

# HSA 103

## Building Savings: Investing, Retirement Member Messaging Guide

Thanks for providing your employees with the tools they need to connect health and wealth—achieving wellness today and financial wellbeing tomorrow. Plus, great benefits like a Health Savings Account (HSA) are important contributors to employee satisfaction and retention. That’s why it’s so important to make sure your people know how good they have it.

HealthEquity is here to help with timely, targeted messaging to introduce and explain the benefits of an HSA.

HealthEquity provides “next best step” messaging to help members maximize their benefits. We’ve designed a road map to usher folks along their health and wealth journey. Let’s explore!

### COLOR KEY

Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 3 for detailed descriptions of each asset type.

- Executed by **HealthEquity**
- Executed by **Client**

### Step 1: Investment 101

Members will be introduced to the Investment Desktop and learn how they can supercharge savings and build a retirement nest egg. They’ll discover how HealthEquity HSA investing offers access to low-cost mutual funds, tax-free earnings, and intelligent technologies that can help make investment decisions.

- Emails
- Message Center post
- Learn site banner
- Banner ads
- Digital sign
- Flyer
- Newsletter
- Poster

**ADD SOME SIZZLE TO YOUR HEALTH SAVINGS**  
HSA investing can make your account work harder while giving you incredible flexibility.  
[Get started](#)

**You're eligible to invest your HSA**  
[Tell me more](#)

**By investing<sup>1</sup> your HSA, you can potentially grow your savings faster—and tax-free.<sup>2</sup>**  
Here are three things you should know about HSA investing:

- 1. Access your money anytime.**  
If you need access to invested HSA dollars, simply sell some shares and after settlement, the proceeds automatically transfer back to your cash balance.
- 2. Pay zero taxes on your earnings.**  
HSA investment earnings grow tax-free.
- 3. Make ongoing contributions to accelerate your savings.**  
Maximize your saving potential by making regular and ongoing contributions. You can also choose to invest new contributions automatically.

**Get started today**  
You only need \$[threshold amount] balance to start investing.  
[Visit investment desktop](#)

**HSA INVESTING: EASY AS 1-2-3**  
Consider investing your HSA to potentially supercharge savings growth and build a retirement nest egg.

**HERE'S HOW:**

- 1. Access the investment desktop**  
Log into your account at my.healthequity.com. Then select Investments from the My Account tab.
- 2. Choose your investments**  
Select funds that meet your investment goals. You'll find a prospectus for each fund.
- 3. Let intelligent technologies do the work**  
If you prefer not to DIY, you have access to best investment options available from HealthEquity Advisors, LLC.<sup>3</sup> Simply fill out your risk profile, then let Advisors<sup>SM</sup> do the heavy lifting.

**POWERFUL FUND LIT**  
HealthEquity gives you access to a full investment menu. Select from over 100 funds based on your needs and goals.

**Explore HSA investing.**  
[HealthEquity.com/Invest](#)

Questions? We're here for you 24/7. 888.346.3000 | my.healthequity.com

**BUILD THE ULTIMATE RETIREMENT NEST EGG**  
[Show me how](#)

**INVEST YOUR HSA AND PUT THOSE DOLLARS TO WORK**

Discover how your HSA can help maximize long-term savings.  
[Visit HealthEquity.com/Investing101](#)



• Executed by HealthEquity

**Emails:** HealthEquity will send members the right message at the right time, pointing out the next best step along the health and wealth journey.

**Message Center posts:** Right-time messaging within the HealthEquity member portal.

**Learn site banners:** Ads posted on microsites created by HealthEquity for qualifying clients. Learn site banners are aligned with the other messaging, offering specific, timely calls to action.

• Executed by Client

**Banner ads:** Digital ads in 10 standard sizes can be posted on sites that employees visit frequently. (Note: Each set of digital ads includes a text document with the right URL for you to link to.)

**Digital signs:** These are larger images that can be displayed on a lobby or break room TV.

**Blog posts:** Engaging, informative copy you can post on your company blog or include in a newsletter.

**Newsletter copy:** Pre-written copy designed for your intranet, newsletter, corporate email, or wherever you normally communicate with employees.

**Posters:** Print-ready posters for your four walls: a break room, foyer, or hallway. Choose from two sizes to print.

**Flyers:** Print and distribute to members, or post the PDF on an intranet, learn site, or other channel.

Let's Get Started

You've already given your people important benefits that will help them build wealth, manage medical costs, and safeguard their health. Now let's work together to make sure members understand their benefits—and take advantage.

Recommended Calendar for Client-Executed Assets

Use this calendar to help plan your member messaging deployments throughout the year.

Note: this calendar offers a standard approach and schedule for a first-quarter plan year. (For clients with a mid-year start, some items would be shifted.)

| Jan               | Feb | Mar | Apr              | May | Jun | Jul           | Aug | Sept | Oct                       | Nov | Dec      |
|-------------------|-----|-----|------------------|-----|-----|---------------|-----|------|---------------------------|-----|----------|
| 1: Investment 101 |     |     | 2: HSA vs 401(k) |     |     | 3: Retirement |     |      | 4: Invest now, play later |     |          |
| Tax education     |     |     |                  |     |     |               |     |      | Open enrollment           |     | Year-end |