

Robust, Personalized Investment Solutions

Health Savings Account Investments

Tax-free investing is one of the most valuable benefits of owning an HSA. Lively offers access to two personalized solutions to help account holders make their money go further.

Regardless of what your personal financial goals are, Lively provides easy access to industry-leading solutions to help you design your ideal portfolio.

\$25B+
TOTAL INVESTED
HSA ASSETS BY 2021¹

Make Tax-Free Savings Work Harder

Personalized Investment Strategy

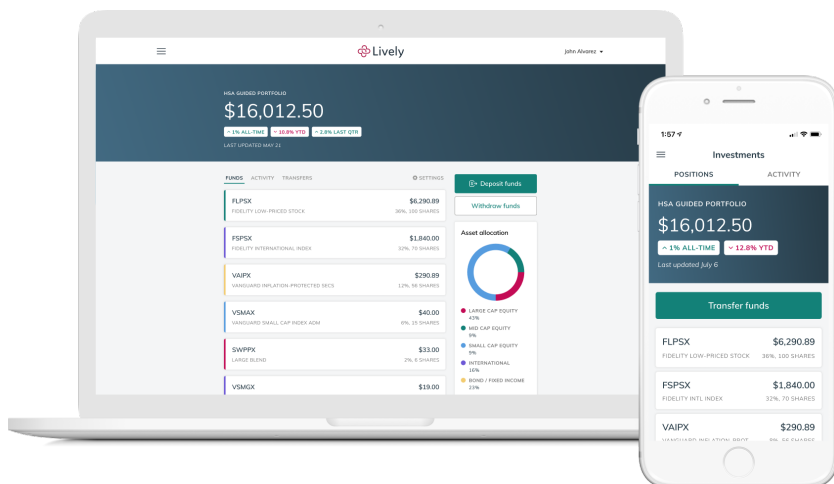
Account holders can choose to invest their HSA funds the way that is right for them, whether they prefer a low-effort guided solution or prefer to hand-pick their investments.

No Investment Minimum Required

Account holders can invest their first HSA dollar, no need to build up a balance first or maintain a cash balance in their Lively HSA. They are in control of their investment strategy.

Automated Transfer Features

Account holders can set either recurring or sweep transfers from their Lively HSAs to their investment accounts. So it's effortless for them to make the most of their tax-free savings.



The investment experience is securely integrated using single-sign on (SSO).

No need to maintain a separate login; you can access your investment account directly from your Lively dashboard.

Even when you're on the go, our top-rated HSA mobile app (iOS and Android) makes it easy to stay on top of investment activities.



Invest Your HSA, Your Way

Self-Directed Brokerage Account

\$0 access fee, no cash minimum



The Self-Directed Brokerage Account provides account holders access to a wide variety of investment options, including individual stocks, bonds, CDs, over 550 commission-free ETFs, and more than 13,000 mutual funds with \$0 commissions for online trading of US exchange listed stocks.²

For anyone who has an existing wealth/financial advisor, all investments through Lively (with TD Ameritrade) can be managed by their financial advisor. They simply need to complete an Advisor Authorization form and submit to TD Ameritrade. Their HSA funds can easily be included as part of a broader portfolio management.

It's powered by TD Ameritrade, who has been helping investors of all kinds pursue their financial goals through their brokerage subsidiaries for more than 40 years.

HSA Guided Portfolio

0.50% annual fee, no cash minimum



HSA Guided Portfolio makes it simple for account holders to design a well-diversified portfolio by providing personalized suggestions based on their profiles, risk preferences, and time horizons. Automatic rebalancing helps ensure the portfolio stays on track over time.

The curated fund menu is diverse across asset classes and every life stage, made up of highly-rated and low-cost funds.

Portfolios employ an investment strategy that optimizes for maximum long-term returns, and easily fits into any long-term financial or retirement strategy.

It's powered by Devenir, a national leader in investment solutions for health-based accounts.

***HSA investments have grown 32% year-over-year.¹
Put your HSA dollars to work for your future today.***

[1] Devenir. "2020 Midyear HSA Research Report." September 2020.

[2] Other investment fees may apply. Visit TD Ameritrade's website to review full details.

Disclaimers:

The content presented in this article are for informational purposes only, and is not, and must not be considered investment, legal, accounting or financial planning advice, nor a recommendation as to a specific course of action. Investors should consult all available information, including fund prospectuses, and consult with appropriate investment, accounting, legal, and accounting professionals, as appropriate, before making any investment or utilizing any financial planning strategy.

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