

INVESTMENT ADVISORY SERVICES

for the HSA market

HealthEquity Advisors, LLC is an SEC-registered investment advisor and a wholly-owned subsidiary of HealthEquity, Inc. We provide fiduciary, research and advisory services to HSA administrators and to HSA account-holders over the web.*

[DOWNLOAD FORM ADV BROCHURE \(PDF/BROCHURE.PDF\)](#)

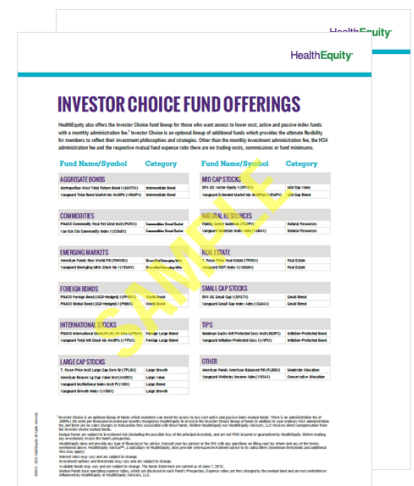
FIDUCIARY SERVICES

HealthEquity Advisors, LLC provides fiduciary fund selection services exclusively for HealthEquity, Inc.. All mutual fund options must meet rigorous selection and retention requirements. A diverse lineup of investment options, including both active and passive funds in 11 asset categories, are selected allowing members to choose the strategy that best fits their needs. Fund options include:

- Best-in-class
- Investor Choice (fees may apply)

The investment spectrum provides an option for every member, regardless of age, HSA balance, or investment experience.

[SAMPLE INVESTMENT PLATFORMS \(HTTP://HEALTHEQUITY.COM/DOCLIB/HSA/HSA-INVEST.PDF\)](http://HEALTHEQUITY.COM/DOCLIB/HSA/HSA-INVEST.PDF)



RESEARCH & REPORTING

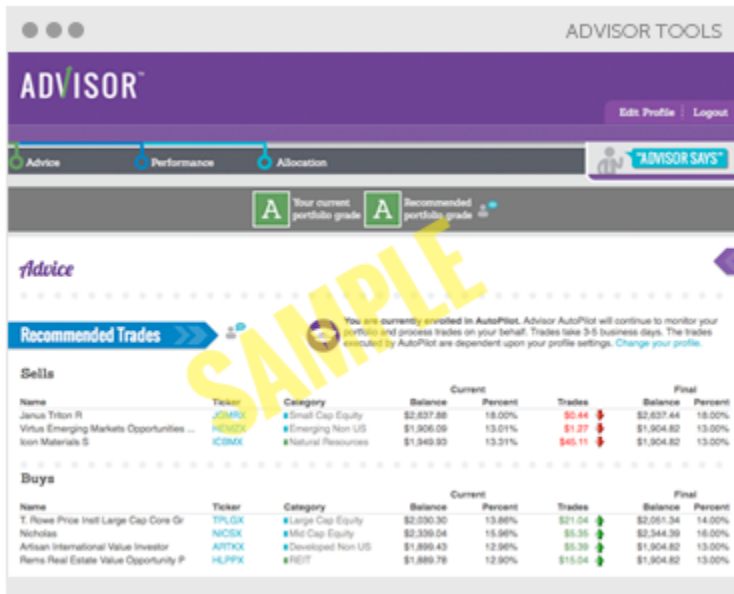
HealthEquity Advisors, LLC provides mutual fund research and reporting to both HSA administrators and HSA account-holders. Each quarter we create investment reports for each of our recommended platforms that include:

- Platform changes and "watch list"
- Proprietary fund grades
- Market commentary
- Performance and expense ratio analytics
- Fund management review

[SAMPLE REPORT \(PDF/SAMPLE-BIC-REPORT.PDF\)](#)



WEB-BASED ADVISORY TOOLS



HealthEquity Advisors, LLC offers individualized, web-based investment advisory services to HSA account-holders for a fee. Advisor is a web-based automated investment advisory tool. With Advisor you receive web-based professional guidance and access to convenient online tools designed to help maximize your earnings. When you sign up for Advisor, you complete a simple risk profile that identifies your risk preferences and retirement goals. Based on your risk profile, Advisor provides guidance and management on:

- How much cash to keep in your HSA
- How much to invest within each asset class
- How to optimally diversify amongst the available mutual funds to minimize risk and maximize growth

CONTACT INFORMATION

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***IMPORTANT DISCLOSURES:** Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity, Inc.. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly owned subsidiary of HealthEquity, Inc. and an SEC-registered investment advisor, 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. 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. Before making any investments, review the fund's prospectus.

