

Schwab Health Savings Brokerage Account



The screenshot displays the HealthEquity Investment Desktop interface. At the top, it shows the HealthEquity logo and a user profile for 'Joe Member (20000000) Sign Out'. The main section is titled 'Investment Desktop' and features a 'Total Invested Funds' summary with a balance of \$17,093.15 as of 9/15/2023. Below this, there are two tabs: 'HealthEquity Investments' and 'Schwab Brokerage Account'. The 'Schwab Brokerage Account' tab is active, showing a 'Total Brokerage Balance' of \$15,093.00 as of 12/7/2023, with \$13,093.00 invested and \$2,000.00 in cash. A 'Transfer Funds' section allows for transfers from the 'HealthEquity HSA' (with \$5,000.00 available) to 'Charles Schwab'. A 'Transfer Amount' field is set to \$0.00, and a 'Confirm Transfer' button is visible. At the bottom, there is a 'Transfer Activity' section showing records from the last 90 days.

Your HealthEquity HSA offers flexibility and choice to invest your health savings, tax-free. The Charles Schwab Health Savings Brokerage Account (HSBA) is a new investment option, providing you with expanded options to invest. Tap into all the triple-tax advantages of investing your HSA contributions with an intuitive brokerage experience.¹



Expanded investments.

Invest in thousands of stocks, mutual funds, exchange traded funds (ETF), and more.



Curate your investment strategy.

Access proprietary and third-party research, screener tools, and pre-screened investment lists from Schwab.



One place to manage your Schwab HSA investments.

View your HSBA balance or initiate transfers directly from the HealthEquity Investment Desktop.

Opening a Schwab HSBA.

- 1 Log into your HealthEquity account and select the 'Manage Investments' link on your homepage.
- 2 Select the 'Learn more' button within the Schwab Brokerage Account offering. Then select the 'Open an account' button. You will be transferred to the Schwab website to continue the account opening process.
- 3 Complete the electronic online account opening process with Schwab. Once you click 'Submit,' you will receive your new account number instantly on the screen, and you will be automatically re-directed to Schwab.com.
- 4 Once on Schwab.com, click 'First Time Users' (under 'LOG IN') to set up your Schwab HSBA for online access. You'll need to input your new Schwab HSBA number, date of birth, phone number, and Social Security Number for this step. If you already have a Schwab account, you can login with your existing credentials.

Your Schwab HSBA is now ready to be funded from the HealthEquity Investment Desktop, and you can begin researching investment opportunities. You will receive welcome materials from Schwab in a few days.

Transferring funds to the Schwab HSBA.

Once your Schwab HSBA is established, you can fund the account by transferring money from your HealthEquity HSA.

- 1 Log into your HealthEquity account and select the Manage Investments link on your homepage.
- 2 Click on the 'Schwab Brokerage Account' tab.
- 3 Select HealthEquity HSA in the Transfer Funds tool and input the amount you wish to transfer.
- 4 Click 'Confirm Transfer.'
- 5 Funds are generally available in your Schwab HSBA within 2 business days.
- 6 Please log into your Schwab online portal to place a trade in your Schwab HSBA. For trading instructions, refer to the [Schwab Welcome Brochure](#).

Questions? We're here to help.

Log into your HealthEquity account on the web or mobile app to get on-demand support in the Help Center or chat with Member Services. We'll be ready to help, 24/7.

866.382.3510 | [HealthEquity.com](https://www.healthequity.com)

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-deductible 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.