

HSA Bank Investment Program Overview



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The retirement savings gap

Most people believe they'll work far longer than they're able to.



It's estimated that a 65-year-old couple retiring today will spend hundreds of thousands on healthcare costs in retirement.



Using a 401(k) for healthcare costs in retirement increases the tax burden.

Benefits of investing your Health Savings Account

Triple tax advantage:

No federal taxes on contributions, withdrawals for qualified medical expenses, or investment earnings



Build long-term retirement savings — especially with HSA Bank’s self-directed investment options



No “use it or lose it.”

Investment balances carry over from year to year and grow tax free (just like the HSA cash account).

SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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OK, so I should consider investing my Health Savings Account.

What do I need to know?

Your HSA investment earnings grow without being taxed. If you use the funds to pay for eligible healthcare expenses, distributions are also tax free.*



You can move your HSA investment funds back into your HSA cash account at any time to pay for IRS-qualified healthcare expenses.



You may need to keep a minimum balance in your HSA Bank cash account in order to begin investing.

*Federal tax savings are available no matter where you live. However, HSAs may be subject to state taxes. Please consult your state department of revenue and/or your tax professional for tax-related questions. HSA Bank does not provide tax advice. Carefully consider the investment objectives, risks, charges, and expenses before investing. A prospectus contains this and other important information about an investment company. Read carefully before investing.

Let's compare the HSA to a 401(k) for retirement savings

	HSA	401(k)
Tax-free contributions	Yes	Yes
Tax-free growth	Yes	No (deferred only)
Tax-free withdrawals for IRS-qualified medical expenses	Yes	No
Ability to invest	Yes	Yes
Easy to withdraw funds	Yes	No
Required minimum distributions (RMDs) after age 72	No	Yes

Introducing our self-directed investment options for HSAs

Devenir Guided Portfolio Self-Directed Investment Program

Leading HSA investment advisor



Personalized recommendations



Registered investment advisor (RIA)



Good for new investors

TD Ameritrade Self-Directed Brokerage Option

Best-in-class tools and platform



Flexibility



Thousands of options



Good for experienced investors



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

HSA Bank does not provide brokerage/investment services. Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC, and a subsidiary of The Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. 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. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA. Performance data and ratings represent past performance and are not a guarantee of future results. Neither HSA Bank, nor Devenir Group, LLC, the third party, can provide investment advice to you on this program. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.



Devenir

Devenir Guided Portfolio Self-Directed Investment Program

Competitive fund lineup of low-cost,
no-load mutual funds



No minimum investment to purchase
mutual funds



Free to transfer between investment
account and cash account



Access to informational materials



Auto-rebalance



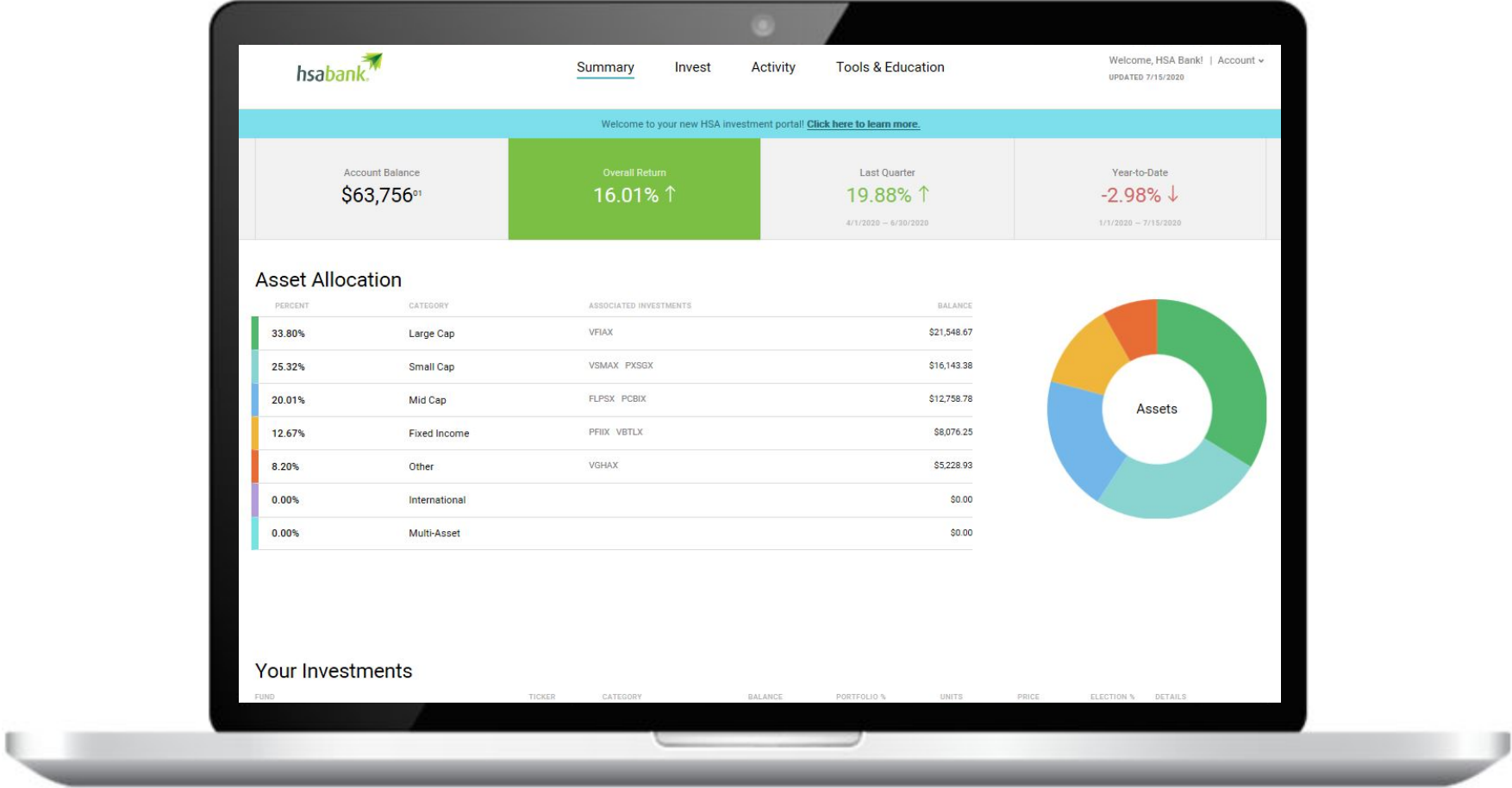
Devenir portal

Summary

Invest

Activity

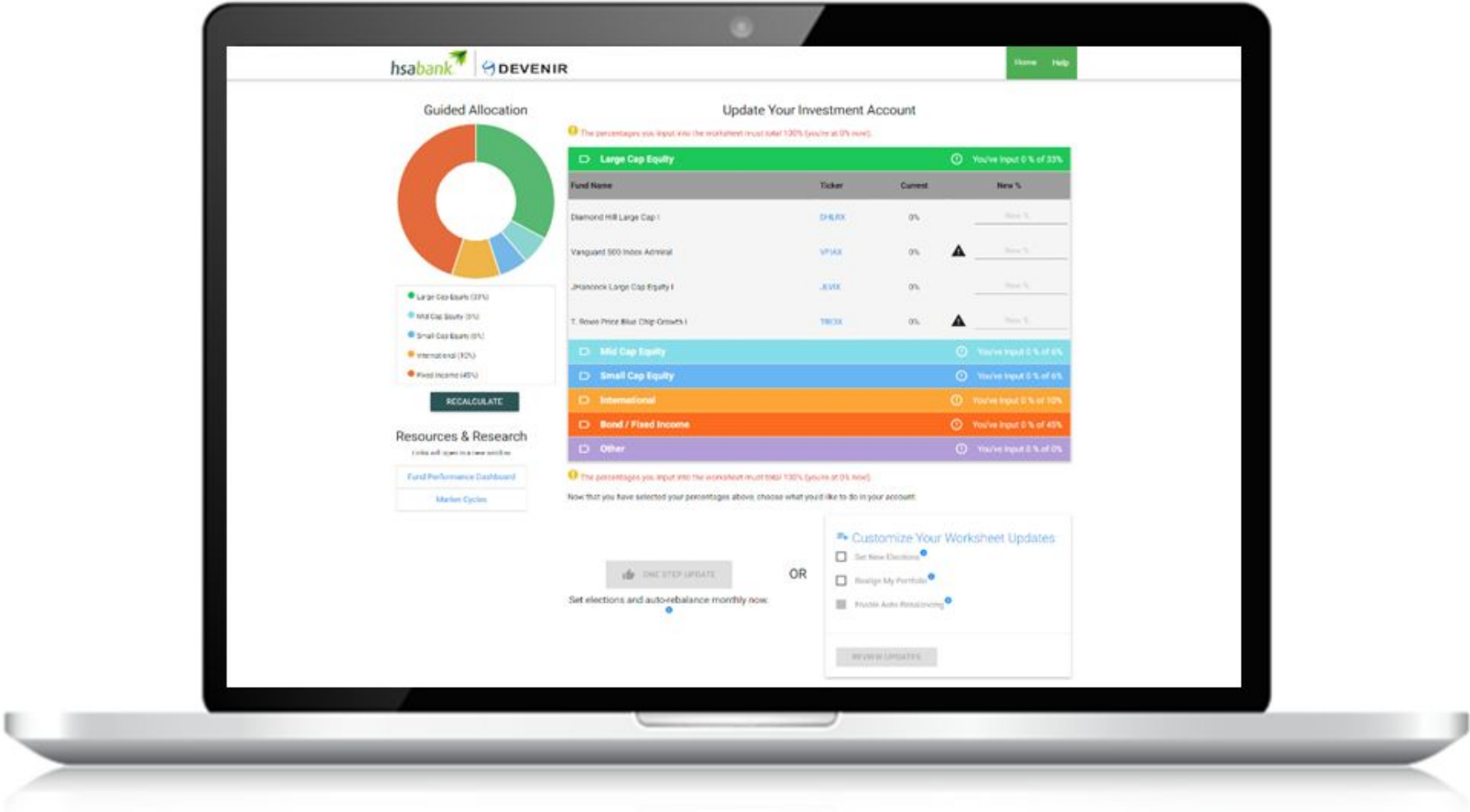
Tools & Education



Tools & Education – HSA Guided Portfolio



Tools & Education – HSA Guided Portfolio



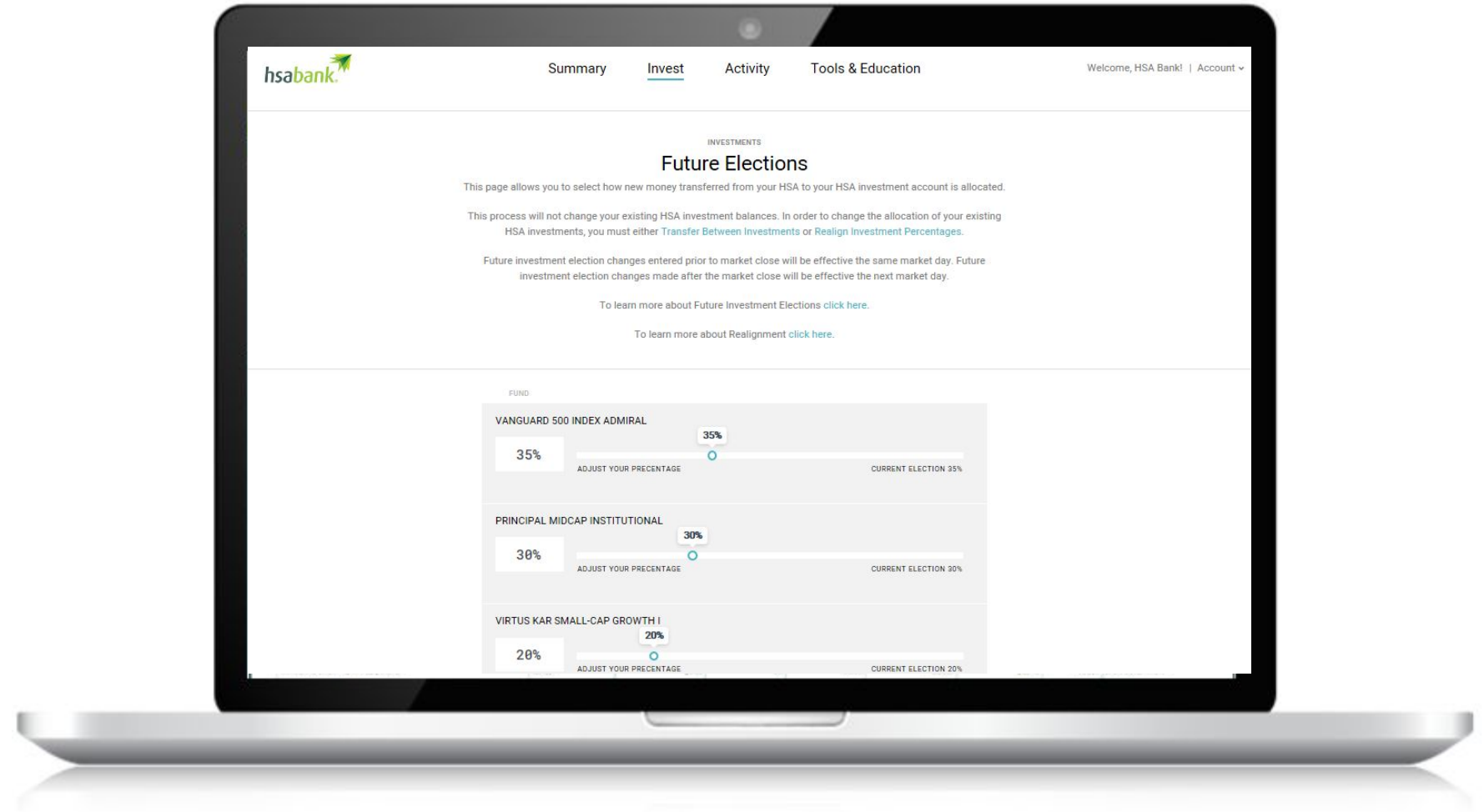
Invest and Activity

Invest

- Set Future Investment Elections
- Manage Portfolio
- Manage Automatic Rebalancing

Activity

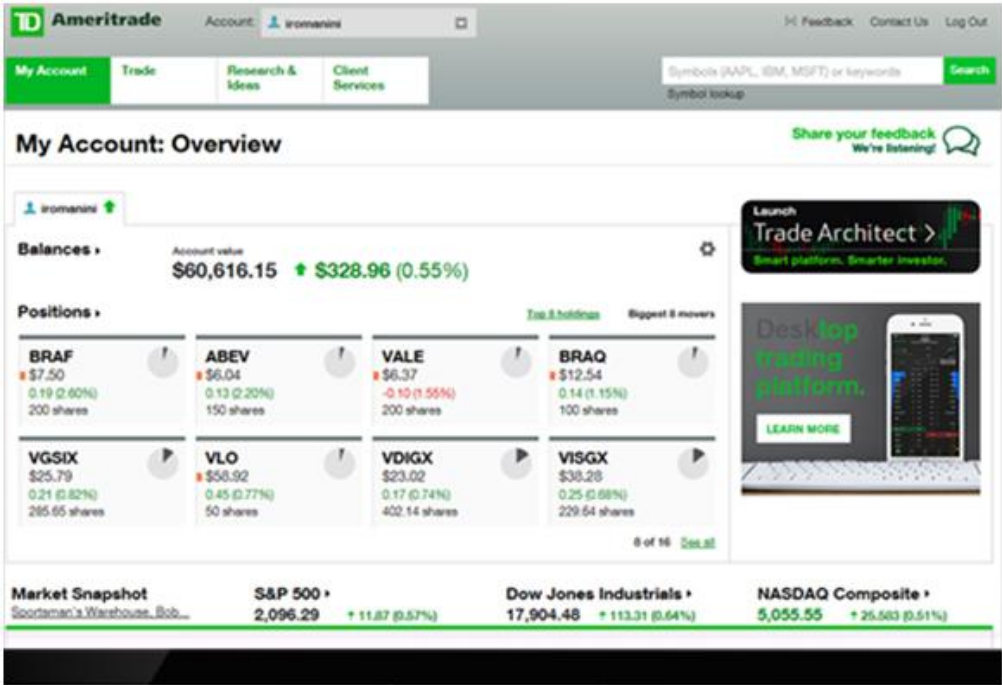
- Statements on Demand
- Quarterly Statements
- Pending Activity
- Transaction History



TD Ameritrade



TD Ameritrade Self-Directed Brokerage Option



Stocks/Bonds/ETFs/Options



Thousands of mutual funds



Four ways to place trades: website, telephone, mobile device, and broker



Integrated online access to trading, balance information, and much more through HSA Bank's Member Website

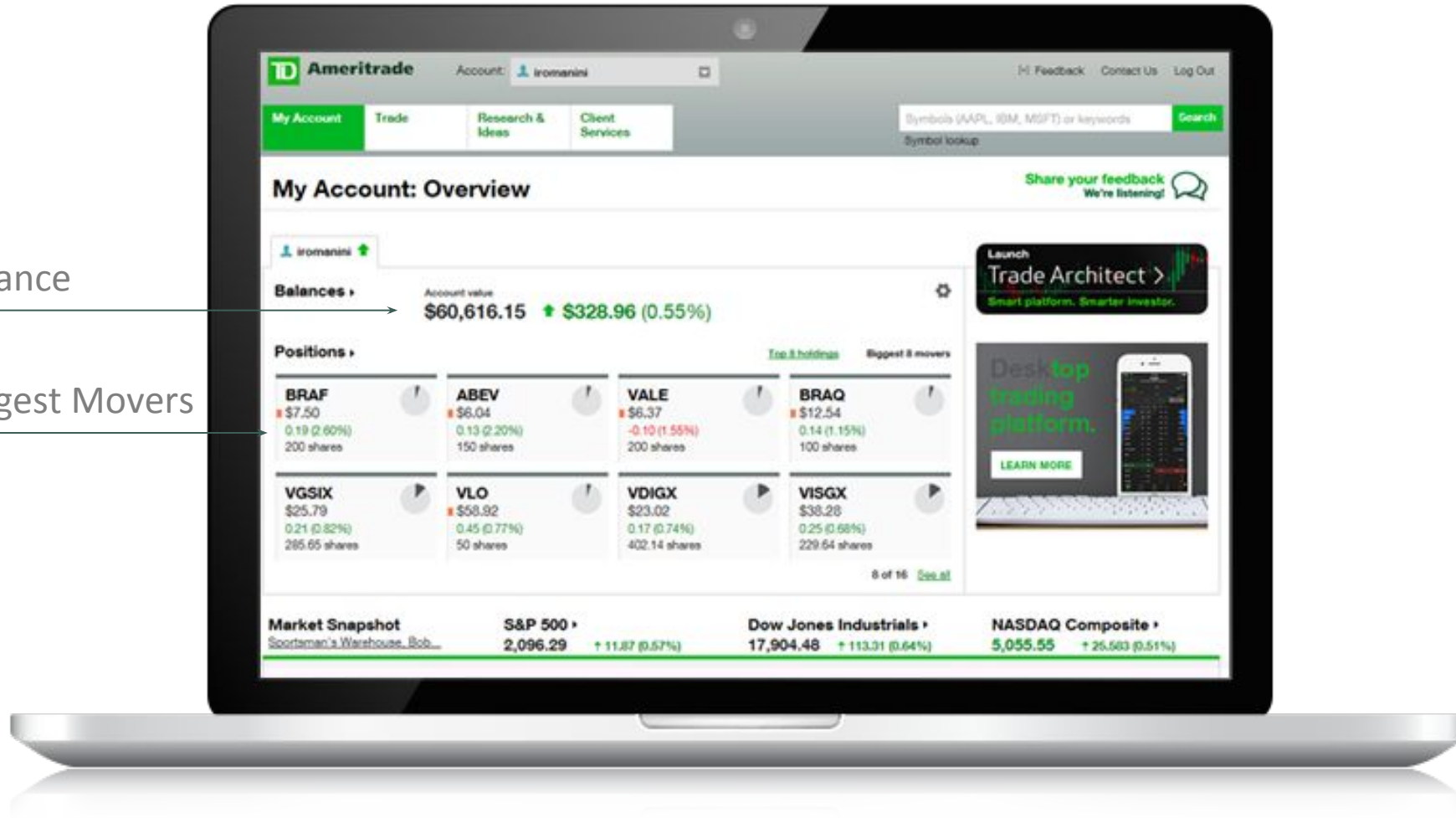


Trading fees may be applied; additional fees vary by program, location, or arrangement.

TD Ameritrade portal

Balance

Biggest Movers



Research and ideas – charts

Quick Stats

Quick Action

Extensive information

Charting, including market comparison

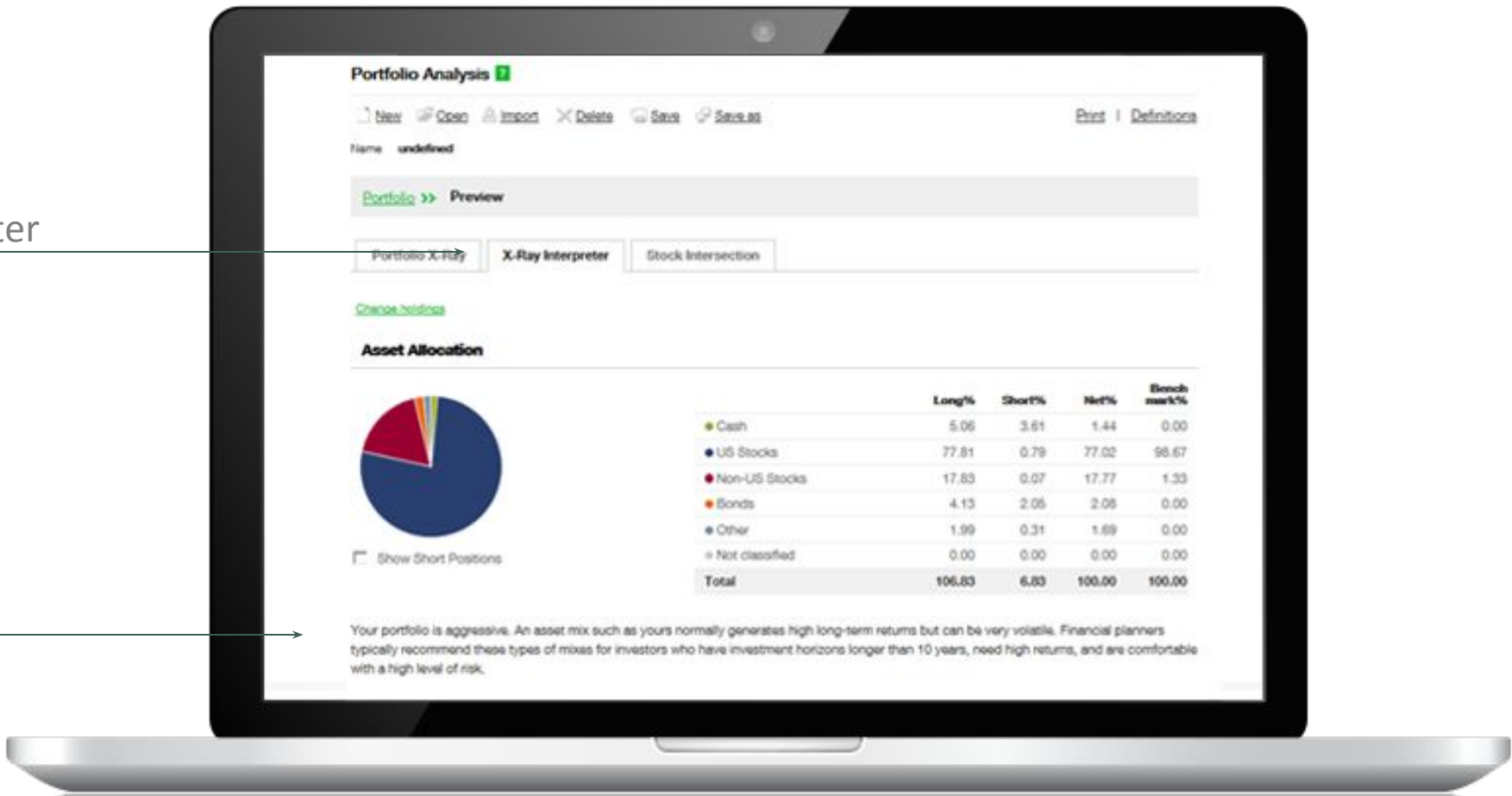


TD example using Webster Financial Corp stock

Research and ideas – mutual funds, X-Ray, X-Ray Interpreter

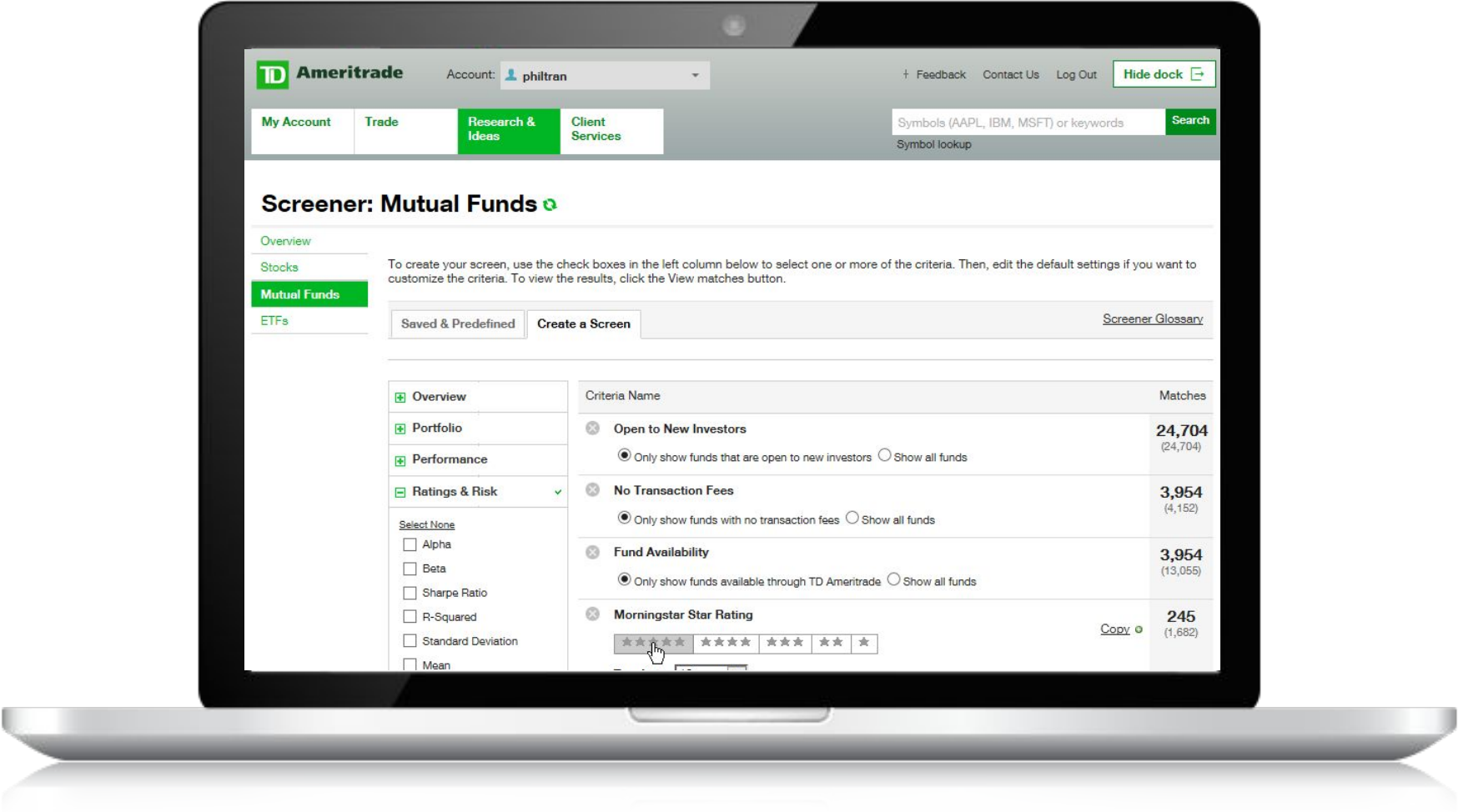
X-Ray Interpreter

Analysis



TD Ameritrade: Research and Ideas

Select from a list of no-load mutual funds





Setting up your investment account

How do I open an investment account?

Keep the minimum balance in your HSA needed to invest (if applicable).

1

2

3

4

Click the “Manage Investment” button.

Go to the Member Website home page.

Decide to enroll in Devenir or TD Ameritrade.

How do I open an investment account?

Click the “Enroll Now” button for the program you selected.

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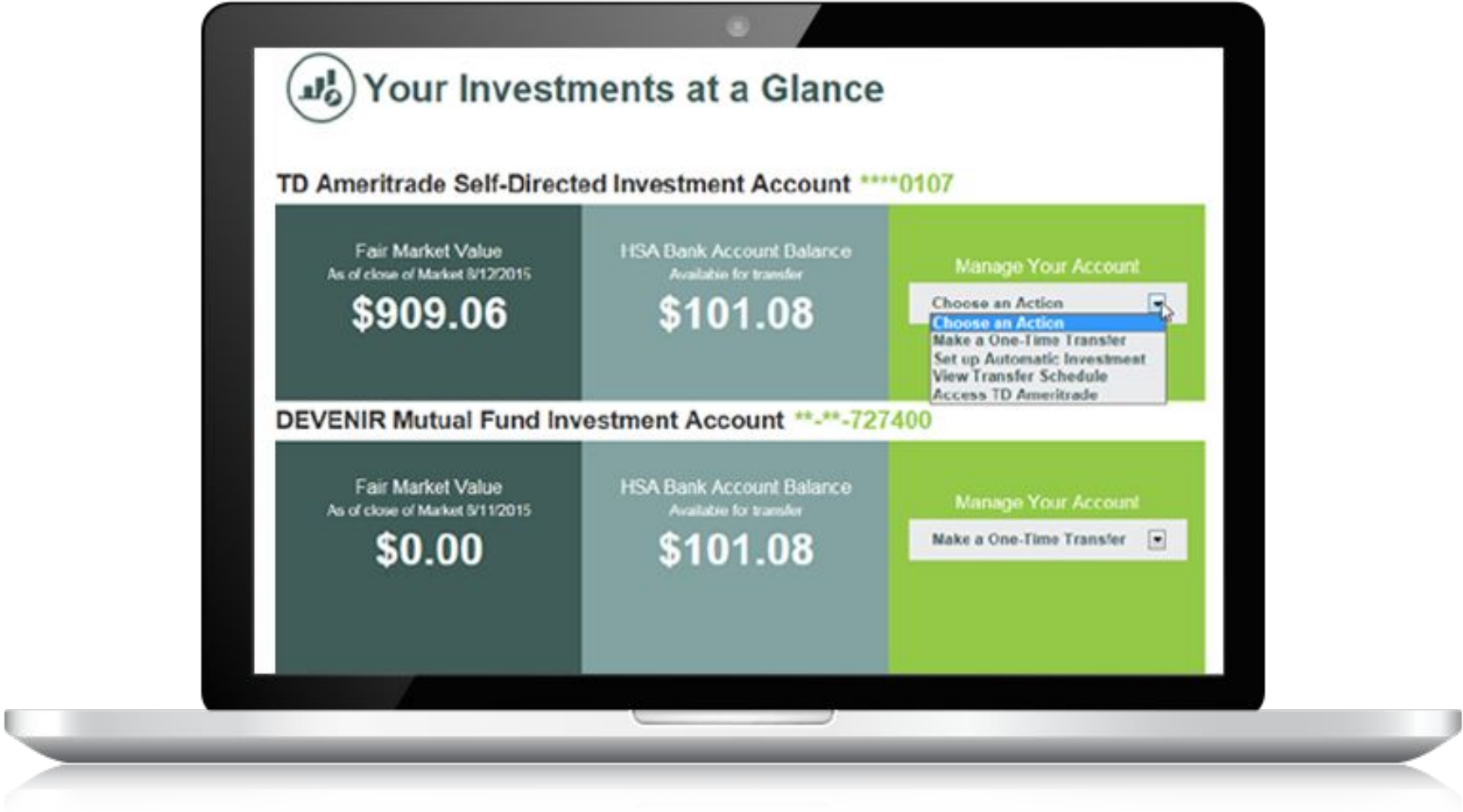
Transfer funds from your cash account to your investment account.

Follow the prompts to complete the enrollment process. You will receive an email in 1-2 days when your investment account is available.

Select investments in Devenir or TD Ameritrade.

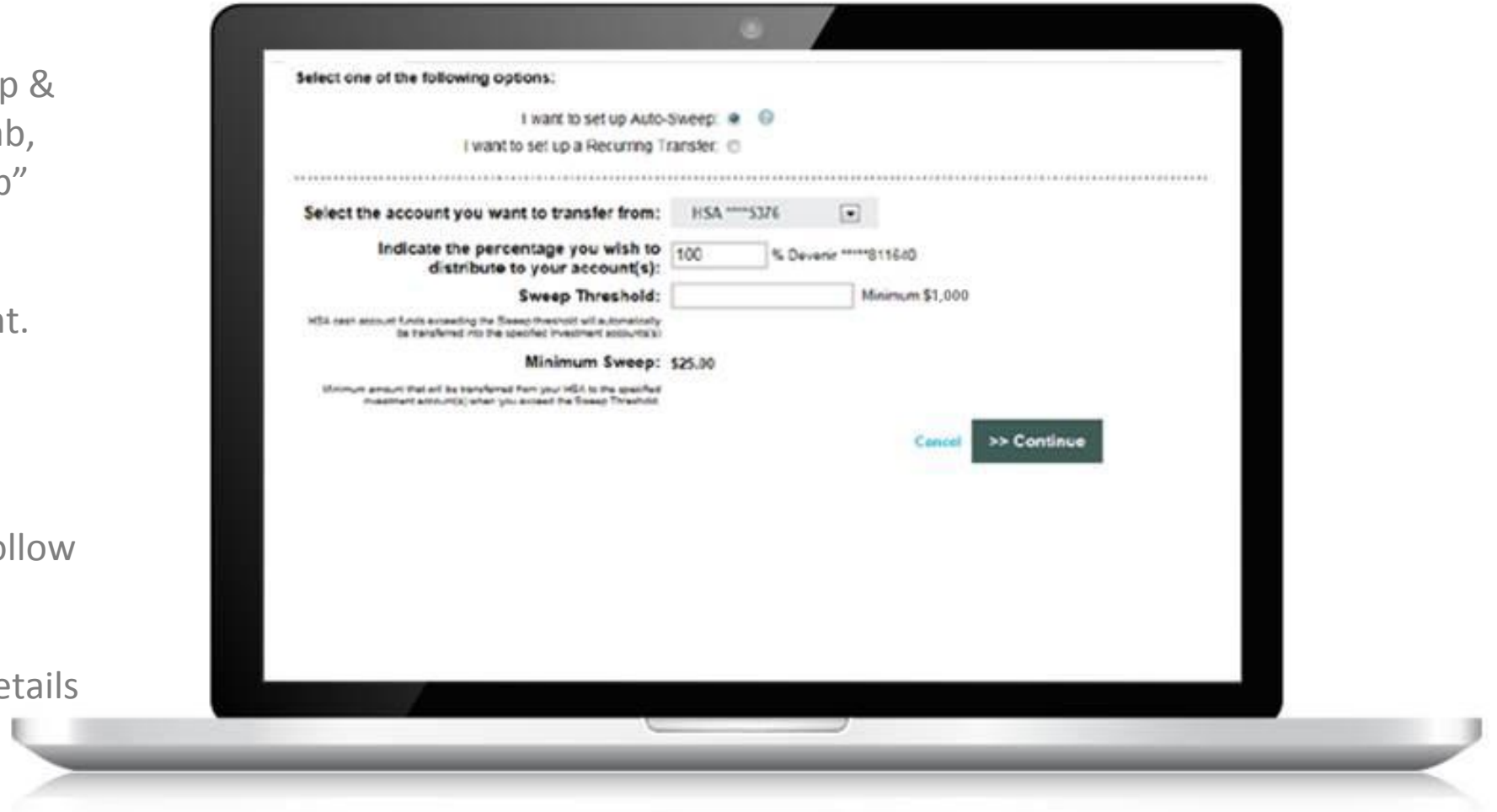
Please note: When enrolling in either of the investment programs (TD Ameritrade or Devenir), you must agree to the associated investment account terms & conditions.

Investments at a glance



Auto-sweep setup

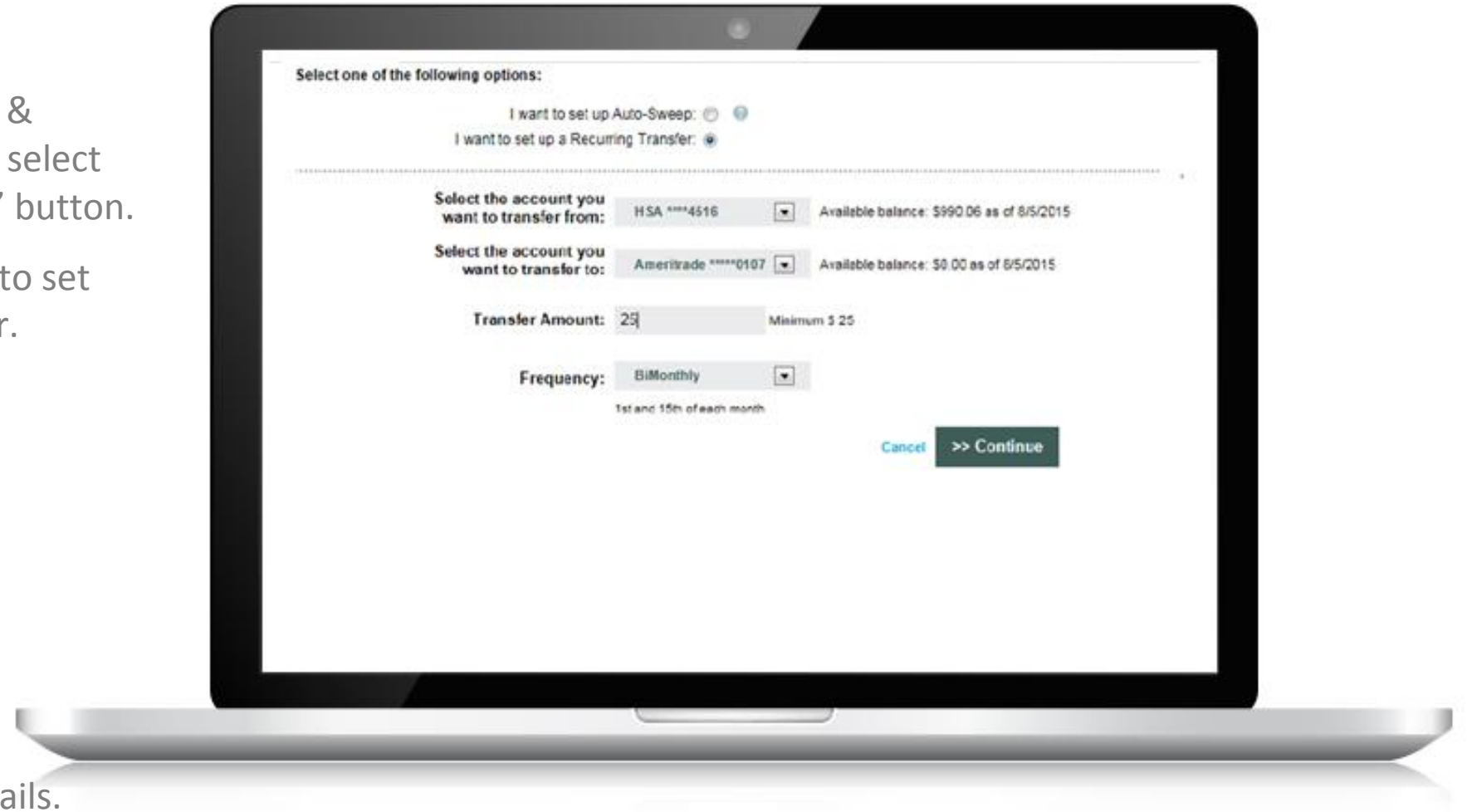
- 1 Under the “Auto-Sweep & Recurring Transfers” tab, select the “Auto-Sweep” button.
- 2 Enter threshold amount.
- 3 The minimum sweep amount is \$25.00 .
- 4 Click “Continue” and follow the prompts.
- 5 Confirm the transfer details when asked.



Please Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.

Recurring transfer setup

- 1 Under the “Auto-Sweep & Recurring Transfer” tab, select the “Recurring Transfer” button.
- 2 Select desired accounts to set up the recurring transfer.
- 3 Specify transfer amount.
- 4 Select frequency.
- 5 Click “Continue.”
- 6 You will be asked to confirm the transfer details.



Please Note: You may be required to keep a minimum balance in your HSA cash account to invest funds.

THANK YOU

