

A guided investing experience built for real users

Only 10% of employees are investing their HSA funds

WEX Managed Portfolio educates, empowers, and incentivizes users to start investing and stay invested – without adding complexity or burden.



Get started with confidence

- Guided experience helps employees take the first step without needing to be experts
- Clear, in-product support reduces confusion and hesitation



Take action at the right moment

- Built-in education helps employees understand how their timeline and risk tolerance automates their investing strategy
- Simple flows connect learning directly to investing



Stay invested with flexibility

- Automated investing keeps contributions working in the background
- Portfolios are automatically managed over time as balances grow and the market fluctuates
- As needs change, employees can retake the assessment and adjust their portfolio at anytime
- Employees can access funds when needed for healthcare expenses

► While most HSA programs offer investing, adoption remains low, with many employees choosing to keep funds in cash.

Investing feels complex and risky. Employees are often unsure when to start, how much to invest, or whether they'll still be able to access funds for healthcare expenses if needed. Education is not always connected to the moment action is needed, making investing harder to navigate. At the same time, HR teams don't have the capacity to guide each employee through these decisions.

When investing is simple and supported, employees are more willing to take the next step.



Designed to drive action, not just access

Making investing available isn't enough. Employees need support, incentive, and the confidence to actually use it.

- More employees start investing, not just open accounts
- Employees contribute more and stay engaged over time
- Investing becomes part of the ongoing HSA experience



Keep healthcare dollars accessible

Clear, in-product guidance helps users take action on their own.

- Employees choose how much to keep available in cash for healthcare expenses
- Cash balances can be replenished from investments, if cash dips below a user's set threshold

Employees can invest for the future while keeping funds available for everyday healthcare needs



Drive real HSA engagement

With WEX Managed Portfolio, you can:

- Help employees grow healthcare savings through tax-advantaged investing
- Encourage higher contributions and balances
- Reduce the need for employee education and support
- Deliver a modern benefits experience that improves retention

Help more employees start and stay invested

Explore how WEX can help you drive HSA adoption and engagement.

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