

HSA Bank Investment Program Overview



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Get to Know Your HSA

Did you know you can invest your HSA Bank savings?

Your HSA Bank self-directed investment account can help you save for future medical and retirement expenses, and can complement the interest-earning HSA Cash Account. And just like the Cash Account, investment balances carry over from year to year and accumulate in a tax-deferred manner.

The Retirement Savings Gap



A recent study by Health View Services estimates a healthy 65-year-old couple retiring today can expect to pay over \$400,000 (not adjusted for inflation) in healthcare expenses alone during retirement when taking into account Medicare Parts B and D, supplemental insurance, dental and vision insurance, deductibles, copays, and other out-of-pocket healthcare costs.

The Benefits of Health Savings Accounts



HSA's are triple tax advantaged. Funds are contributed pre-tax and grow tax-deferred. Withdrawals are made tax-free when funds are used for IRS-qualified medical expenses.



There is no use it or lose it clause with HSA's. Funds roll over year to year and account holders retain the money if they leave their employer.



HSA funds can be invested in mutual funds, stocks, and other linked investment options as part of a long-term retirement strategy.



At age 65, HSA's can be used to pay for Medicare Parts A (when applicable), B (individuals may reimburse themselves for premiums deducted from Social Security), C (Medicare Advantage), and D (prescription drug coverage), tax-free and penalty-free.



Qualified long-term care insurance premiums can be reimbursed from an HSA tax-free up to federal tax deductible limits (which increases with age).



HSA funds can be used to reimburse medical expenses incurred any time after the HSA is established, even in retirement, many years after an expense has occurred.



Anyone can contribute to the HSA on behalf of the account holder, including an employer or extended family member.

HSA Contribution Limits

HSA qualified insurance

2018	Single	Family
Minimum Deductible	\$1,350	\$2,700
Maximum Out-of-Pocket	\$6,650	\$13,300

2019	Single	Family
Minimum Deductible	\$1,350	\$2,700
Maximum Out-of-Pocket	\$6,750	\$13,500

HSA

Eligible for IRS-qualified medical expenses not covered by health plan

2018	Single	Family
Maximum Contribution	\$3,450	\$6,900
Catch-Up Contribution (Age 55+): \$1,000		

2019	Single	Family
Maximum Contribution	\$3,500	\$7,000
Catch-Up Contribution (Age 55+): \$1,000		

Deadline to contribute for any tax year is the tax filing deadline for that year without extensions.

Employee Self-Directed Investment Options

With self-directed investment options, employees can grow HSA savings.

- Move funds back into your HSA Cash Account to pay for future IRS-qualified medical expenses
- No minimum balance required
- Investment earnings are not taxed, so savings grow tax-free



Self-Directed Mutual Fund Program

- Pre-selected group of no-load or load-waived mutual funds.
- Quarterly performance review by SEC registered investment advisor
- \$24 Annual Fee
- Integrated access to elections, trades, and Morningstar research.



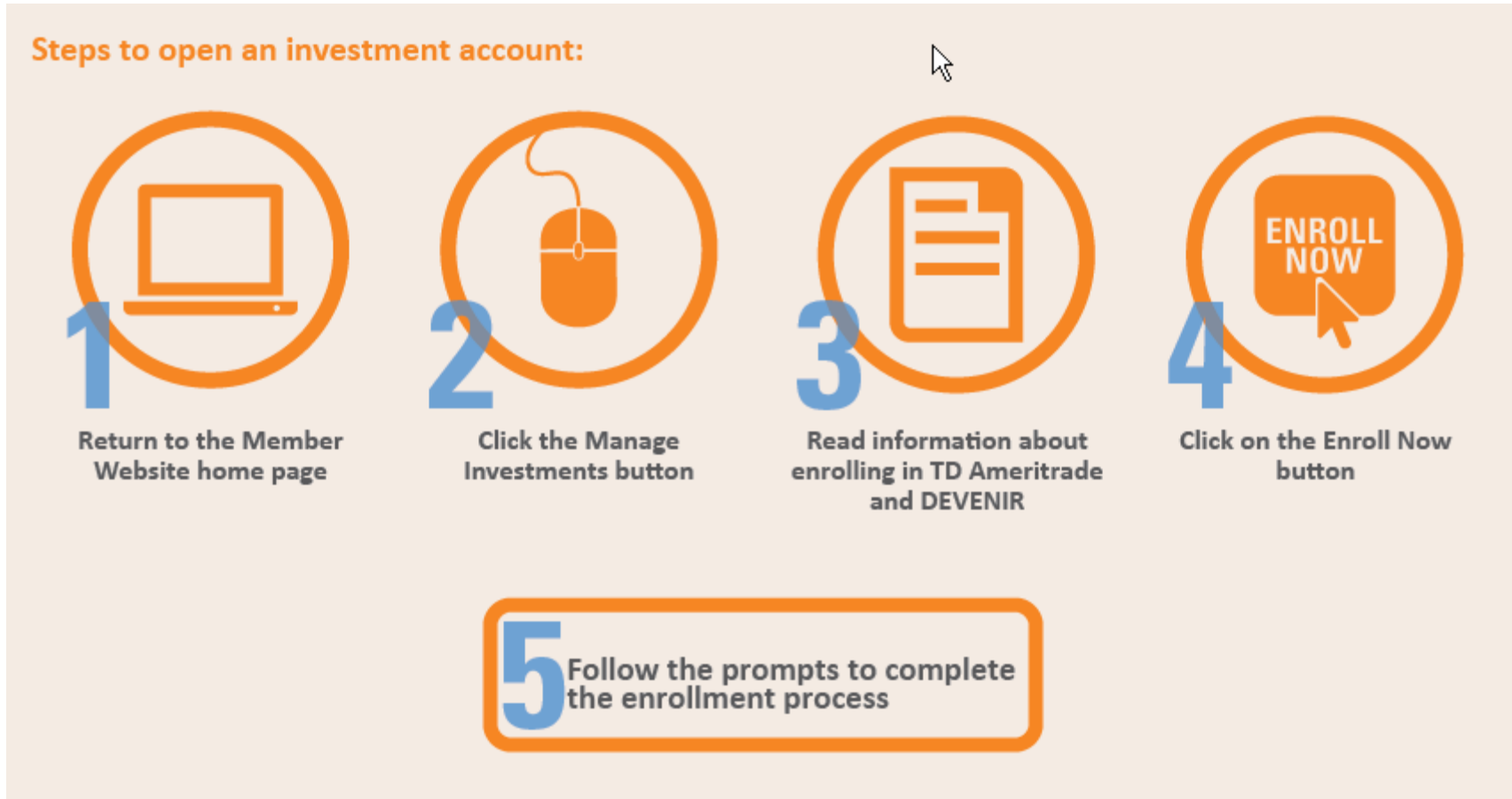
Self-Directed Investment Program

- Stocks, bonds, mutual funds (trading fees may apply)
- Trade via Internet, telephone, mobile device, or broker
- Access to independent research tools
- Integrated access and online enrollment

Program Comparison

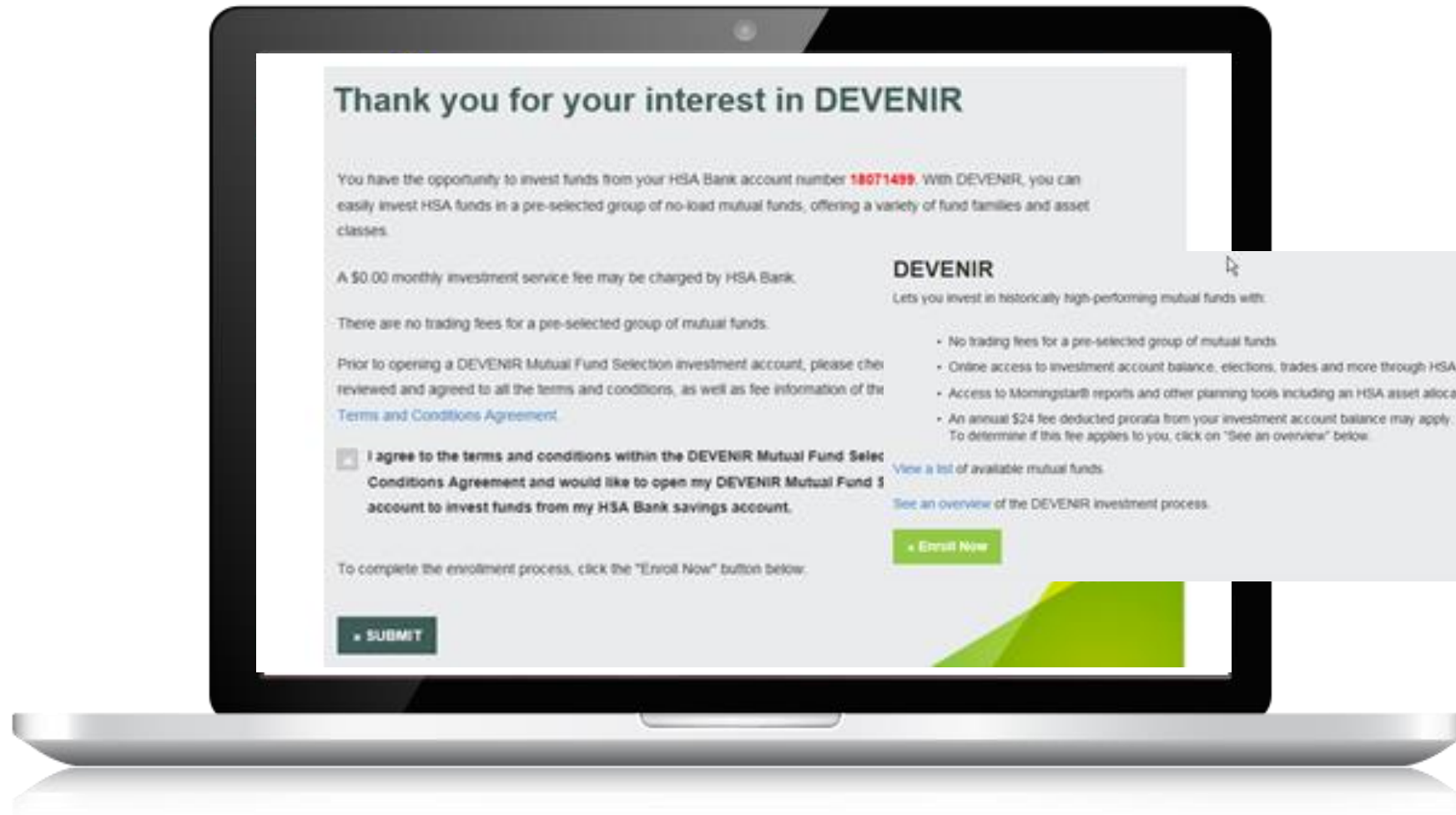
Feature	Devenir	TD Ameritrade
Investment Type Offered	Pre-selected slate of mutual funds	Thousands of investment options including stocks, bonds and mutual funds
Monthly Fees to Access Program	Fees may apply based on program	Fees may apply based on program
Trading Fees	No trading fees apply	Fees may apply based on the type of trade
Annual Fee	\$24	No
Ability to Auto-Sweep from Cash Account	Yes	Yes
Ability to set investment elections	Yes	No
Investment Tools and Resources Provided	Yes	Yes
Load-Waived Investment Options Available	Yes	Yes
Mobile Access to Trades	No	Yes

How Do I Open An Investment Account?

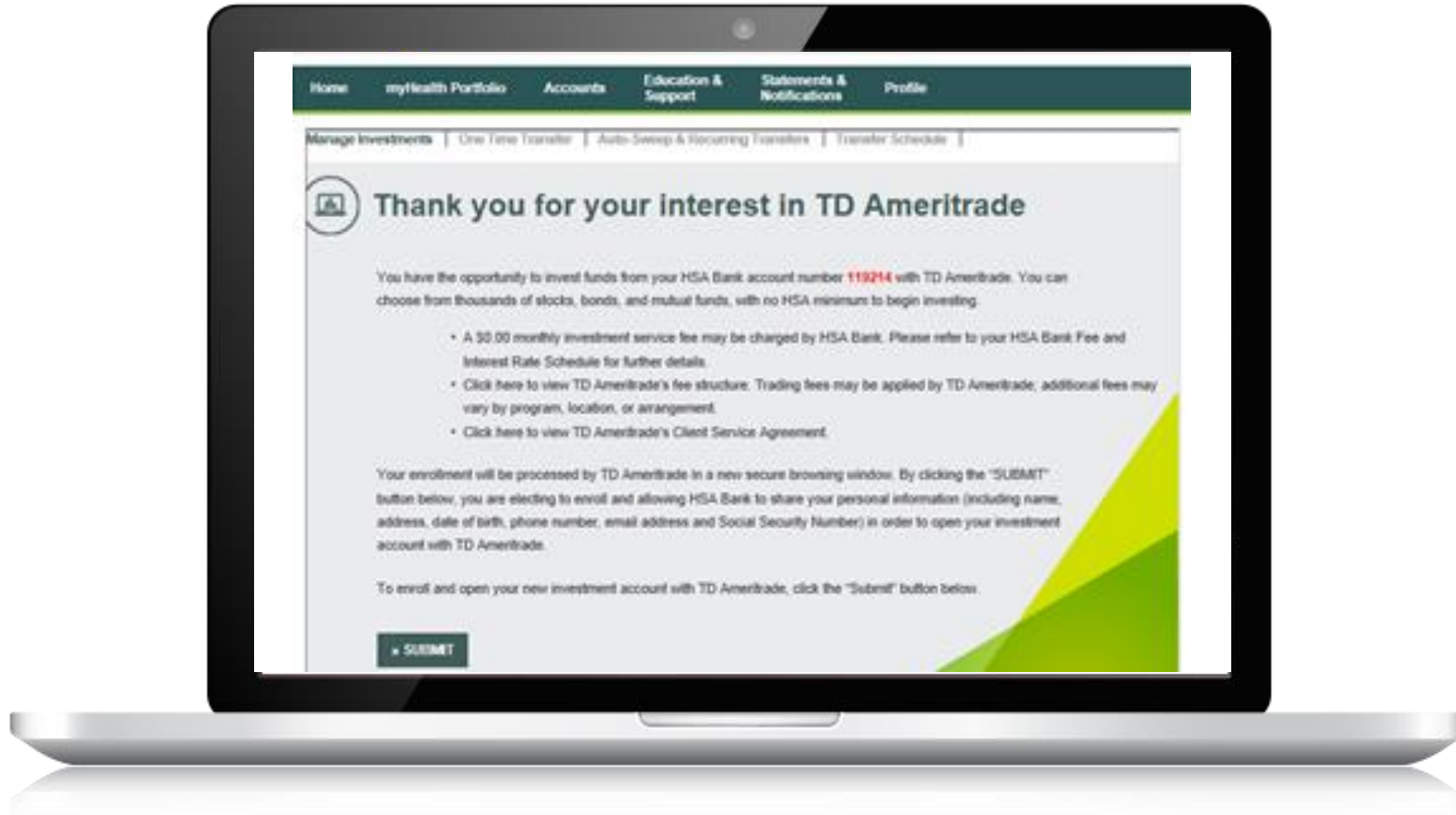


Please note: When enrolling in either of the investment programs (TD Ameritrade or Devenir), consumers must agree to the associated investment account terms & conditions.

How Do I Open An Investment Account with Devenir?



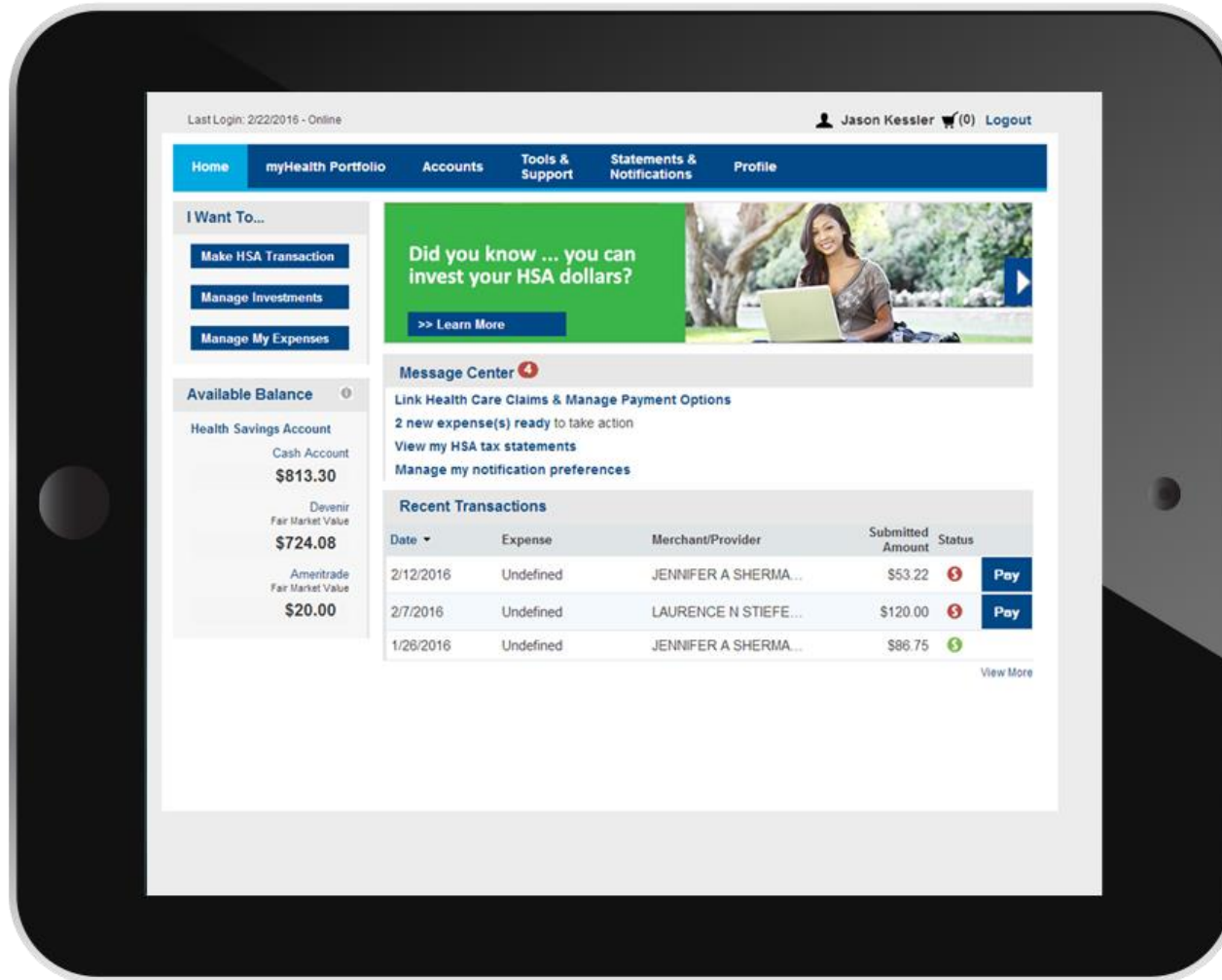
How Do I Open An Investment Account with TD Ameritrade?



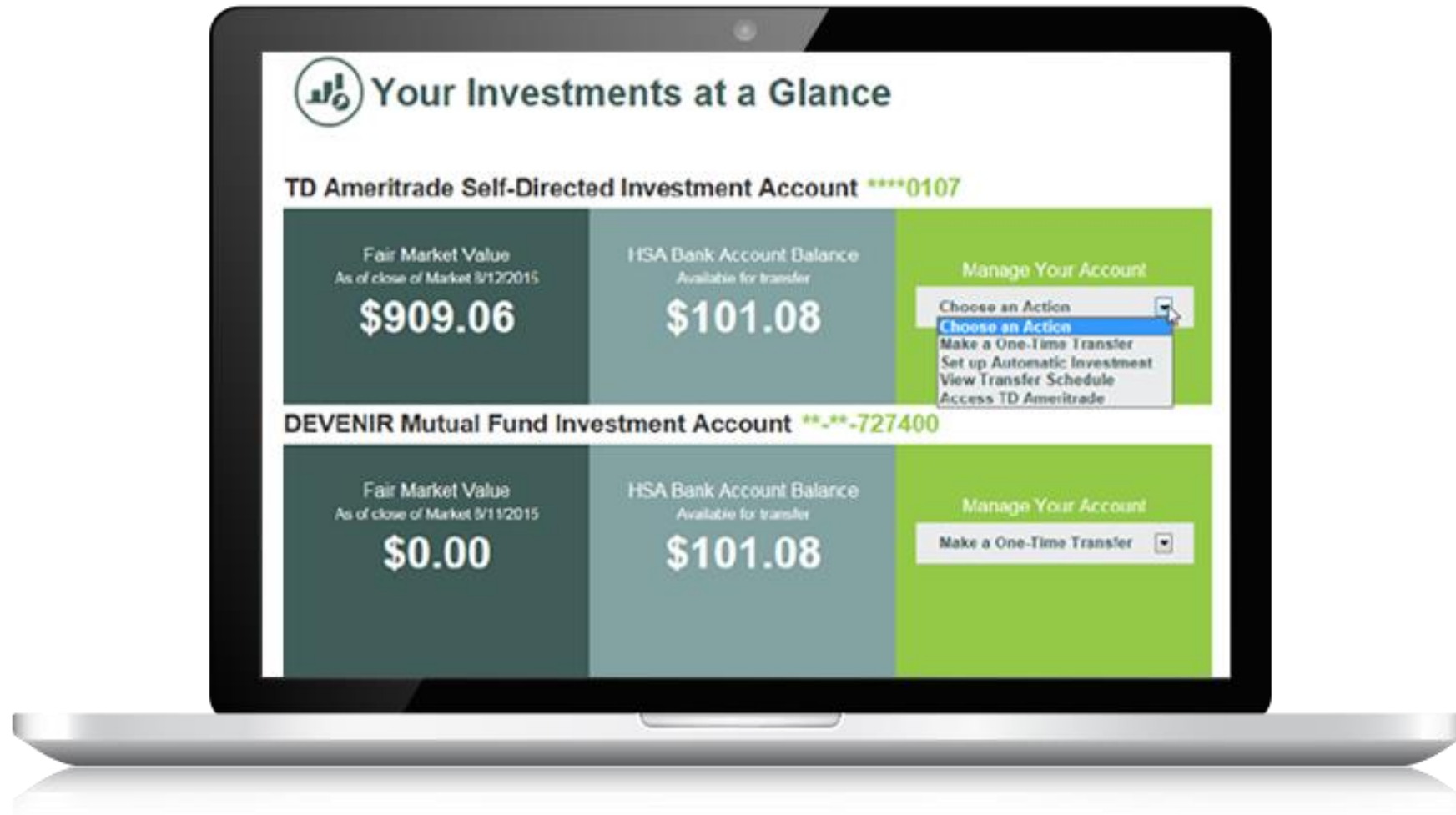
Managing Existing Self-Directed Investment Accounts



HSA Bank Homepage

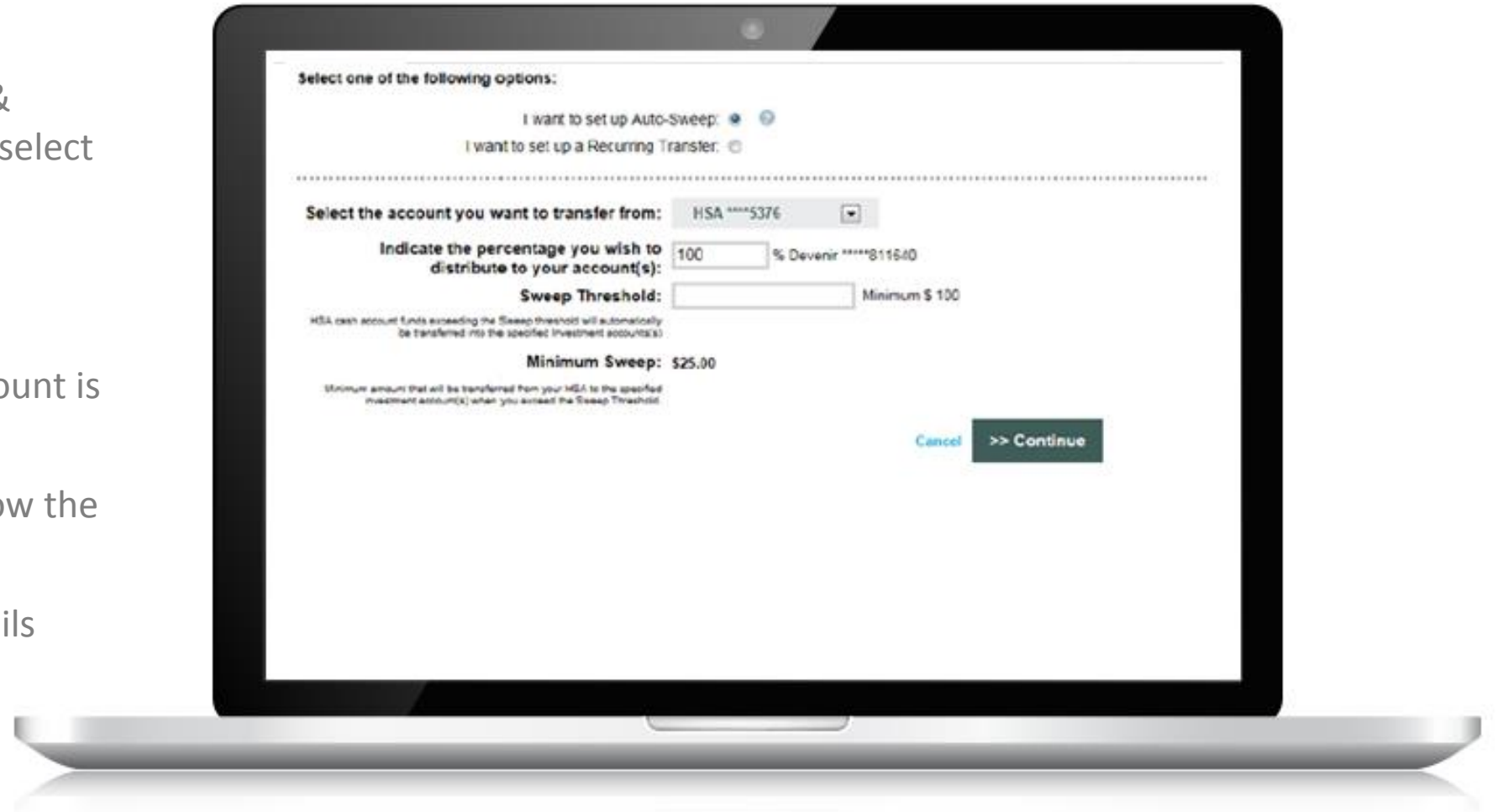


Investments at a Glance



Auto-Sweep Setup

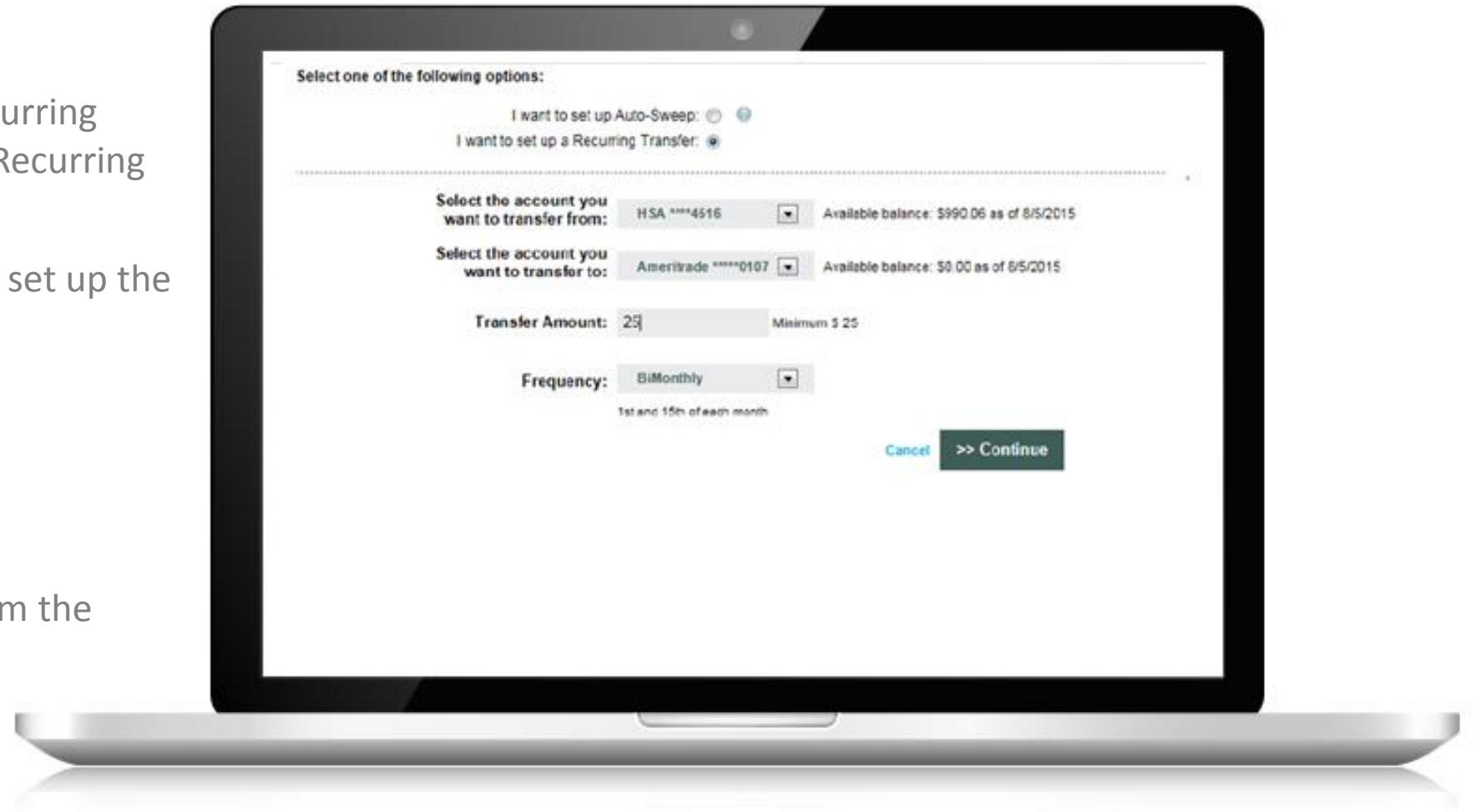
- Under the “Auto-Sweep & Recurring Transfers” tab, select the “Auto-Sweep” button
- Enter threshold amount (minimum is \$100)
- The minimum sweep amount is \$25.00
- Click “Continue” and follow the prompts
- Confirm the transfer details when asked



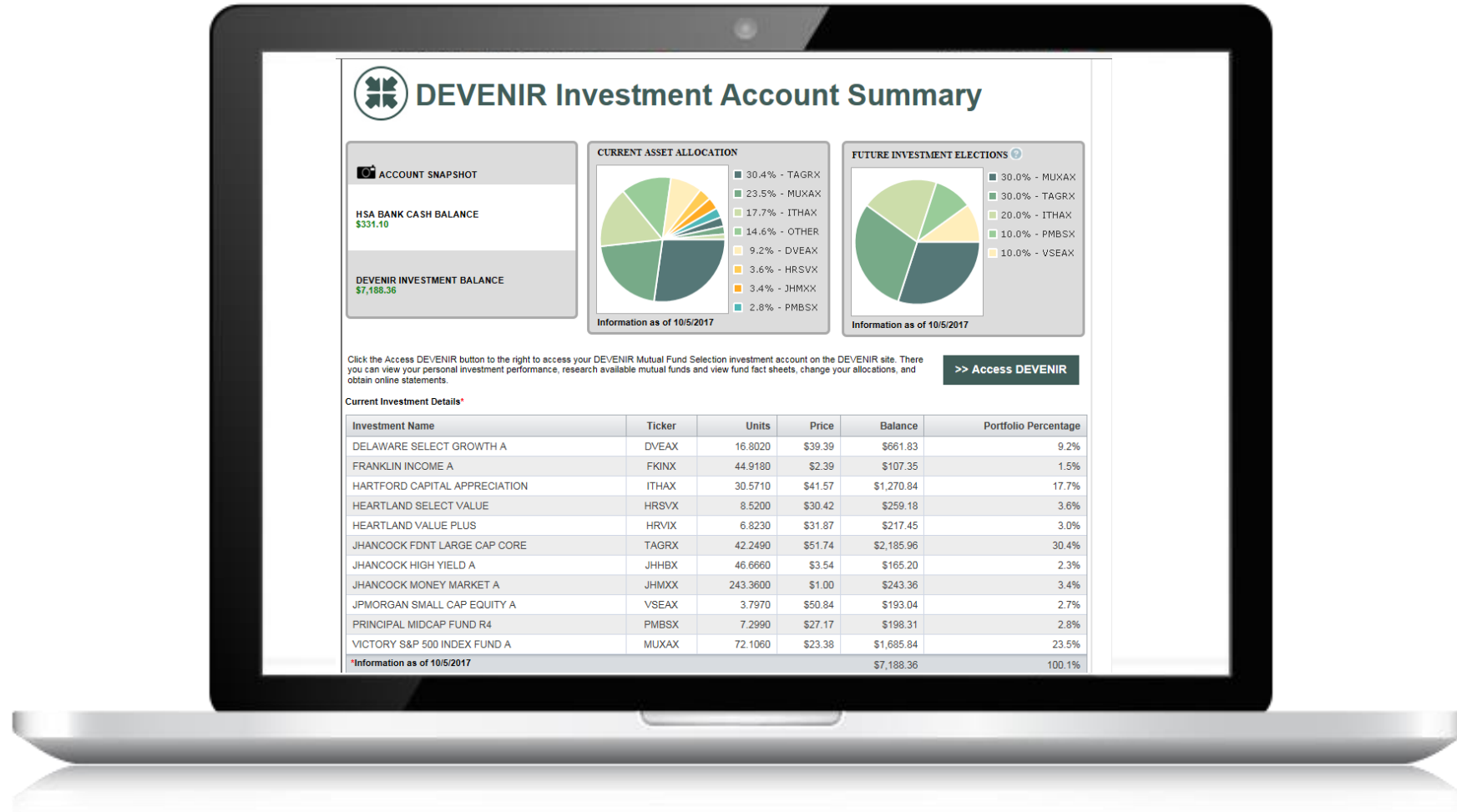
Please Note: If you need to transfer funds back to your cash account to pay for IRS-qualified medical expenses, you must temporarily suspend your sweep or the funds will be swept back into the investment account.

Recurring Transfer Setup

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



Devenir Investment Account Summary



Account Summary

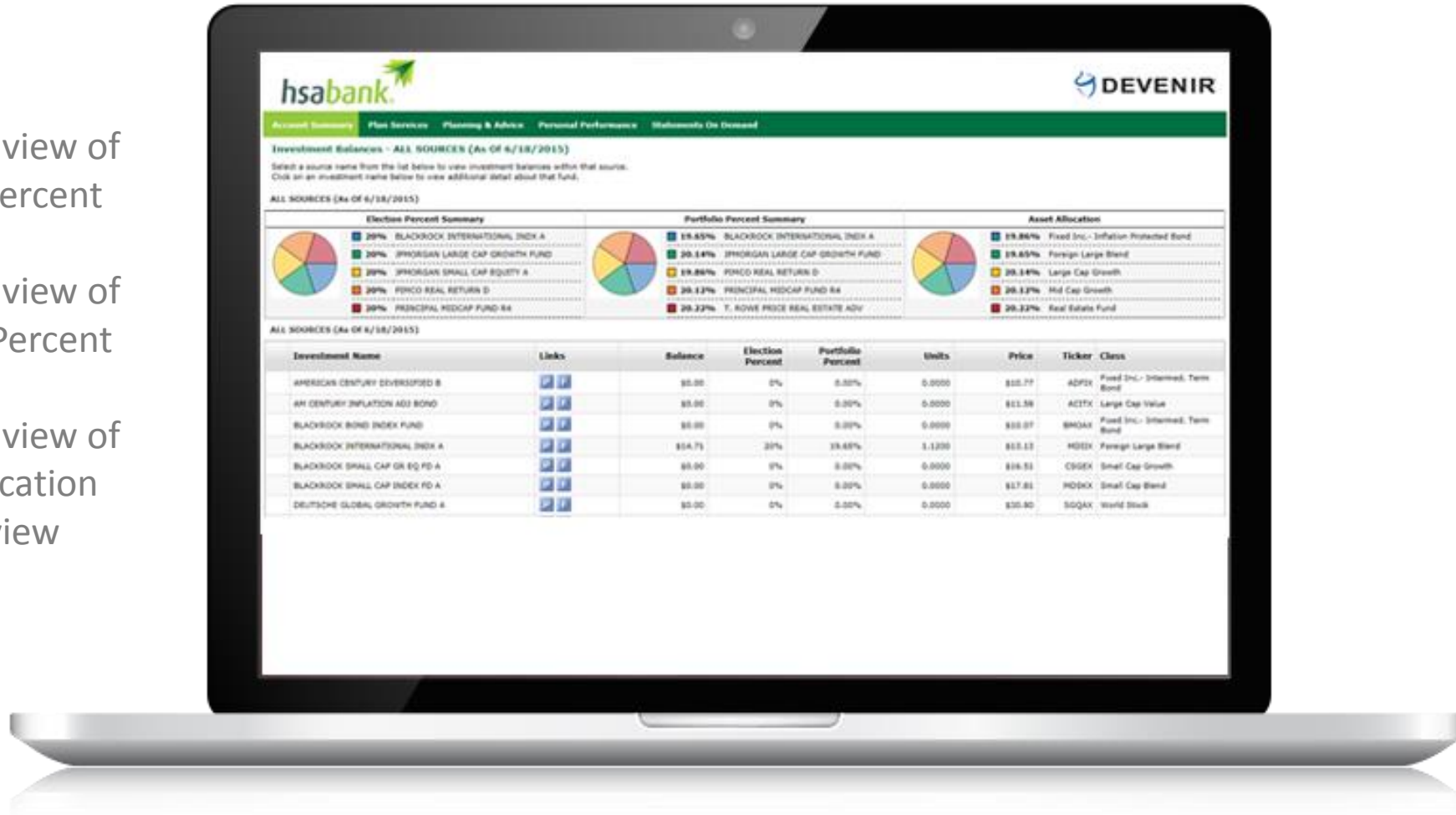
Portfolio Summary

Balance History



Account Summary – Investment Summary

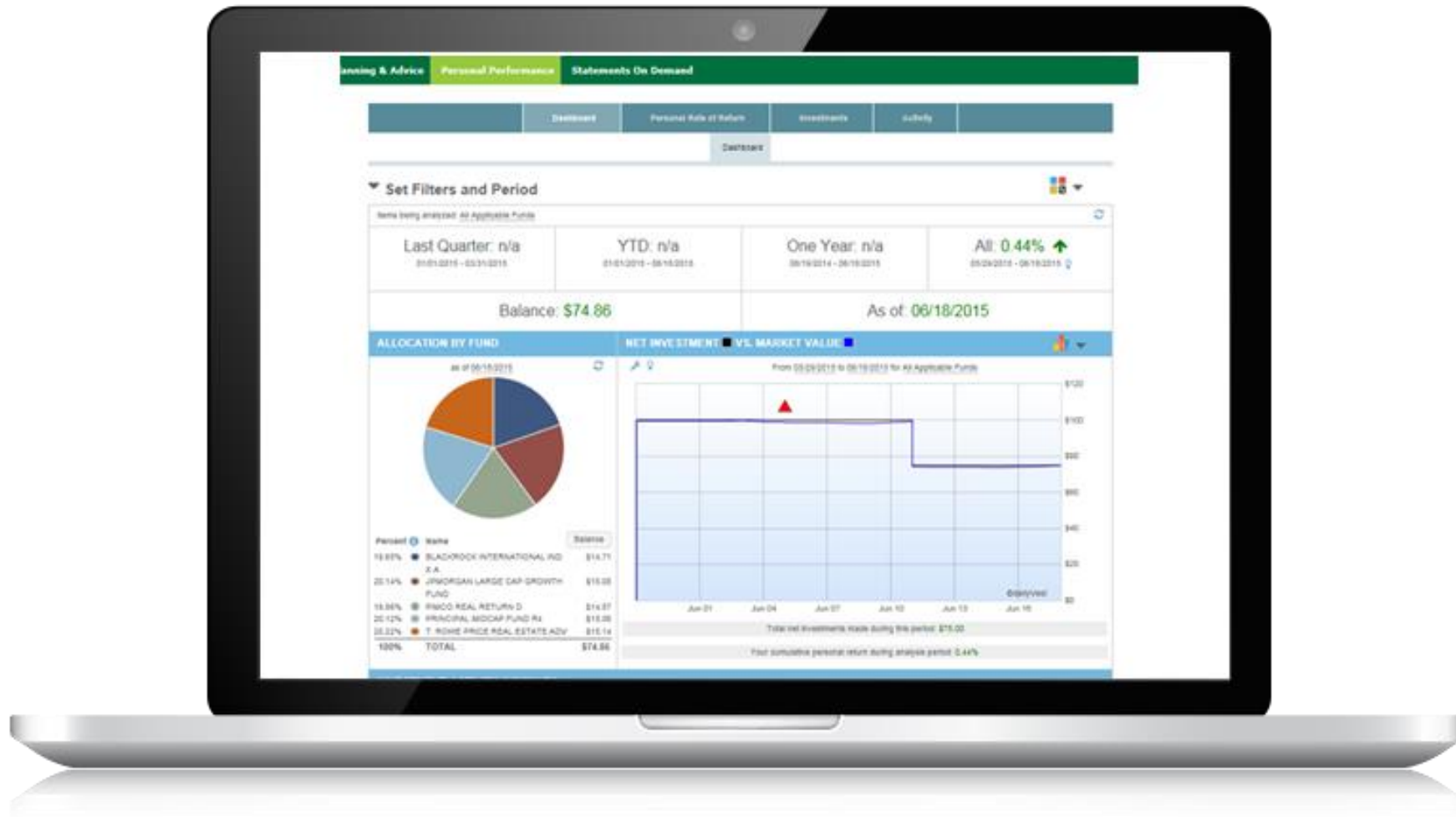
- Graphical view of Election Percent Summary
- Graphical view of Portfolio Percent Summary
- Graphical view of Asset Allocation
- Detailed view



Devenir Planning and Advice – HSA Asset Allocation Tool



Devenir Personal Performance – My Performance

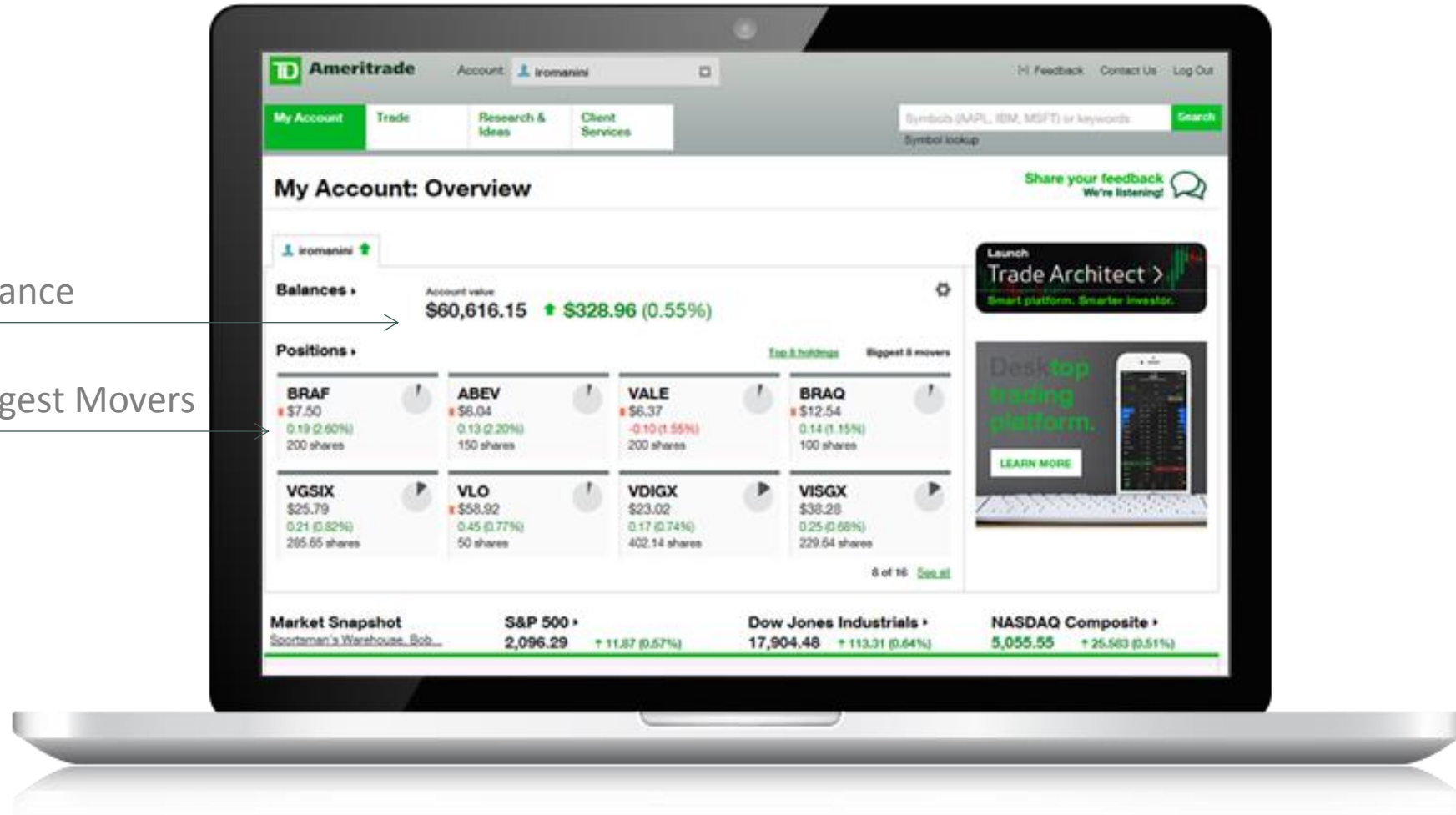


TD Ameritrade

Home Screen

Balance

Biggest Movers



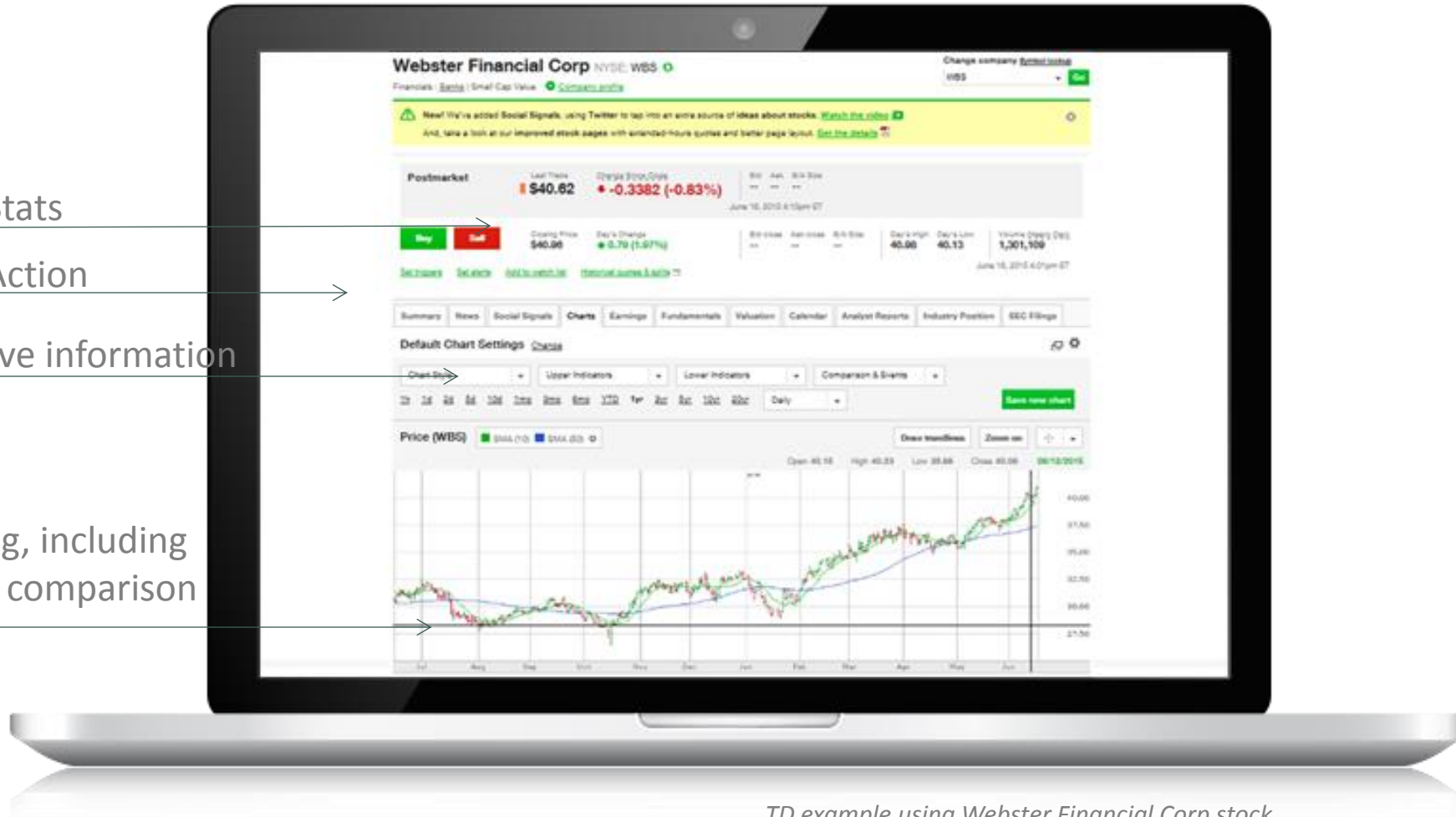
Research and Ideas - Charts

Quick Stats

Quick Action

Extensive information

Charting, including market comparison

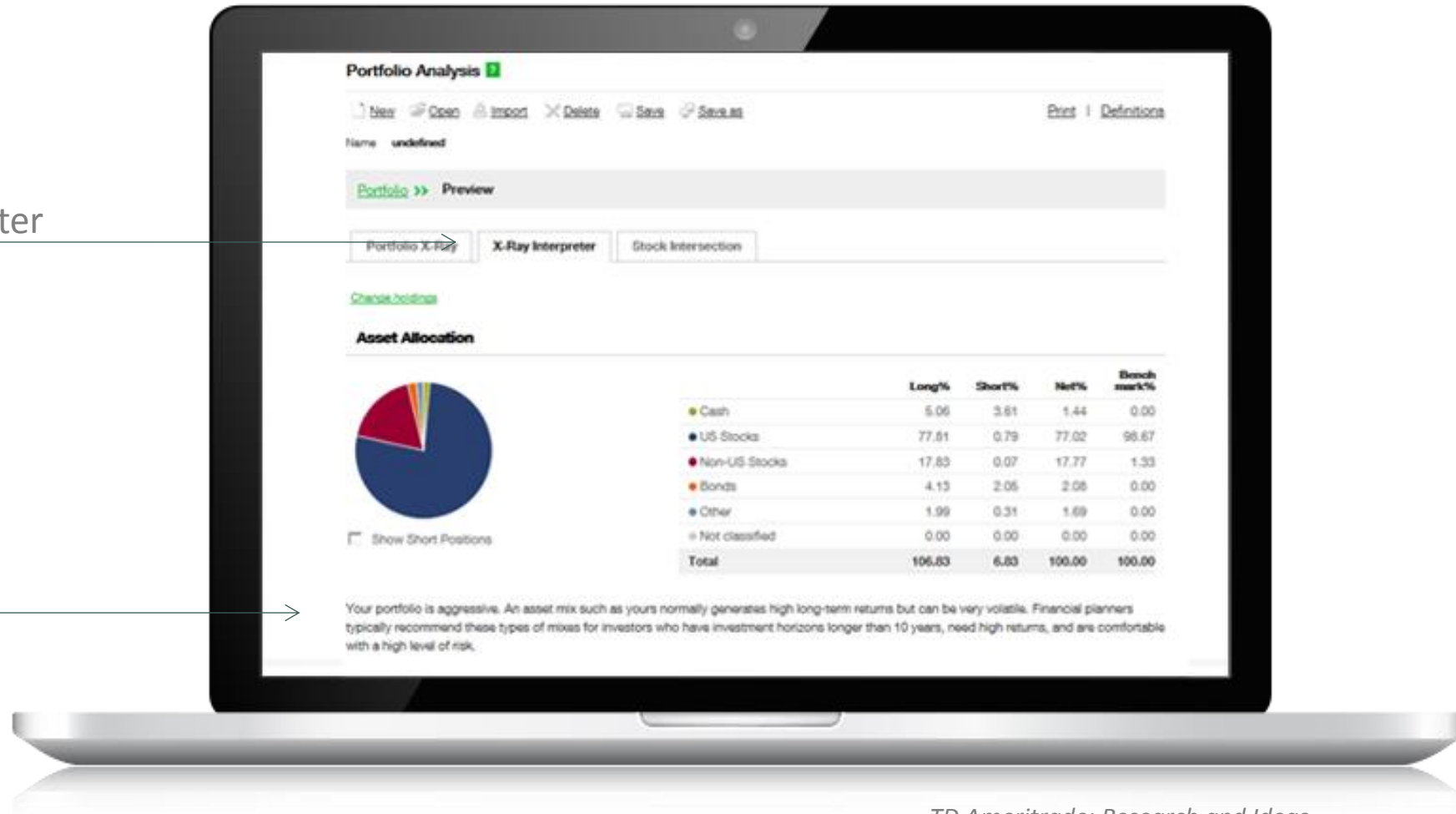


TD example using Webster Financial Corp stock

Research and Ideas – Mutual Funds, X-Ray, X-Ray Interpreter

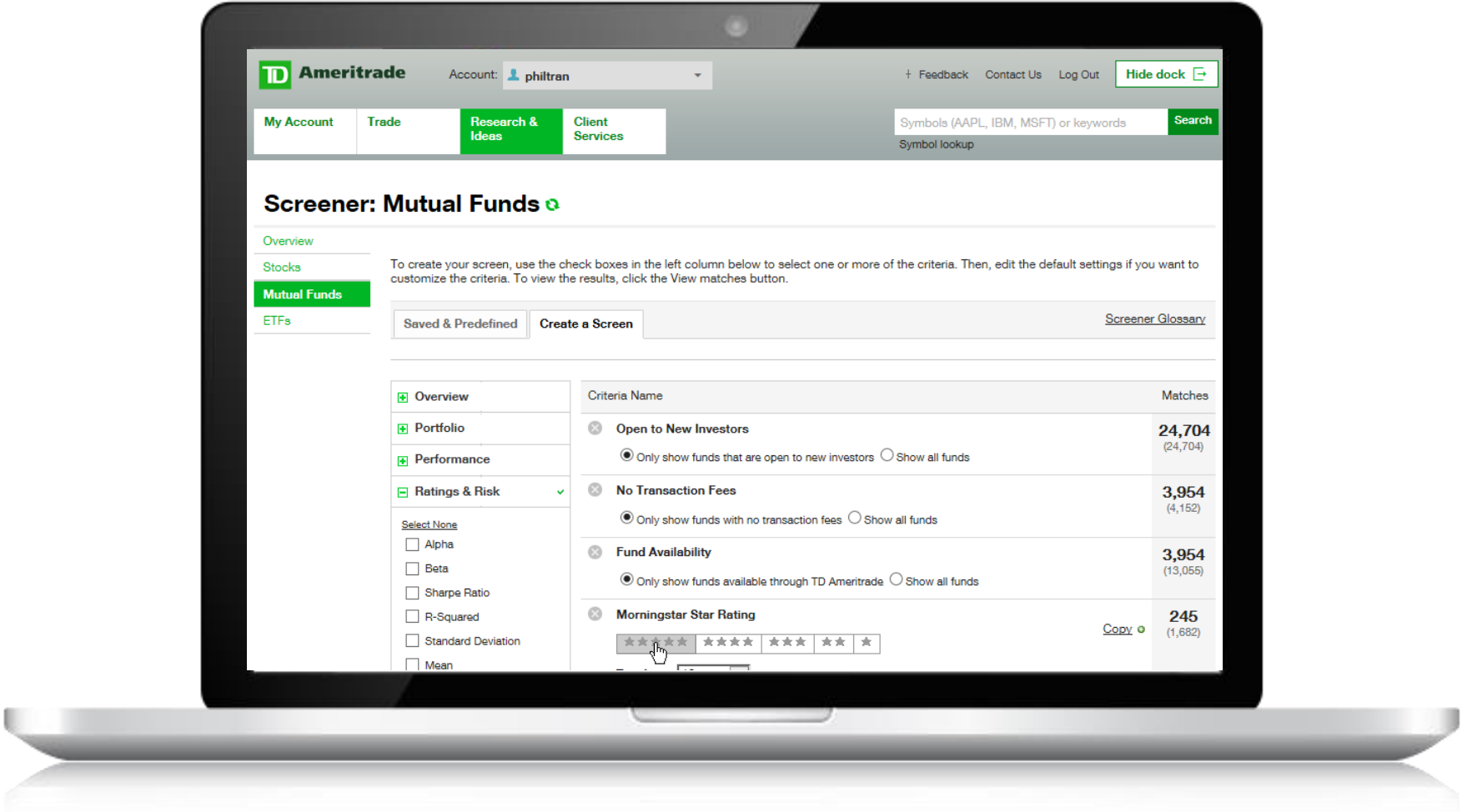
X-Ray Interpreter

Analysis



TD Ameritrade: Research and Ideas

Select from a List of No-Load Mutual Funds





THANK YOU