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E-MAIL TEMPLATE

Audience: Savers

Subject: Enhancing your investment experience

Hi [Name],

We are excited to announce upcoming changes that will improve your health savings account (HSA) investment experience. Even though you don't currently invest your HSA funds, you are eligible to do so. Investing can grow your funds even faster. Investing is a great way to maximize your tax-free¹ earning potential and save for qualified healthcare expenses now and in the future. Any capital gains you achieve through investing are also tax free! These new investing enhancements offer a more affordable and effective platform that help you confidently invest your HSA dollars and increase your financial security, such as being prepared for any future unexpected healthcare expenses.

If you haven't already, you should consider investing. Our platform allows you to:

Easily enroll and manage your investments. Our improved platform clearly defines the steps to enroll, and makes ongoing portfolio management, performance monitoring and trading a breeze.

Get insights to help you grow your HSA investments. Real-time, on-screen guidance will help you better navigate the investment platform. Your learning experience is further enhanced with new investment calculators, relevant blog posts and other helpful HSA investment information for your reference. Plus, you have flexible investment options and 24/7 customer service to help you reach your investment goals.

Invest in a lineup of high-quality, low-cost mutual funds. HealthEquity provides access to a lineup of high-quality, low-cost mutual funds without any hidden fees so that you can choose the strategy that best fits your needs.

Don't miss out on any more tax-free¹ HSA growth opportunities. [Start investing today!](#)

Thank you,

HealthEquity Member Services

¹ 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.

Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.