

First Horizon Msaver

Health Savings Account Features and Benefits

The First Horizon HSA solution includes the following features and benefits:

- No set-up fee
- Low, \$2.50/month administration fee
- An experienced, MAGIC-trained customer care call center
- Online enrollment and initial account funding
- HSA Visa[®] debit card for convenient access to HSA funds
- Unlimited PIN debit card transactions
- No-fee foreign ATM transactions
- Free Bill Pay Online
- Free Banking Online
- A variety of investment options, including a mutual fund sweep program
- Competitive tiered interest rates*
- Award-winning interactive CD Welcome Kit
- IRS reporting
- Free discount prescription drug card
- Free online prescription drug comparison tool



**For complete interest rate information, please visit www.firsthorizonmsaver.com/rates*

For more information call our dedicated Customer Care Center:

(866) 889-8583

Or visit us online at **firsthorizonmsaver.com**

First Horizon Msaver

Health Savings Account Investment Options

As account balances grow, First Horizon Msaver makes available three ways to invest HSA funds. Participants can choose the method that best suits their personal investment style.

Mutual Fund Sweep Program

The mutual fund sweep program provides account holders with a fully-integrated mutual fund investment option for their HSA. With the mutual fund sweep program, when funds in the interest-bearing HSA checking account exceed \$1,000, the participant can opt to have funds over that amount systematically "swept" to invest in the mutual funds they have chosen.

Self-Directed via Trading Desk

When the HSA deposit account balance reaches a minimum of \$3,000, participants have the option to invest at least \$2,000 through a Self-Directed Brokerage Account via the First Tennessee Brokerage, Inc.* trading desk.

Self-Directed via Online Trading**

When the HSA deposit account balance reaches a minimum of \$3,000, participants have the option to invest at least \$2,000 through an online brokerage account with First Tennessee Brokerage, Inc.

**Investments: Not A Deposit | Not Guaranteed By The Bank Or Its Affiliates
Not FDIC Insured | Not Insured By Any Federal Government Agency | May Go Down In Value**

* Brokerage services provided by First Tennessee Brokerage, Inc. (FTBR). FTBR is a subsidiary of First Tennessee Bank National Association and its division, First Horizon Bank (FTB). First Horizon Msaver, Inc. is a subsidiary of FTB.

** Online Trading does not permit direct access to securities markets. All orders are executed through FTBR. System response and account access times vary due to a variety of factors, including trading volumes, market conditions and system performance.

Mutual fund investments in which you invest through these features may incur management fees, administrative services fees and fees for other services. Information regarding these charges and fees are described in the mutual fund prospectus.
