4 (RNWEX)	Diversified Emerging

REAL ESTATE	
PIMCO Real Estate Real Return Strategy D (PETDX)	Real Estate
Fidelity Advisor Real Estate T (FHETX)	Real Estate
DWS DREEF Real Estate Securities S (RRREX)	Real Estate
REMS Real Estate Value Opportunity P (HLPPX)	Real Estate

NATURAL RESOURCES	
Fidelity Advisor Materials T (FMFTX)	Natural Resources
Rydex Basic Materials Adv (RYBAX)	Natural Resources
ICON Materials S (ICBMX)	Natural Resources

COMMODITIES	
PIMCO Commodity Real Ret Strat D (PCRDY)	Broad Commodities

OTHER	
Vanguard Target Retirement Income Inv	Retirement Income
Vanguard Target Retirement 2060 Inv	Target-Date 2051+

¹Interest rates may vary and are subject to change.

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

³Available funds may vary and are subject to change.

⁴Mutual 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.

⁵HealthEquity 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.

Investing FAQs

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

A 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.

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

A 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.

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

A 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".

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

A 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.

Q *Does HealthEquity ever change available investment options?*

A 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.



HSA interest rates

If you aren't quite ready to invest your HSA dollars, you can still earn tax-free interest on your deposits. For most members, we offer two interest rate options: Yield Plus and a lower-yielding/FDIC-insured option. Effective October 1, 2013:

Yield Plus

You can earn a higher rate of interest by opting into HealthEquity's Yield Plus program that utilizes a higher-yielding, non-FDIC insured portfolio.

Balance Tier	Avg. daily account balance	Interest rate*	Annual % yield
Tier 1	\$.01 - \$2,000.00	.05%	.05%
Tier 2	\$2,000.01 - \$7,500.00	.25%	.05 - .20%
Tier 3	\$7,500.01 - 10,000.00	1.00%	.20 - .40%
Tier 4	Over \$10,000.00	1.50%	.40 - 1.47%

*Yield Plus comprises an allocated mix of cash equivalents, adjustable rate mortgage backed bonds and investment grade corporate bonds sub-advised by Wells Capital Management Incorporated, a subsidiary of Wells Fargo & Company. The makeup of this portfolio may adjust to reflect prevailing market conditions, liquidity needs, and investment policy statement. Note: Members who opt-in to Yield Plus must remain in Yield Plus for a minimum of 60 days. Funds in Yield plus are liquid and available for qualified medical expenses from day one.



Lower yielding, FDIC-insured

By default, your HSA funds will be deposited into a FDIC-insured account, earning the following interest:

Balance Tier	Avg. daily account balance	Interest rate*	Annual % yield
Tier 1	\$.01 - \$2,000.00	.05%	.05%
Tier 2	\$2,000.01 - \$7,500.00	.10%	.05 - .09%
Tier 3	\$7,500.01 - 10,000.00	.20%	.09 - .12%
Tier 4	Over \$10,000.00	.40%	.12 - .39%

HSA balances are interest bearing and FDIC insured. Interest is calculated and compounded monthly. Interest is paid on the average daily collected balance according to the funds held within each tier and that tier's associated interest rate (FDIC Tiering Method B). Interest is credited to the HSA monthly as of the last business day of the statement cycle. HSAs closed prior to the end of their statement cycle will not be paid any accrued interest. Interest rates and balance tiers are subject to change at any time.

Refer to your monthly statements or call a HealthEquity specialist for current rates and conditions.

Fees may reduce earnings. Interest rates and balance tiers may vary for select accounts and are subject to change at any time.

*Rates in effect as of October 1, 2013.

HealthEquity®

Building Health Savings™

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