

Expanding the possibilities.

Schwab Health Savings Brokerage Account

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SCHWAB

Own your tomorrow.



A Health Savings Account with more to offer.

Schwab Health Savings Brokerage Account (HSBA) gives investors thousands of investment choices to better meet their health care savings needs.

Schwab has a legacy of leadership and innovation. We know self-directed brokerage accounts (SDBAs). We know what works, what to avoid, and how to help individuals meet their savings goals.

When you offer Schwab HSBA, you give investors access to a lot more investment choices—including one of the largest selection of no-load, no-transaction-fee mutual funds available in an HSBA offering.¹ All listed ETFs, stocks, and base options on the U.S. exchanges are commission-free across all mobile, automated phone, and web trading channels.²

There are two ways to access an HSBA through an HSA provider integrated with Schwab: 1) by establishing an individual HSA, or 2) through an HSA established on an investor's behalf through their employer.



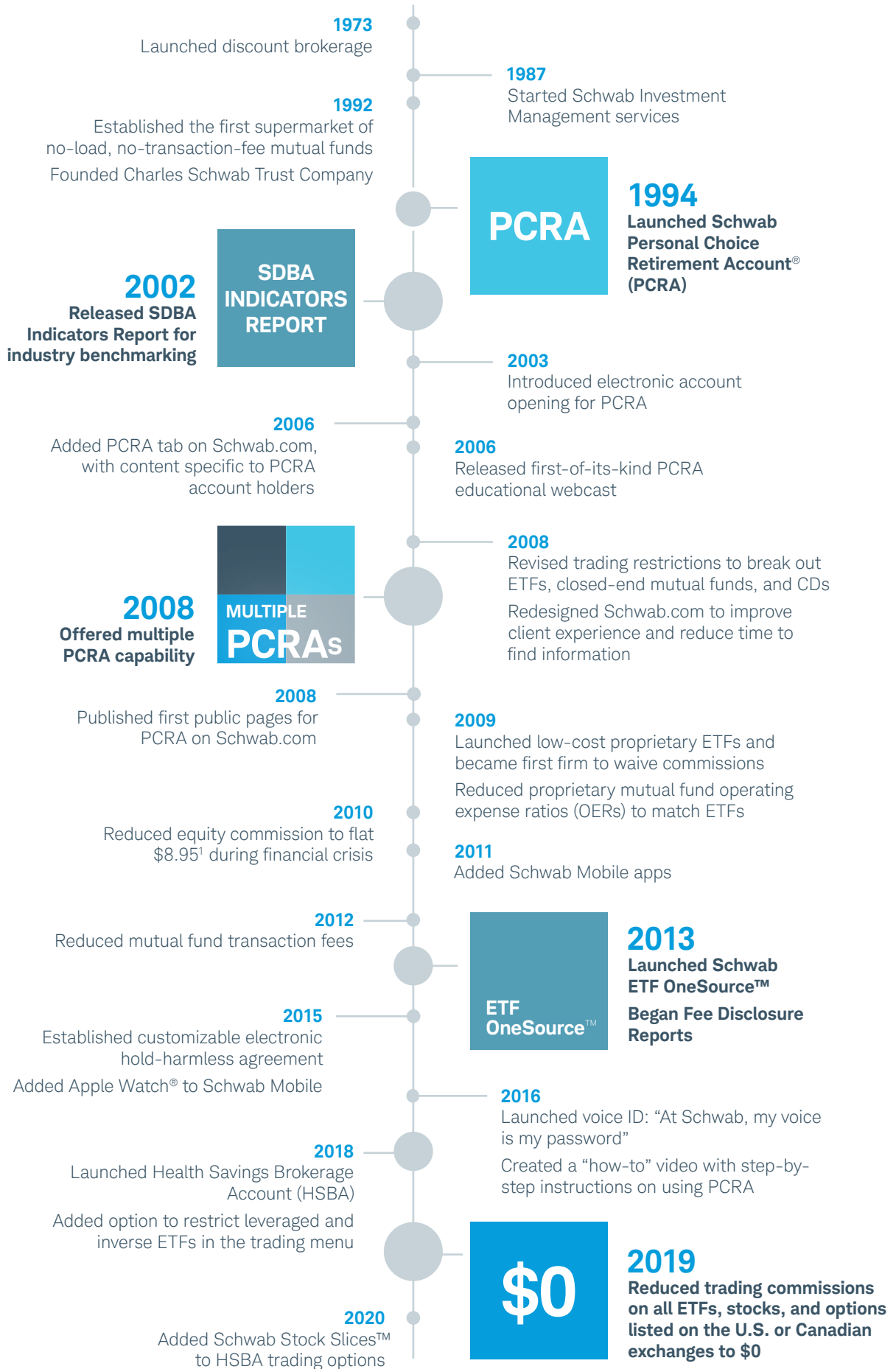
Schwab HSBA gives every investor the opportunity to structure an HSA in a way that works for them and engage their independent advisor to manage their investments.

¹ Trades in no-load funds available through the Mutual Fund OneSource® service (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading. Funds are also subject to management fees and expenses.

² The standard electronic \$0 commission does not apply to over-the-counter (OTC) equities, transaction-fee mutual funds, futures, fixed-income investments, or trades placed directly on a foreign exchange or in the Canadian market. Options trades will be subject to the standard \$0.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, and Stock Borrow fees still apply. See the *Charles Schwab Pricing Guide for Health Savings Accounts* for full fee and commission schedules.

Schwab Health Savings Brokerage Account is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker-dealer, which also provides other brokerage and custody services to its customers.

Our legacy as an industry leader.



When you add HSBA, you add the benefits of Schwab.

HSBA is a reflection of Schwab's 49+ years of innovation and advocating for individual investors. Adding an HSBA to your lineup gives you the advantages of working with a company driven to meet the needs of today's investors through constant innovation, choice with value, and dedicated service and support.

More choices, plus no commissions.

Investors have access to a wide selection of low-cost investing opportunities, including bonds, mutual funds, and more. In addition to thousands of no-load, no-transaction-fee mutual funds, all listed ETFs, stocks, and base options on the U.S. exchanges are commission-free across all mobile, automated phone, and web trading channels.

And investors can use Schwab Stock Slices™ a service that lets them own fractional shares (slices) of any of America's leading companies in the S&P 500® for as little as \$5 each, even if their shares cost more. They can purchase a single stock slice or up to 10 different stock slices at once, and they can hold slices of as many S&P 500 companies in their portfolio as they want through multiple purchases. Schwab Stock Slices™ are purchased commission-free online—just like regular stock trades at Schwab.³

Access to research, tools, and advice.

Investors can research, trade, and monitor investments in their HSBA's with the support of independent third-party and proprietary research reports,⁴ advanced online screening tools, and market commentary from industry experts. A convenient mobile app⁵ makes it easy to stay connected and informed on the go.

Dedicated service and support.

Schwab's dedicated HSBA Contact Center team is available to offer assistance to all account holders. The team is made up of registered representatives with deep industry experience and knowledge about the details of HSBA accounts. The team is available Monday through Friday, 9 a.m. to 7:30 p.m. (ET). Outside of these hours, Schwab representatives are available 24 hours a day, 7 days a week.

³Schwab Stock Slices™ is not intended to be investment advice or a recommendation of any stock. Investing in stocks can be volatile and involves risk including loss of principal. Investors should consider their individual circumstances prior to investing.

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⁴Third-party report providers are not affiliated with or employed by Charles Schwab & Co., Inc. The views expressed are for general information purposes only and are not intended to provide specific financial, accounting, or legal advice. Schwab makes no representation about the accuracy of the information or its appropriateness for any given situation.

⁵Requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.



A streamlined
experience for
HSA investors and
their independent
investment advisors.

What you can expect when you add HSBA to your health savings offering:

Paperless account opening.

Investors can open their HSBA's entirely online, using an electronic signature feature. HSA providers can also customize the process to include required additional acknowledgements.

Efficient recordkeeping partnership.

Schwab's dedicated HSBA team works with the HSA Provider to establish and facilitate data transfers as well as process daily file feeds and cashing transactions—all in a timely manner.

Third-party advisor access.

Investors can get third-party help managing their investments. Schwab supports more than 8,500 registered investment advisors who can seamlessly integrate with HSBA.



Answers to commonly asked questions.

1 **Who is eligible to establish a Schwab HSBA?**

In order to establish an HSBA, investors must have an HSA account with an HSA provider that is integrated with Schwab's HSBA.

To be eligible for an HSA, you must be covered under a high-deductible HSA-qualified health plan.⁶

2 **How can investors get help managing their investments?**

Schwab offers several online tools to help investors research and monitor their investments. Employees can access independent third-party research reports, advanced online screening tools, and market commentary from industry experts. Investors can also select an investment advisor on their own or choose one through the Schwab Advisor Network[®], where they can seek assistance from registered investment advisors to help manage their account.

3 **Can an HSBA help increase my investment choices?**

HSBA flexibility allows you to create an offering that fits your goals. With HSBA, investors have a wide selection of choices across different asset classes, including stocks, bonds, mutual funds, and fixed income products. You can round out your offering by adding an HSBA that satisfies the savviest investors.

4 **Will the HSBA balance be reflected in the total HSA balance?**

Schwab's trusted technology provides an automated solution for transferring money between the individual's HSA and their HSBA. Daily account balance information in the HSBA is transmitted to the HSA Provider to display the total HSA account balance on the Provider's website.

⁶Please visit [IRS.gov](https://www.irs.gov) to view full list of eligibility requirements. Schwab does not provide investment planning, legal, regulatory, tax, or compliance advice. Consult professionals in these fields to address your specific circumstances.



Important Disclosures

The information contained herein does not constitute an endorsement, investment recommendation, solicitation to buy, or investment advice from Schwab. Schwab is restricted from providing advice on HSBA. Schwab has no discretionary authority, responsibility, or control with respect to such matters. Schwab is not an investment advisor or fiduciary to your employer's HSA, does not recommend any particular mutual fund or collective trust fund or category of mutual funds or collective trust funds, is not responsible for your choice of mutual funds and collective investment funds, and may receive remuneration for recordkeeping and shareholder services and other administrative services. Charles Schwab & Co., Inc. does not guarantee the suitability or potential value of any particular investment or information source.

Schwab Health Savings Brokerage Account is offered through Charles Schwab & Co., Inc., a registered broker-dealer that also provides other brokerage and custody services to its customers.



