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, distributions for qualified healthcare 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. **Access funds as needed:** You can liquidate investment funds at any time to pay for IRS-qualified healthcare expenses from your HSA cash balance.

The HSA Invest program

HSA Invest offers you a seamless experience to manage your saving, spending and investing on one website and one app. Three investment options — Choice, Select and Managed — give you thoughtfully chosen securities that are aligned to your HSA and relevant to your financial objectives. And you're able to enroll in more than one option.

Your investment options

Choice

This option offers a simplified brokerage experience with a large range of stocks, mutual funds, exchange-traded funds (ETFs) and more. This option is ideal if you're an experienced investor who may not need guidance from a professional.

Select

Get a recommended list of mutual funds, specific to your unique risk tolerance and investment objectives. All funds are selected by an SEC-registered investment advisor (RIA), organized by asset class and aligned to your investment profile. This option gives you guidance and the opportunity to make the final decision about your investments and allocations.

Managed

Get an even higher level of personalization, where the RIA actively manages the investments on your behalf. This option lets you go beyond the tailored guidance in the Select option and have your investments completely managed by an RIA.

You may have one or all of the investment options based on your employer program. Your option(s) will show in your online account.

Simplified and efficient investment management

· Enrollment before you meet the investment balance threshold.
· Same-day enrollment and funding.
· Real-time and fractional share trading (during market hours).
· Funds remain in your HSA cash balance until invested so you can use them for qualified medical expenses.
· Auto-funding so new funds go directly to the investments you've chosen.
· Dividends and interest are automatically reinvested.
· Online access to your account history, balance information, trades and more on the Member Website and app.

Fees

Annual asset-based fees may be applied on a quarterly basis and deducted from the investment balance. Fees are waived when a minimum is maintained in your HSA cash balance. View exact fees in your online account.

SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value

You may be required to keep a minimum in your HSA cash balance to invest funds in the HSA Invest program.

The HSA Invest program is administered by DriveWealth, LLC, a FINRA registered broker dealer. LeafHouse Financial Advisors, LLC is a registered investment advisor with the U.S. Securities and Exchange Commission that selects and manages the investments. Registration does not imply a certain level of skill or training. More information about LeafHouse Financial Advisors, LLC, including investment strategies, fees and objectives, can be found in the ADV Part 2A, which is available on the Member Website.

HSA Bank, DriveWealth, LLC and LeafHouse Financial Advisors, LLC are not affiliated and not responsible for the products and services provided by the other. Neither HSA Bank nor DriveWealth can provide investment advice to investors. Past performance is not indicative of future results. All investments involve risk, including loss of principal, and there is no guarantee that investment objectives will be met. The ability to replace investment losses may be limited by the annual HSA contribution limits.

Visit **hsabank.com** or call the number on the back of your debit card for more information.

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