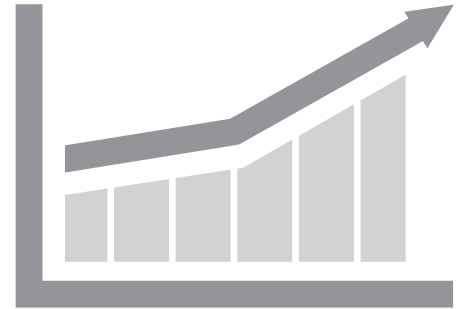




## *New Investment Options*

HealthEquity is pleased to announce a new menu of mutual fund options in which you may invest your health savings account (HSA) dollars. This new platform is available to you immediately.

The new Best in Class list consists of 38 funds covering 11 different asset categories. These funds represent name-brand, established fund companies (Fidelity, Oppenheimer, PIMCO, Legg Mason, etc.). Funds were selected based on a strict analytical standard for long term performance, measures of risk volatility, fund holding overlap, and diversification through non-correlated asset categories\*.



### *You will see:*

- 1 Funds of a higher analytical performance quality versus peers
- 2 Broader diversification in non-correlated asset categories
- 3 Moderate to low standard deviation versus peers (risk & volatility)

\*A historical result is no indicator of future performance. In assessing investments, it is important to also review fund operational expense, fund management tenure, asset category, and allocation.

We invite you to preview the new Best in Class fund lineup by visiting the following URL address:

<http://www.healthequity.com/BestinClass/FundLineup.pdf>

For a limited time, your currently-invested mutual funds will appear along with the new Best in Class funds. In order to provide the best service possible, we will be helping investors transition to the new Best in Class fund platform.

*Sincerely,*  
HealthEquity Advisors™

### *Questions?*



Please give us a call! We want to help you make the most of your HSA. You can reach us every hour of every day by calling the number on the back of your HealthEquity debit card.