

# HSA INVESTMENT GUIDE

Comprehensive guide to investing your HSA



MAXIMIZE  
*your* earning  
POTENTIAL



HealthEquity®

# CONGRATULATIONS

on taking the next step in building health savings by investing your HSA dollars in investment funds.<sup>1</sup> Like a retirement account for medical expenses, investing with your HSA can be an effective strategy on your road to retirement. This investing member guide provides helpful insight and instruction to help you optimize your investment portfolio and work towards your investing goals. As always, if you have further questions, please call one of our account mentors. They are available every hour of every day at the phone number listed on your card or 866.346.5800.

*Let's go!*



# MAXIMIZE YOUR EARNINGS

The average American couple will need \$265,000\* to cover out-of-pocket healthcare costs in retirement. Your HSA can supplement your retirement goals and help you bridge the Medicare gap. By taking advantage of the investment options, you can maximize your tax-free<sup>2</sup> earning potential and pay for qualified healthcare costs now and in the future.

## Options to fit your needs

HealthEquity provides access to investment options to suit your individual comfort level and financial goals:

- **Federally-insured cash account**

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

- **Low-risk Yield Plus<sup>3</sup>**

Allows members to increase their earning potential with minimal risk. Interest rates vary based on your HSA balance, but are higher than our federally-insured interest rates. Funds invested in Yield Plus are not federally-insured, but remain liquid in your HSA for spending or investing as desired. You can opt in and out of Yield Plus from the 'My Account' tab on the HealthEquity member portal by selecting 'Interest Rates' from the 'HSA' menu.

- **Varying risk mutual funds<sup>1</sup>**

HealthEquity provides access to a carefully selected lineup of investments that allow our members to choose the strategy that best fits their needs. Manage your investment portfolio personally or enroll in Advisor, powered by HealthEquity Advisors, LLC, for personalized web-based investing advice.

Our complete 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 tools and resources to make investing simpler.

# ADVISOR™

powered by:  
HealthEquity  
ADVISORS, LLC



HealthEquity is proud to be one of the first HSA administrators to provide access to member-level investment advisory services. Advisor is a web-based automated investment advisor accessed through the HealthEquity member portal. Based on your personal risk preferences, Advisor provides advice on which funds to choose, how to diversify your money amongst those funds, and will even implement the suggested portfolio for you.



## Personalized guidance

With Advisor, a web-based tool, you receive professional guidance and access to convenient online tools to maximize your earning potential. When you sign up for Advisor you will complete a simple personal risk profile. Based on this profile, Advisor provides guidance and management on:

- How much cash to keep in your HSA
- How much to invest
- How to optimally diversify amongst the available mutual funds to manage risk and maximize growth potential.



Advice is dependent on your personal risk profile. You are able to edit your risk profile settings on the Advisor page at any time to become more conservative or aggressive. Advisor will adjust your advice based on your changes.

## Optimized diversification

As markets fluctuate, Advisor watches various risk and fund quality metrics to make sure your HSA investments are optimally diversified. Unlike traditional HSA investment platforms that offer little to no member level advisory services, Advisor uses your personal risk profile and dispenses individualized advice on:

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

## Monitor your money every hour of every day

You receive ongoing advice, oversight and portfolio maintenance through the web-based tool Advisor.<sup>4</sup> No matter the size of your investment portfolio, valuable guidance and management is available to you through HealthEquity Advisors, LLC.

## In a class of our own

HealthEquity is one of the first HSA administrators that offers investment guidance to its members through its subsidiary, HealthEquity Advisors, LLC. Advisor offers personalized, web-based advice using your age, profile and personal preferences.

## Requirements to invest

There is no minimum balance to participate in our federally-insured cash account, or to enroll in Yield Plus.<sup>3</sup> 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.<sup>5</sup>



# 3 OPTIONS FOR INVESTING

HealthEquity offers access to three options for investing in mutual funds: Auto-pilot, GPS and Self-driven.



## Auto-pilot

### **ADVISOR AUTO-PILOT** (powered by HealthEquity Advisors, LLC) Investments automatically implemented and managed for you

Auto-pilot is a full-service option that automatically manages your investments for you. Think of it as your own personal investment chauffeur. Based on your personal risk profile, Auto-pilot provides:

- Automatic quarterly re-balancing
- Mutual fund rotation
- Asset class rotation based on your personal risk profile
- Weekly performance summaries
- Alerts when there are changes in any important measures of risk and performance

Monthly fee:<sup>6</sup> .08% on the average monthly balance invested.

Auto-pilot is a monthly subscription, with a monthly fee of .08% on the daily average invested balance. Auto-pilot can be cancelled at any time.



## GPS

### **ADVISOR GPS** (powered by HealthEquity Advisors, LLC) Guidance provided by Advisor, implemented by you

GPS provides portfolio guidance, giving you a suggested route to your destination. GPS gives you recommendations for fund selection and allocation based upon your personal risk profile. GPS provides:

- Recommended portfolio advice
- Recommended quarterly re-balancing
- Recommended fund & asset class rotation
- Weekly performance summary
- Monitoring & alerts (emails & texts)
- Implement advice button

Monthly fee:<sup>6</sup> .05% on the average monthly balance invested.

GPS is a monthly subscription, with a monthly fee of .05% on the daily average invested balance. GPS can be cancelled at any time.



## Self-driven

## SELF-DRIVEN (powered by HealthEquity)

### No guidance provided, directed by you

Self-driven is for those who are confident with their own research and investment knowledge. No advice is given with self-driven investments. The member executes all fund and allocation decisions, though mutual fund research and performance data is provided. You will still have access to:

- HealthEquity's investment funds<sup>1</sup>
- No fees on trading, no fund minimums
- Quarterly mutual fund report card

HealthEquity offers the Investor Choice fund lineup of low cost mutual funds with a monthly administration fee. Investor Choice is a lineup of mutual funds which provides flexibility for members to reflect their investment philosophies and strategies. Other than the monthly investment administration fee and the respective mutual fund expense ratio there are no trading costs, commissions or fund minimums.

## ADVISOR<sup>TM</sup>

powered by: HealthEquity ADVISORS, LLC



**Auto-pilot**



**GPS**



**Self-driven**

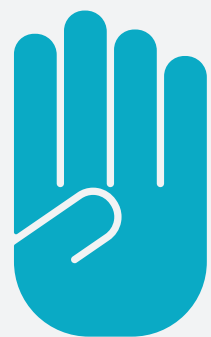
	Auto-pilot	GPS	Self-driven
Advice type	Full service	Guidance	None
Implementation and timing	Automatic	Member	None
Advised portfolio rebalancing	Automatic	Member	None
Advised fund rotation	Automatic	Member	None
Advised category rotation	Automatic	Member	None
Portfolio alerts	Yes	Yes	No
Weekly performance summary	Yes	Yes	No
Monthly service fees	.08%	.05%	None
Monthly investing administration fees	.033%	.033%	.033%

# GET STARTED:

- 1** Log into the member portal.
- 2** Select 'Investments' from the 'My Account' tab.
- 3** Select which investment level suits your investment goals.
  - A. 'Advisor Auto-pilot' and 'Advisor GPS' provide fund management and investment advice.<sup>4</sup>
  - B. 'Self-driven' allows you to manage your investments and trades yourself.
- 4** Click 'I Agree' when you have read and accept the terms of conditions.

## Before you begin...

In order to invest, your HSA cash balance needs to reach a certain investment threshold. Once you meet this threshold, you are able to invest any additional dollars into your portfolio. Your threshold may vary. Your specific threshold for investing is shown on the signup page.





## ADVISOR (powered by HealthEquity Advisors, LLC)

If you select 'Advisor Auto-pilot' or 'Advisor GPS,' you are directed to the Advisor investment tool to complete a brief questionnaire to establish your personalized investment and risk profile. Advisor uses this profile to monitor your investments and ensure your portfolio constantly reflects your preferences. Your personal profile assesses:

- How much you would like to keep available as cash in your HSA
- Whether Advisor should sell funds if your available HSA cash balance drops below your desired amount
- Elect age-based allocation or override and choose your own investment goals ranging from Income to Aggressive Growth
- Your optimism toward the market in the short-term

## SELF-DRIVEN

If you select 'Self-driven,' continue with these additional steps:

### 5 Choose the funds that meet your investment goals.

Place your mouse over the fund symbol to see a hover menu from which you can access a fund's prospectus and research summary. Click the 'Add' button to add a fund to your investment mix.

### 6 To buy or sell shares from selected fund(s) in your portfolio, select 'Make a Trade.'

You have two options for buying and selling shares:

- A. Specify a set dollar amount to purchase shares based on target holdings
- B. Specify a dollar amount to buy or sell from each specific fund

### 7 Once you make your selection(s) from option A or B, select 'Confirm.'

### 8 When prompted, confirm your trades and select 'Execute.'



# Account mentors



HealthEquity team member  
Salt Lake City, Utah

**We are available to help,  
every hour of every day**

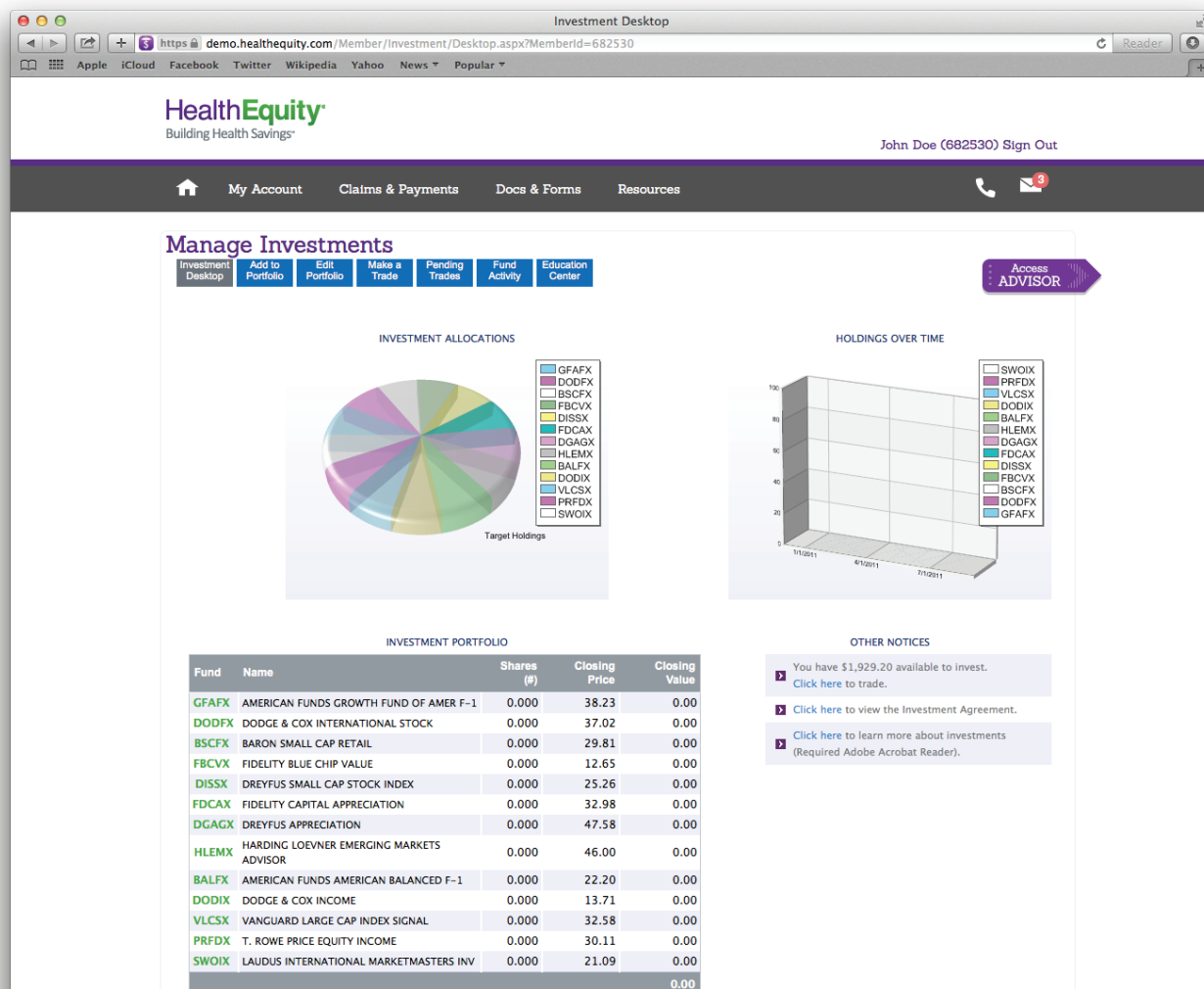
We understand the significance of your benefits selection. Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with insight to help you optimize your health savings account. Call us today.

**866.346.5800**

**[HealthEquity.com/HSAlearn](https://HealthEquity.com/HSAlearn)**

# INVESTMENT PORTAL GUIDE

Your online investment desktop is a powerful tool that gives you access to all of your investment account management features. To access your investments, visit [www.myHealthEquity.com](http://www.myHealthEquity.com). The portal is best experienced using current versions of Internet Explorer, Firefox, Chrome or Safari.



The screenshot shows the HealthEquity Investment Desktop interface. At the top, there's a navigation bar with "My Account", "Claims & Payments", "Docs & Forms", and "Resources". The main content area is titled "Manage Investments" and includes a navigation menu with options like "Investment Desktop", "Add to Portfolio", "Edit Portfolio", "Make a Trade", "Pending Trades", "Fund Activity", and "Education Center".

Key features visible include:

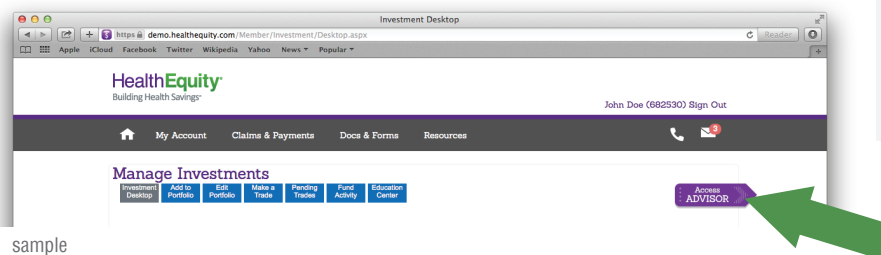
- INVESTMENT ALLOCATIONS:** A pie chart showing the distribution of investments across various funds.
- HOLDINGS OVER TIME:** A 3D bar chart showing the performance of different holdings from 1/1/2011 to 3/1/2011.
- INVESTMENT PORTFOLIO:** A table listing the current holdings in the portfolio.
- OTHER NOTICES:** A section with alerts, such as "You have \$1,929.20 available to invest."

Fund	Name	Shares (#)	Closing Price	Closing Value
GFAFX	AMERICAN FUNDS GROWTH FUND OF AMER F-1	0.000	38.23	0.00
DODFX	DODGE & COX INTERNATIONAL STOCK	0.000	37.02	0.00
BSCFX	BARON SMALL CAP RETAIL	0.000	29.81	0.00
FBCVX	FIDELITY BLUE CHIP VALUE	0.000	12.65	0.00
DISSX	DREYFUS SMALL CAP STOCK INDEX	0.000	25.26	0.00
FDGAX	FIDELITY CAPITAL APPRECIATION	0.000	32.98	0.00
DGAGX	DREYFUS APPRECIATION	0.000	47.58	0.00
HLEMX	HARDING LOEVNER EMERGING MARKETS ADVISOR	0.000	46.00	0.00
BALFX	AMERICAN FUNDS AMERICAN BALANCED F-1	0.000	22.20	0.00
DODIX	DODGE & COX INCOME	0.000	13.71	0.00
VLCSX	VANGUARD LARGE CAP INDEX SIGNAL	0.000	32.58	0.00
PRFDX	T. ROWE PRICE EQUITY INCOME	0.000	30.11	0.00
SWOIX	LAUDUS INTERNATIONAL MARKETMASTERS INV	0.000	21.09	0.00
				0.00

# ADVISOR

## Accessing Advisor<sup>4</sup> after your first log in:

1. Log into the member portal.
  2. Select 'Investments' from the 'My Account' tab.
  3. Select 'Access Advisor' from the top right-hand corner of the 'Investment Desktop'.
- This will take you to the HealthEquity Advisors, LLC website.



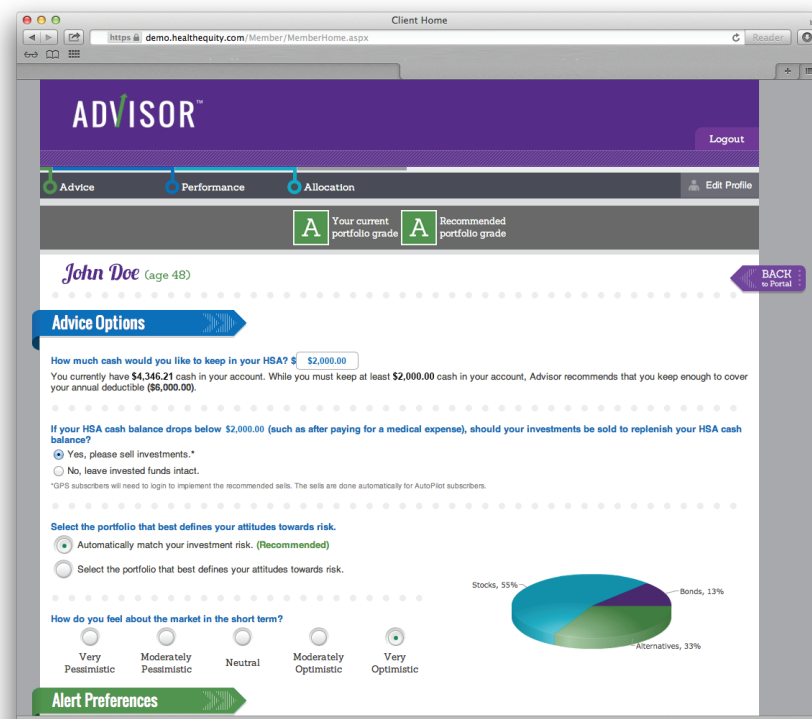
sample

## Cancel at anytime...

You are able to cancel Advisor at any time by going to "Edit Profile" and selecting "Self-driven", which will cancel your subscription to Advisor. Keep in mind that cancelling will not initiate any sales of current investments.

## Editing your Advisor personal risk profile:

You can edit your profile and investing level of service at any time by selecting 'Edit Profile' in the top corner of the Advisor platform. Selecting self-driven will cancel Advisor services, but will not sell your investments.



for illustrative purposes only

# ADVISOR PAGES OVERVIEW

## Advice page

If you select Auto-pilot or GPS, you will have access to the Advice page. Here you will see:

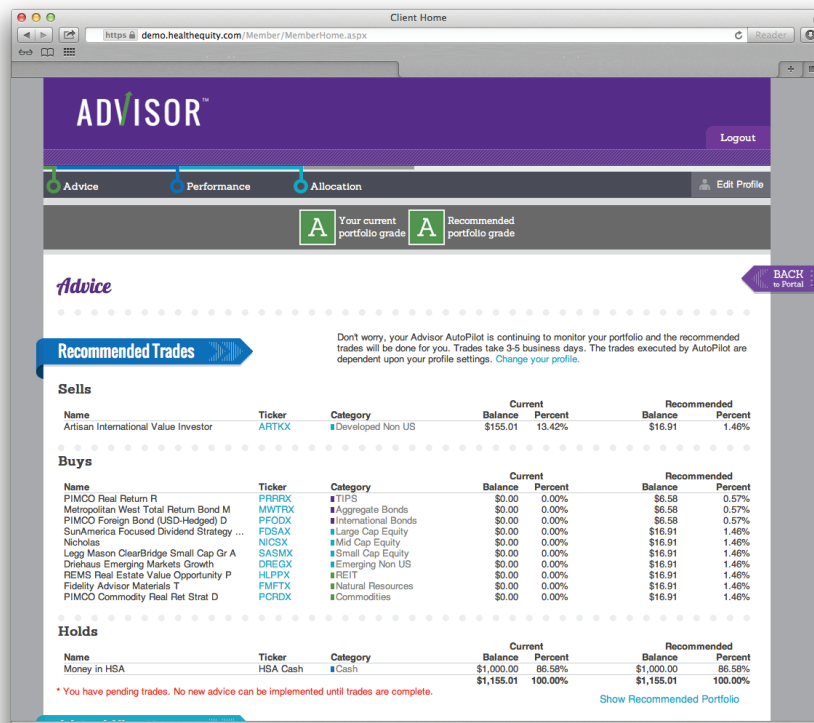
- Your portfolio grade
- The recommended portfolio
- Advised allocation

Portfolio grades are a combination of the weighted peer performance average of multiple funds held in your portfolio and how well you are diversified for risk management. You will see the grade of your current portfolio and the grade of the recommended portfolio. The ultimate goal is to receive an A. Advisor<sup>4</sup> will help you get there.

Recommended portfolio displays Advisor's recommended advice, and by clicking 'Show Recommended Trades,' you will see the Sells (which funds will be sold), Buys (which funds will be purchased), and Holds (funds you should keep) to get you to the recommended portfolio.

If you are subscribed to Auto-pilot, you don't need to take any action.

If you are subscribed to GPS, you will need to select 'Implement Advice' on the upper right-hand side of the page to confirm the trades. Trades will be submitted the same day if executed before 4pm EST. After 4pm EST, trades will be executed at the end of the next trading day.



**ADVISOR** Logout

Advice Performance Allocation Edit Profile

**A** Your current portfolio grade **A** Recommended portfolio grade

*Advice* BACK to Portal

**Recommended Trades** Don't worry, your Advisor AutoPilot is continuing to monitor your portfolio and the recommended trades will be done for you. Trades take 3-5 business days. The trades executed by AutoPilot are dependent upon your profile settings. [Change your profile.](#)

**Sells**

Name	Ticker	Category	Current		Recommended	
			Balance	Percent	Balance	Percent
Artisan International Value Investor	ARTIX	Developed Non US	\$155.01	13.42%	\$16.91	1.46%

**Buys**

Name	Ticker	Category	Current		Recommended	
			Balance	Percent	Balance	Percent
PIMCO Real Return F	PRFRFX	TIPS	\$0.00	0.00%	\$6.58	0.57%
Metropolitan West Total Return Bond M	MWTRFX	Aggregate Bonds	\$0.00	0.00%	\$6.58	0.57%
PIMCO Foreign Bond (USD-Hedged) D	PFODX	International Bonds	\$0.00	0.00%	\$6.58	0.57%
SunAmerica Focused Dividend Strategy ...	FDSAX	Large Cap Equity	\$0.00	0.00%	\$16.91	1.46%
Nicholas	NICSX	Mid Cap Equity	\$0.00	0.00%	\$16.91	1.46%
Legg Mason ClearBridge Small Cap Gr A	SASMX	Small Cap Equity	\$0.00	0.00%	\$16.91	1.46%
Driehaus Emerging Markets Growth	DREGX	Emerging Non US	\$0.00	0.00%	\$16.91	1.46%
REMS Real Estate Value Opportunity P	HLPPX	REIT	\$0.00	0.00%	\$16.91	1.46%
Fidelity Advisor Materials T	FMFTX	Natural Resources	\$0.00	0.00%	\$16.91	1.46%
PIMCO Commodity Real Ret Strat D	PCRDx	Commodities	\$0.00	0.00%	\$16.91	1.46%

**Holds**

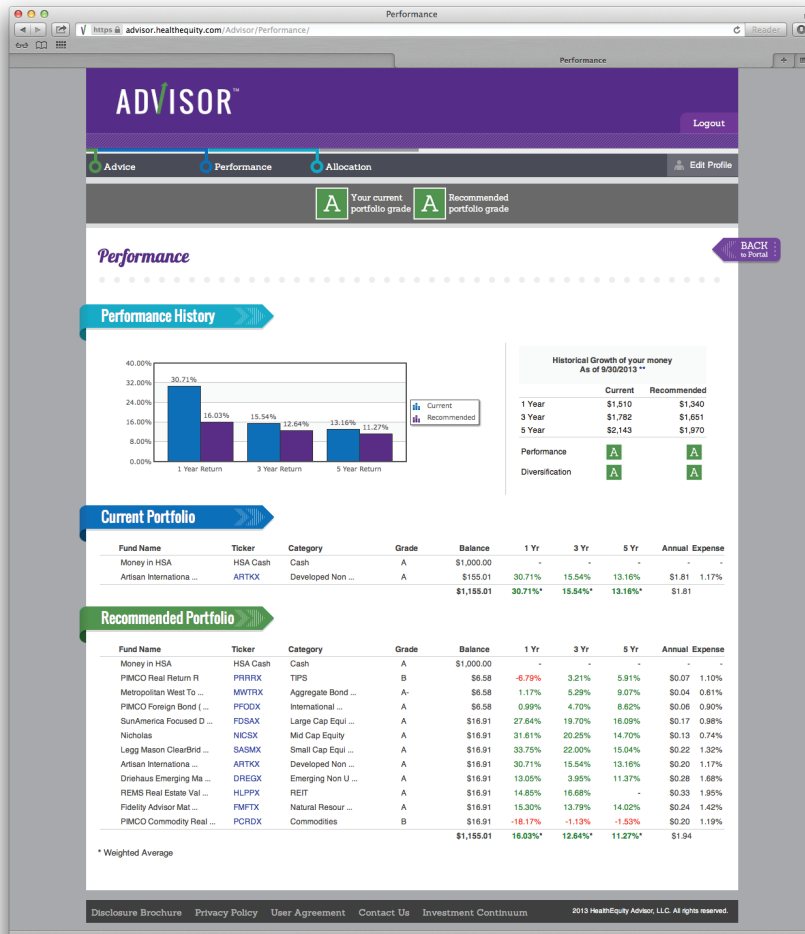
Name	Ticker	Category	Current		Recommended	
			Balance	Percent	Balance	Percent
Money in HSA	HSA Cash	Cash	\$1,000.00	86.58%	\$1,000.00	86.58%
			\$1,155.01	100.00%	\$1,155.01	100.00%

\* You have pending trades. No new advice can be implemented until trades are complete. [Show Recommended Portfolio](#)

for illustrative purposes only

## Performance page

The Performance page in Advisor<sup>4</sup> provides the performance of funds (including current losses and gains), a breakdown of portfolio grades, historical growth of your money, current portfolio information and your recommended portfolio.



**ADVISOR** Logout

Advice Performance Allocation Edit Profile

Your current portfolio grade: **A** Recommended portfolio grade: **A**

### Performance

[BACK to Portal](#)

#### Performance History

Historical Growth of your money As of 9/30/2013 \*\*

	Current	Recommended
1 Year	\$1,510	\$1,340
3 Year	\$1,782	\$1,651
5 Year	\$2,143	\$1,970
Performance	<b>A</b>	<b>A</b>
Diversification	<b>A</b>	<b>A</b>

Bar chart showing Performance History (Current vs Recommended) for 1 Year, 3 Year, and 5 Year Returns.

Year	Current	Recommended
1 Year	30.71%	16.03%
3 Year	15.34%	12.64%
5 Year	13.16%	11.27%

#### Current Portfolio

Fund Name	Ticker	Category	Grade	Balance	1 Yr	3 Yr	5 Yr	Annual Expense
Money in HSA	HSA Cash	Cash	A	\$1,000.00	-	-	-	-
Artisan Internationa ...	ARTKX	Developed Non ...	A	\$155.01	30.71%	15.54%	13.16%	\$1.81
<b>Weighted Average</b>				<b>\$1,155.01</b>	<b>30.71%*</b>	<b>15.54%*</b>	<b>13.16%*</b>	<b>\$1.81</b>

#### Recommended Portfolio

Fund Name	Ticker	Category	Grade	Balance	1 Yr	3 Yr	5 Yr	Annual Expense
Money in HSA	HSA Cash	Cash	A	\$1,000.00	-	-	-	-
PIMCO Real Return R	PRRFRX	TIPS	B	\$6.58	-6.79%	3.21%	5.91%	\$0.07
Metropolitan West To ...	MWTRX	Aggregate Bond ...	A-	\$8.58	1.17%	5.29%	9.07%	\$0.04
PIMCO Foreign Bond (...)	PFODX	International ...	A	\$6.58	0.99%	4.70%	8.62%	\$0.06
SunAmerica Focused D ...	FDSAX	Large Cap Equi ...	A	\$18.91	27.64%	19.70%	18.09%	\$0.17
Nicholas	NIC5X	Mid Cap Equi ...	A	\$16.91	31.61%	20.25%	14.70%	\$0.13
Legg Mason ClearBnd ...	SASMX	Small Cap Equi ...	A	\$16.91	33.75%	22.00%	15.04%	\$0.22
Artisan Internationa ...	ARTKX	Developed Non ...	A	\$16.91	30.71%	13.54%	13.16%	\$0.20
Dranehaus Emerging Ma ...	DREIX	Emerging Non U ...	A	\$16.91	13.05%	3.95%	11.37%	\$0.28
REMS Real Estate Val ...	HLPFX	REIT	A	\$16.91	14.85%	16.66%	-	\$0.33
Fidelity Advisor Mat ...	FMFTX	Natural Resour ...	A	\$16.91	15.30%	13.79%	14.02%	\$0.24
PIMCO Commodity Real ...	PCRDY	Commodities	B	\$16.91	-18.17%	-1.13%	-1.53%	\$0.20
<b>Weighted Average</b>				<b>\$1,155.01</b>	<b>16.03%*</b>	<b>12.64%*</b>	<b>11.27%*</b>	<b>\$1.94</b>

\* Weighted Average

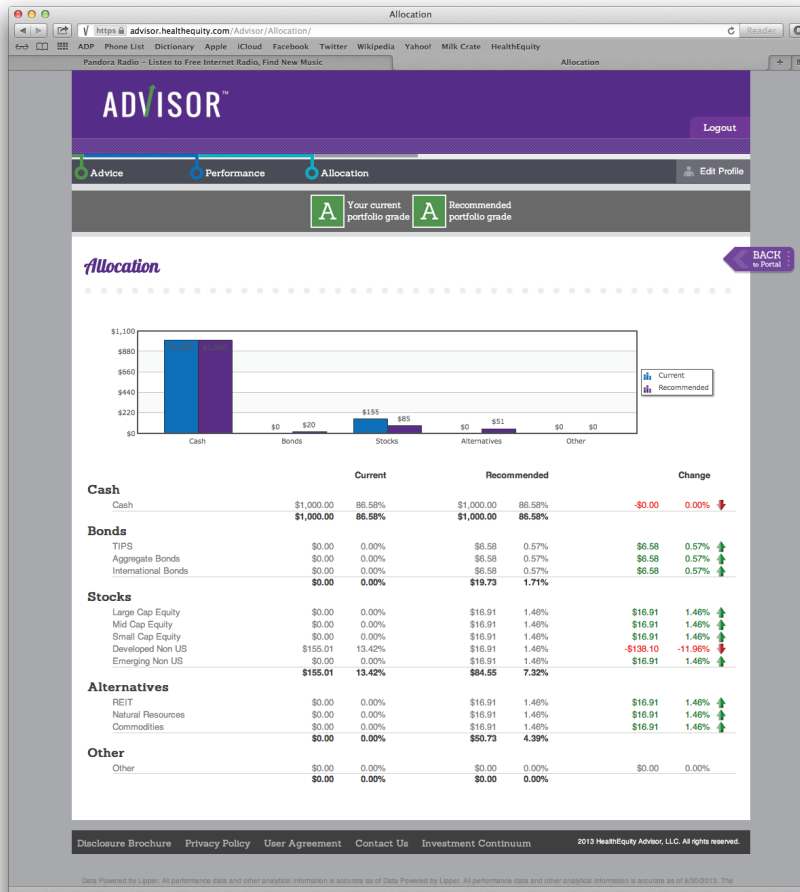
Disclosure Brochure Privacy Policy User Agreement Contact Us Investment Continuum 2013 HealthEquity Advisor, LLC. All rights reserved.

For illustrative purposes only. Past performance not indicative of future results.



## Allocation page

The Allocation page in Advisor<sup>4</sup> displays the structure of your portfolio between cash, bonds, stocks, alternatives and other. This provides a quick overview of your portfolio and its level of diversification.



for illustrative purposes only

### Tips:

- Funds that are "Closed" to new investments can only be sold, not bought.
- There is never a transaction cost associated with investing in mutual funds in your HealthEquity HSA account. There is no fee charged to buy or to sell shares, and any potential commission and/or load on funds has been waived, completely, for HealthEquity members.
- Investor Choice funds in addition to the fund operating expense have a monthly fee of .033% on the average invested balance for the month.<sup>6</sup>

# SELF-DRIVEN

## Viewing your portfolio:

- 1 Log into the member portal.
- 2 Select 'Investments' from the 'My Account' tab.

## Adding funds to your portfolio:

- 1 From the 'Investment Desktop,' select 'Add to Portfolio'.
- 2 Choose the funds that meet your investment goals. Check the 'Add' box next to the fund(s) you are interested in, and click 'Add Selected' located at the bottom of the page.
- 3 Edit your 'Target % Holding' to incorporate your newly added funds.
- 4 Click 'Save Targets'.
- 5 Click 'Make a Trade'.
- 6 Enter the amount you would like invested, either based on target holdings or specific dollar amounts to each new fund.
- 7 Click 'Trade'.
- 8 Review the trades you want to make and click 'Execute'.

### Fund research

Hover your mouse over the fund symbol to see a menu from which you can access a fund's prospectus and research summary.





## Editing your portfolio:

- 1 From the 'Investment Desktop' select 'Edit Portfolio'.
- 2 Edit your 'target percent holding' percentages or remove unwanted funds.
- 3 Click 'Save Targets'.
- 4 If your portfolio edits require any investment changes, select 'Make a Trade' to buy or sell shares of any of your portfolio funds or to invest more based on your target holdings.
- 5 Click 'Trade' when finished.
- 6 Review the trades you want to make and click 'Execute'.

## Buying/selling investments:

- 1 From the 'Investment Desktop' select 'Make a Trade'.
- 2 If you want to invest a certain dollar amount according to your target holdings.
- 3 If you would like to invest outside of your target holding parameters, you can buy or sell shares of any of your portfolio funds individually.
- 4 Click 'Trade'.
- 5 Review the trades you want to make and click 'Execute'.

## Viewing pending trades:

- 1 From the 'Investment Desktop,' select 'Pending Trades'.

## Viewing fund performance:

- 1 From the 'Investment Desktop' select 'Fund Activity'.
- 2 Here you can view overall fund performance, investment history and your percent of return. You can edit report dates and you can choose to view all funds or the performance of each fund individually!

# IMPORTANT INFORMATION



1. Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not federally-insured or guaranteed by HealthEquity, Inc.. HealthEquity, Inc. does not provide financial advice. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Members should consult their advisor or the IRS with any questions regarding investments or on filing a tax return.
2. HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.
3. Yield Plus is a non-federally-insured group funded annuity agreement. Current interest rates, terms and conditions are available on the member portal.
4. Advisor<sup>™</sup> is a product of HealthEquity Advisors, LLC. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC<sup>™</sup>, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.
5. If your HSA cash balance falls below the minimum investment threshold, there are no consequences to your investments. It simply means you will not be allowed to invest any more money until your balance exceeds the investment threshold again. Your investment balance is separate from your HSA cash balance. Medical expenses will only deduct from your HSA cash balance. To use investment funds to pay for claims, you must first sell shares, and funds are then automatically deposited back into your HSA cash balance.
6. Any investing fees are charged to your HSA cash account on the same day each month corresponding to your subscription date, and appear on your monthly statement. If your balance is not sufficient to pay the fees, billing will postpone until more money arrives. Multiple months of unpaid Advisor<sup>™</sup> fees may result in suspended access until an HSA contribution is made. HealthEquity Advisor<sup>™</sup> will not sell investments to settle any unpaid fees, though you can initiate the sale of funds in "Edit Profile" by changing the cash setting to the amount you want available in your HSA cash balance. You are able to cancel Advisor at any time by going to "Edit Profile" and selecting "Self-driven", which will cancel your subscription to Advisor. Keep in mind that cancelling will not initiate any sales of current investments.

Nothing in this communication is intended as legal, tax, financial, or medical advice. Always consult a professional when making life changing decisions.



# HealthEquity®

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HSA\_InvestmentGuide\_June\_2018

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as legal, tax, financial, or medical advice.  
Always consult a professional when making life  
changing decisions.