HSA Bank provides unique opportunities to invest Health Savings Account (HSA) funds in self-directed investment options. It’s a great way to potentially grow HSA funds for healthcare expenses, or save funds as a nest egg for retirement.

**Devenir Guided Portfolio Self-Directed Investment Program**: Offers low-cost, no-load mutual funds, covering a range of asset classes.

- HSA Guided Portfolio tool used to select investment elections and realign your portfolio
- Auto-Rebalance timing feature to keep your portfolio allocation in line with your individual needs
- Quarterly performance review of mutual fund selections by SEC-registered investment advisors
- Online access to investment account history, balance information, future elections, trades, and much more through HSA Bank’s Member Website
- Access to Morningstar® reports and other planning tools
- Devenir will charge a quarterly asset based fee which is calculated on the amount invested and deducted pro rata from the investment account; no commission on investment trades

**TD Ameritrade Self-Directed Brokerage Option**: Offers a wide selection of investment choices, educational resources, and services.

- Stocks, bonds and thousands of mutual funds (trading fees apply)
- Online access to real-time data, customizable charts, and one-click integrated trading
- Integrated, online access to trading, balance information, and much more through HSA Bank’s Member Website
- Ability to place trades by website, telephone, mobile device, and broker
- Access to independent research tools, such as S&P and Morningstar®
- Trading fees may be applied by TD Ameritrade; additional fees vary by program, location or arrangement

HSA Bank does not provide brokerage/investment services; brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA, and investment services are provided by Devenir. HSA Bank, TD Ameritrade, and Devenir are separate, unaffiliated companies and are not responsible for each other’s services or policies. Self-directed investment accounts are the sole responsibility of the account owner. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. HSA Bank and other business entities receive compensation for providing various services to the funds including an annual asset-based fee for services rendered in association with the investment account. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA. HSA Bank does not offer investment advice.

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.

You may incur a $3.00 HSA Investment Service Fee which only applies to the brokerage investment option. This fee does not apply to the Devenir Mutual Fund Investment Program. You can avoid this fee if the HSA cash account balance is at or above the balance waiver amount of $5,000. The Balance Waiver Amount reflects the minimum average daily balance that must be maintained in the HSA Bank cash account balance for the calendar month to prevent the HSA Investment Service Fee from being charged. Only the funds in the HSA Bank cash account balance are included in the balance waiver amount. The balance waiver does not include any investment balance.

You may begin investing once you have a minimum of $1,000 in your HSA Bank cash account. Only HSA funds above $1,000 in your HSA Bank cash account can be transferred to your investment account.

SEcurities and Investments: Not FDIC insured - No Bank Guarantee - May Lose Value

Please call the number on the back of your HSA Bank debit card or visit us at www.hsabank.com

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