



# Investment Options For HSA Funds

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.

## TD Ameritrade Self-Directed Brokerage Option:

Offers a wide array of services for many companies and their employees.

- Stocks, bonds and thousands of mutual funds (trading fees apply)
- No HSA minimum balance required to begin investing
- 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 free Internet Banking
- Ability to place trades by website, telephone, mobile device, and broker
- Access to independent research tools, such as S&P and Morningstar®, to help you make informed trades
- Trading fees may be applied by TD Ameritrade; additional fees vary by program, location or arrangement.

## DEVENIR Mutual Fund Selection Option:

Easily invest HSA funds in a pre-selected group of no-load mutual funds offering a variety of fund families and asset classes.

- Quarterly performance review of mutual fund selections by SEC-registered investment advisors
- Integrated, online access to investment account history, balance information, contribution election, trades, and much more all through HSA Bank's free Internet Banking
- Access to Morningstar® reports and other planning tools
- Easy fund transfers between investment accounts and health savings accounts through HSA Bank's free Internet Banking
- No trading fees for pre-selected group of mutual funds. An annual fee of \$24 is deducted from the investment account balance, prorata.

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 distribution (12b-1) and service fees. 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.

\*Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs and subscription fees may apply. Research provided by unaffiliated third-party sources is deemed reliable to TD Ameritrade. However, TD Ameritrade does not guarantee accuracy and completeness and makes no warranties with respect to results to be obtained from use. TD Ameritrade does not recommend disabling the order preview screen when using the one-click feature. TD Ameritrade is not responsible for orders placed inadvertently. Past performance does not guarantee future results. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission. HSA Bank receives compensation from TD Ameritrade for performing certain services.

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 monthly fee from HSA Bank for investment accounts. You can avoid this fee if your savings account at HSA Bank has a minimum daily balance of \$4,925. The minimum daily balance does not include funds that you may have in an investment account. The Balance Waiver Amount reflects the minimum amount of funds that must be maintained in the account each day of the month to prevent the monthly fee from being charged. The Balance Waiver Amount is calculated annually as the average between the self-only and family plan maximum contribution limits. On an annual basis, the Internal Revenue Service calculates inflation adjusted maximum contribution limits, and by November 1st of each year, the recalculated Balance Waiver Amount will be made available. Adjustments to the Balance Waiver Amount will be effective on January 1st of each year. 2014 Balance Waiver Amount is \$4,925.

**SECURITIES AND INVESTMENTS: NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE**

For assistance, please contact the Client Assistance Center



800-357-6246

Monday – Friday, 7 a.m. – 9 p.m., and Saturday 9 a.m. – 1 p.m., CT

www.hsabank.com | 605 N. 8th Street, Ste. 320, Sheboygan, WI 53081

©2014 HSA Bank. HSA Bank is a division of Webster Bank, N.A., Member FDIC. | Investment\_Options\_0614

**hsabank**  
own your health<sup>SM</sup>