

HSA Account Services

PNC Bank as Custodian



Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA

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The Triple Tax Benefits of Your HSA

You've made the smart choice in selecting a Health Savings Accounts (HSA), now it's time to learn how you can truly maximize the opportunity that comes with this tax advantaged account.

With an HSA, you get the unparalleled benefits of triple tax savings on the dollars you contribute which include:

1	2	3
Contributions are made pre-tax, lowering your overall taxable income.	Interest from income on an HSA account and investments is earned tax-free.	When used on qualified medical expenses, withdrawals are taken tax free.

Using Investments to Grow Your HSA Dollars

As highlighted above, one of the key benefits of an HSA is the ability for you, as the accountholder, to invest the dollars you contribute, growing the value of your account over time. In addition to the benefit of having more dollars to pay for healthcare costs in the future, it is also a great option for retirement savings either in place of or in addition to an IRA or 401(k).¹

HSA Investments Made Easy

Throughout this guide, we will show you how to begin investing your HSA and manage your investment account.

Key things you need to know as you begin:

- **Minimum Balance is Required:** With an HSA account balance over \$1,000, you can establish an investment account. Any funds above this threshold can be invested in this account.
- **Investments Are Self-Directed:** You control in which funds you invest. Anthem, PNC or Devenir cannot provide guidance on investments. You should consult with your financial advisor.
- **Industry Leading Investment Solution:** Devenir is the self-directed investment solution for your HSA investments, they have been a leader in HSA investments since they were first introduced.
- **Online Account Management:** You can manage your investments online via your HSA account (more details later).

Getting Started

Now that we've covered the benefits of investing your HSA, it's time to begin! The following pages will help guide you through your account set-up, as well as provide tips on how to maximize your investment account.

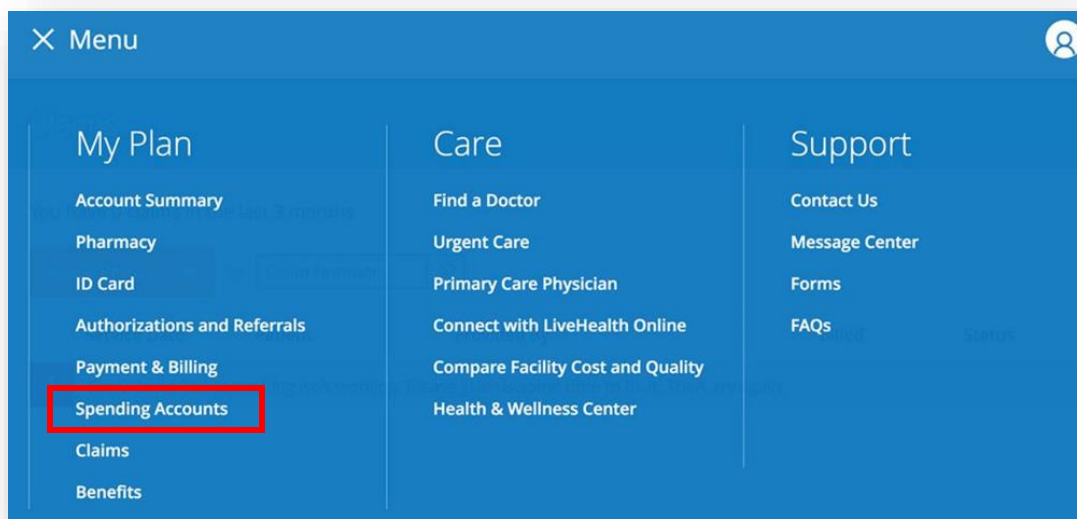
¹ Anspach, D. (2016, October 12). *HSA vs. IRA? You Might Be Surprised*. Retrieved from <https://www.thebalance.com/hsa-vs-ira-you-might-be-surprised-2388481>

How To: Set Up Your Investment Account

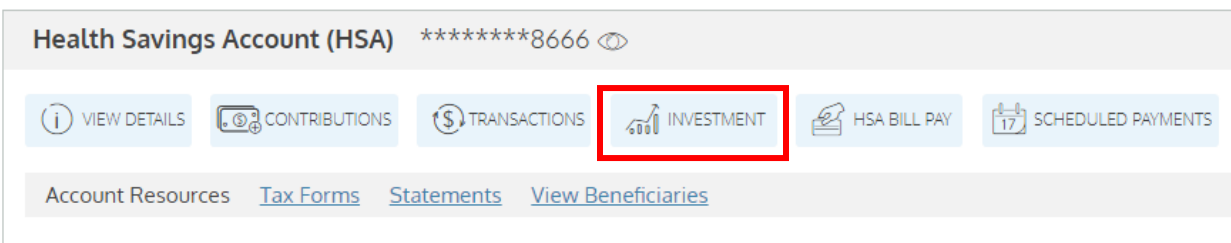
Enrolling in an Investment Account

Follow the steps below to enroll in your HSA investment account.

- 1 Log into your health insurance provider's website (as shown on the back of your ID card).
- 2 Navigate to **Spending Accounts** under the *Menu* tab and click **Manage My account**.



- 3 A new window will open up. Scroll down to navigate to Health Savings Account and select INVESTMENT.






- 4 Read the *Investment rules for your Health Savings Account* and click on **Apply For An Investment Account**.

You need to have at least \$1,000 to begin investing. This screen will display only when your balance is more than \$1,000.

HSA Investment

Investment rules for your Health Saving Account

	You must maintain this balance in your HSA in order to invest:	\$1,000.00
	Your current HSA balance:	\$2,321.43
	Transfers from your HSA to your investment account must be greater than or equal to:	\$1.00
	Once your HSA balance reaches this amount, you can begin investing:	\$1,001.00

✔ Congratulations!

Congratulations. You are eligible to participate in the optional HSA Investment Account.

One of the many benefits of your enrollment in an HSA is that you have the option to invest any amounts greater than the Investment Threshold in a variety of mutual funds options. The Investment Threshold is established by the Administrator and trades may not occur for less than \$100.

Here's how to get started:

- 1) Apply for an HSA Investment Account online by Clicking the "Apply for an Investment Account" button below.
- 2) Complete the application steps by reading all disclosures and submitting your investment application.
- 3) Within 2-3 business days, your HSA Investment Account will be opened. You will be able to access your HSA Investment Account directly from this page.
- 4) Once your HSA Investment Account is established, set up your investment allocation model.
- 5) You will be able to transfer money from your HSA Cash Account to your HSA Investment Account directly from this page. Only amounts above the Investment Threshold can be transferred to investments. Trades may not occur for less than \$100.

Click the button below if you would like to establish an HSA Investment Account.

✔ Apply For An Investment Account

5 Read the *HSA Investment Terms and Conditions*, check the confirmation box and click **Submit**.

Apply for an Investment Account ✕

Mutual funds are selected by Devenir Investment Advisors, LLC. Devenir Investment Advisors, LLC is not an affiliate of PNC Bank. Shares of mutual funds are not deposits or obligations or guaranteed or endorsed by any bank, nor are they federally insured or otherwise supported by the FDIC or any other governmental agency, and may lose value. Investments in mutual funds involve risk. The prices of shares of mutual funds fluctuate and when redeemed, your shares may be worth more or less than their original cost to you. Please read your HSA Custodial Agreement and Privacy Policy and the HSA Investment Terms and Conditions shown below. Call HSA Account Services toll-free number at 1-855-424-7211 for more information.

In addition, please carefully read the applicable prospectus for each mutual fund before you invest or send money. The prospectuses contain more complete information on the mutual funds, including underlying fees, expenses, investment objectives and risks. Some funds may impose a redemption fee under certain circumstances.

PNC Bank, National Association has been selected by your Administrator to act as Custodian of your Health Savings Account and PNC Bank does not select the mutual funds available through your Administrator's platform.

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC"). Bank deposit products for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC.

Below is a list of the available mutual fund options for your HSA Investment Account and the HSA Investment Terms and Conditions that you must click and review.

- Consent to Electronic Communications
- Funds Listing
- ✔ [HSA Investment Terms and Conditions](#)

I have read and agree to the HSA Investment Terms and Conditions and agree to accept all investment account documentation electronically.

I understand that mutual funds options:

- Are not deposits of, or guaranteed or endorsed by PNC Bank or any other banking institution
- Are not insured by the Federal Deposit Insurance Corporation ("FDIC") or any other government agency; and
- Involve investment risk including possible loss of principal amount invested

By selecting the check box above and clicking the "Submit" button below, I request that you establish an HSA Investment Account on my behalf so that I can choose to invest funds from my Deposit Account in accordance with the above requirements.

✔ SUBMIT

✕ CANCEL

- The below screenshot will appear confirming enrollment. The application will process within 3-4 business days.

HSA Investment

Investment rules for your Health Saving Account

	You must maintain this balance in your HSA in order to invest:	\$1,000. ⁰⁰
	Your current HSA balance:	\$2,321. ⁴³
	Transfers from your HSA to your investment account must be greater than or equal to:	\$1. ⁰⁰
	Once your HSA balance reaches this amount, you can begin investing:	\$1,001. ⁰⁰

Congratulations. You have successfully applied for an HSA Investment Account.

Your HSA Investment Account will established within 2-3 business days. Once your HSA Investment Account has been established, please return to the "HSA Investment Account Screen" and click on "View/Trade Your Investments" button to set up your investment allocation model and select the funds in which you would like to invest. Please carefully read each prospectus before making your selections.

Once you have set up your investment selections, return to the "HSA Investment Account Screen" if you wish to transfer money from your Deposit Account to your HSA Investment Account and click on the "Transfer Money to Investments" button.

For information on setting up Auto-Sweep Transfers from your Deposit Account to your HSA Investment Account, please select the "Setup Automatic Transfers" button from the "HSA Investment Account Screen".

Setting Up Your Investment Plans

Follow the steps below to set-up your investments with our self-directed investment solution partner, Devenir.

- Click on **View/Trade** to set up account. If a new window does not open automatically, check and disable your pop-blocker within the browser window.

HSA Investment

Transfer To Investments
 View / Trade

Investment Portfolio
Investment Allocation

Investment Account Access ×

Important
 You are about to be redirected to a secure site hosting your HSA Investment Account information. Please click "Proceed" to access your HSA Investment Account information

✕ CANCEL
✓ PROCEED

2 You will be taken to the investment account homepage where you can begin managing your account, including setting up your investment elections.

You can set up your elections before transferring money from your HSA into your investment account.

If you choose to fund your investment account prior to setting your elections, your money will default to the money market fund until you choose to realign to other funds.

Summary

Invest

Activity

Tools & Education

Welcome, Patricia! | Account v
UPDATED 8/26/2020

Account Balance

\$12,261.65

Overall Return

25.41% ↑

Last Quarter

17.21% ↑

4/1/2020 - 6/30/2020

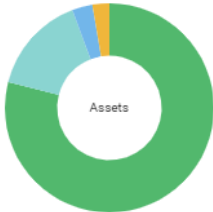
Year-to-Date

7.41% ↑

1/1/2020 - 8/26/2020

Asset Allocation

PERCENT	CATEGORY	ASSOCIATED INVESTMENTS	BALANCE
78.99%	Large Cap	RICGX VFIAX	\$9,084.00
15.22%	Fixed Income	NERNX	\$1,806.40
3.19%	International	RNFGX	\$391.55
2.60%	Small Cap	VSCIX	\$318.71
0.00%	Mid Cap		\$0.00
0.00%	Other		\$0.00
0.00%	Multi-Asset		\$0.00



Your Investments

FUND	TICKER	CATEGORY	BALANCE	PORTFOLIO %	UNITS	PRICE	ELECTION %	DETAILS
VANGUARD 500 INDEX ADMIRAL	VFIAX	Large Cap	\$8,427.70	68.74%	26.186	\$321.84	0%	📄 📊 🔄
LOOMIS SAYLES CORE PLUS BOND N	NERNX	Fixed Income	\$1,806.40	15.22%	130.792	\$14.27	0%	📄 📊 🔄
AMERICAN FDS INV CO OF AMER R6	RICGX	Large Cap	\$1,257.29	10.25%	30.318	\$41.47	0%	📄 📊 🔄
AMERICAN FUNDS NEW PERSPECT R6	RNFGX	International	\$391.55	3.19%	7.000	\$55.46	0%	📄 📊 🔄
VANGUARD SMALL CAP INDEX I	VSCIX	Small Cap	\$318.71	2.60%	4.208	\$75.74	0%	📄 📊 🔄
PIMCO GOVT MONEY MARKET INSTL	PMYXX	Fixed Income	\$0.00	0.00%	0.000	\$1.00	100%	📄 📊

\$12,261.65

Your Recent Activity

- You moved \$10,450.00 to your HSA investment account.
9 months ago
- You moved \$666.00 to your HSA investment account.
2 years ago

[View all Activity](#)

Welcome to your new investment account portal!

Making Your Investment Elections

To set up your elections, select **Invest > Set Future Investment Elections**



Here you can make, by percentage, investment elections for all new funds that you transfer to your investment account. Total percentages must add up to 100%. *Note: any dividends received from your investments are reinvested back into the mutual fund that paid the dividend.*

INVESTMENTS

Future Elections

This page allows you to select how new money transferred from your HSA to your HSA investment account is allocated.

This process will not change your existing HSA investment balances. In order to change the allocation of your existing HSA investments, you must either [Transfer Between Investments](#) or [Realign Investment Percentages](#).

Future investment election changes entered prior to market close will be effective the same market day. Future investment election changes made after the market close will be effective the next market day.

[To learn more about Future Investment Elections click here.](#)

[To learn more about Realignment click here.](#)

FUND

FEDERATED GOVERNMENT OBLIGS I	100%	100%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 100%
CARILLON EAGLE SMALL CAP GR I	0%	0%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 0%
CAUSEWAY EMERGING MKTS INSTL	0%	0%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 0%
DODGE & COX INCOME	0%	0%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 0%
FEDERATED TOTAL RETURN BOND I				

Transferring Funds from Your HSA to Investments

Follow the steps below to begin funding your investments from your HSA account.

- 1 Once logged into your health insurance provider's website, under the *Menu* tab, click on **Spending Accounts > Manage your account > Accounts > My Accounts > Investment > Transfer to Investments**. If a new window does not open automatically, check and disable your pop-up blocker within the browser window.

Enter the amount that you want to transfer next to **Transfer Amount**. Then click **Submit**.

Transfer to Investments ×

Balance	\$2,000. ⁰⁰
Maintain Balance	\$1,000. ⁰⁰
Pending Transfers	\$0. ⁰⁰
Available to Invest	\$1,000. ⁰⁰
Minimum Investment Amount	\$100. ⁰⁰
Maximum Investment Amount	\$100. ⁰⁰

Please specify the amount you would like to transfer from your Deposit Account to your HSA Investment Account.

- Transfer requests submitted before 1:00 p.m. ET on Active Trading Days will be processed on the next active Trading Day.

i Important: Once you submit your transfer request, the amount specified cannot be edited or deleted. Please be sure to enter transfers only once and verify the amount prior to submitting. You understand that investments in mutual funds are not deposits of, or guaranteed or endorsed by PNC Bank or any other banking institution, are not FDIC-insured and are not insured by any other governmental agency; and involve investment risk including possible loss of principal amount invested.

\$

✓
SUBMIT

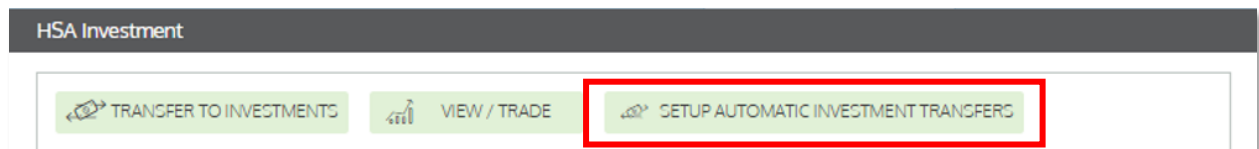
×
CANCEL

Available to Invest is the maximum you can invest due to the minimum balance requirements.

Setting up Automatic Transfers

Another option for transferring money to your investment account is setting up automatic transfers. This is a convenient way to transfer money to your investment account, while maintaining a balance in your HSA bank account that you set.

- 1 Once logged into your health insurance provider's website, under the *Menu* tab, click on **Spending Accounts > Manage your account > Accounts > My Accounts > Investment > Setup Automatic Investment Transfers**



- 2 Enter the balance you would like to keep in your HSA bank account and the minimum amount you would like to automatically transfer to your investment account. Check the box to confirm this information and click **Save**. When automatic transfer to investments is setup, balances over the designated account balance will transfer when the minimum transfer amount is reached. No further action is needed. You can change or stop automatic investment at any time.

Setup Automatic Transfer to Investments
✕

When enabling automatic transactions to investments, you are required to maintain at least \$1,000.⁰⁰ in your cash account and the minimum amount which can be automatically transferred is \$100.⁰⁰. You have the option to set amounts equal to or greater than these amounts:

(\$) How much would you like to keep in your cash account? *

(\$) What's the minimum amount you would like to transfer? *

\$ 1,000.00

\$ 150.00

I understand that once my account reaches or exceeds \$1,000.⁰⁰, we will automatically transfer amounts above \$150.⁰⁰ amount to your investment account. This transfer will be performed at most once a day based on your end of day balance *

Click Save to accept these settings.

✓ SAVE

✕ CANCEL

How To: Maximizing Your Investment Account

Navigate Your HSA Investment Account

Follow this path to access your HSA investment account:

Once logged into your health insurance provider’s website, under the *Menu* tab, click on **Spending Accounts > Manage your account > Accounts > My Accounts > Investment > View/Trade**

Homepage

Each time you access your HSA investment account, you will come to your investment account homepage and summary. From this page, you can navigate to adjust allocations, manage your portfolio, manage rebalancing, view statements and more!

The screenshot displays the HSA investment account homepage. At the top, there are navigation tabs: Summary (selected), Invest, Activity, and Tools & Education. A user greeting 'Welcome, Patricia!' and 'Account' dropdown are visible on the right, along with the date 'UPDATED 8/26/2020'.

Key performance indicators are shown in a row:

- Account Balance: \$12,261.65
- Overall Return: 25.41% ↑
- Last Quarter: 17.21% ↑ (4/1/2020 - 6/30/2020)
- Year-to-Date: 7.41% ↑ (1/1/2020 - 8/26/2020)

The 'Asset Allocation' section features a table and a donut chart. The table lists the following categories and balances:

PERCENT	CATEGORY	ASSOCIATED INVESTMENTS	BALANCE
78.99%	Large Cap	RICGX VFIAX	\$9,684.09
15.22%	Fixed Income	NERNX	\$1,856.40
3.19%	International	RNPGX	\$91.55
2.60%	Small Cap	VSCIX	\$318.71
0.00%	Mid Cap		\$0.00
0.00%	Other		\$0.00
0.00%	Multi-Asset		\$0.00

The donut chart, labeled 'Assets', visually represents this distribution.

The 'Your Investments' section contains a table with the following data:

FUND	TICKER	CATEGORY	BALANCE	PORTFOLIO %	UNITS	PRICE	ELECTION %	DETAILS
VANGUARD 500 INDEX ADMIRAL	VFIAX	Large Cap	\$8,427.70	68.74%	26.180	\$321.84	0%	[Icons]
LOOMIS SAYLES CORE PLUS BOND N	NERNX	Fixed Income	\$1,856.40	15.22%	130.792	\$14.27	0%	[Icons]
AMERICAN FDS INV CO OF AMER R6	RICGX	Large Cap	\$1,257.29	10.22%	30.318	\$41.47	0%	[Icons]
AMERICAN FUNDS NEW PERSPECT R6	RNPGX	International	\$91.55	3.19%	7.060	\$55.46	0%	[Icons]
VANGUARD SMALL CAP INDEX I	VSCIX	Small Cap	\$318.71	2.60%	4.208	\$75.74	0%	[Icons]
PIMCO GOVT MONEY MARKET INSTL	PGYXX	Fixed Income	\$0.00	0.00%	0.000	\$1.00	100%	[Icons]

The total portfolio value is \$12,261.65.

The 'Your Recent Activity' section shows two transactions:

- You moved \$10,450.00 to your HSA investment account. (9 months ago)
- You moved \$666.00 to your HSA investment account. (2 years ago)

 A 'View all Activity' link is provided below.

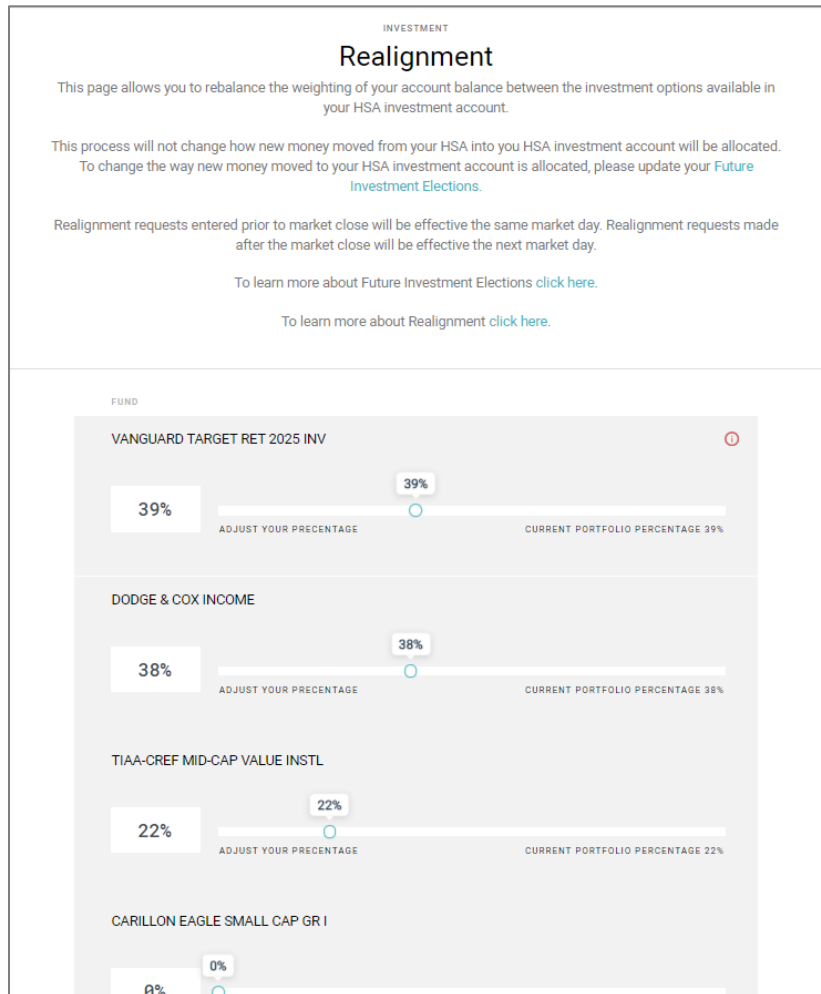
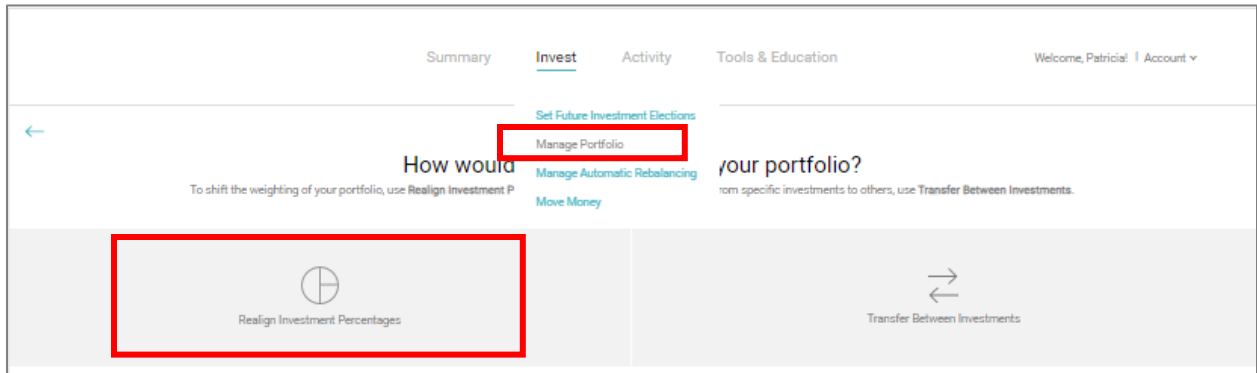
On the right side, there is a banner image with the text: 'Welcome to your new investment account portal!'.

Realigning Investment Percentages

Invest > Manage Portfolio > Realign Investment Percentages

This page allows you to realign investment percentages*.

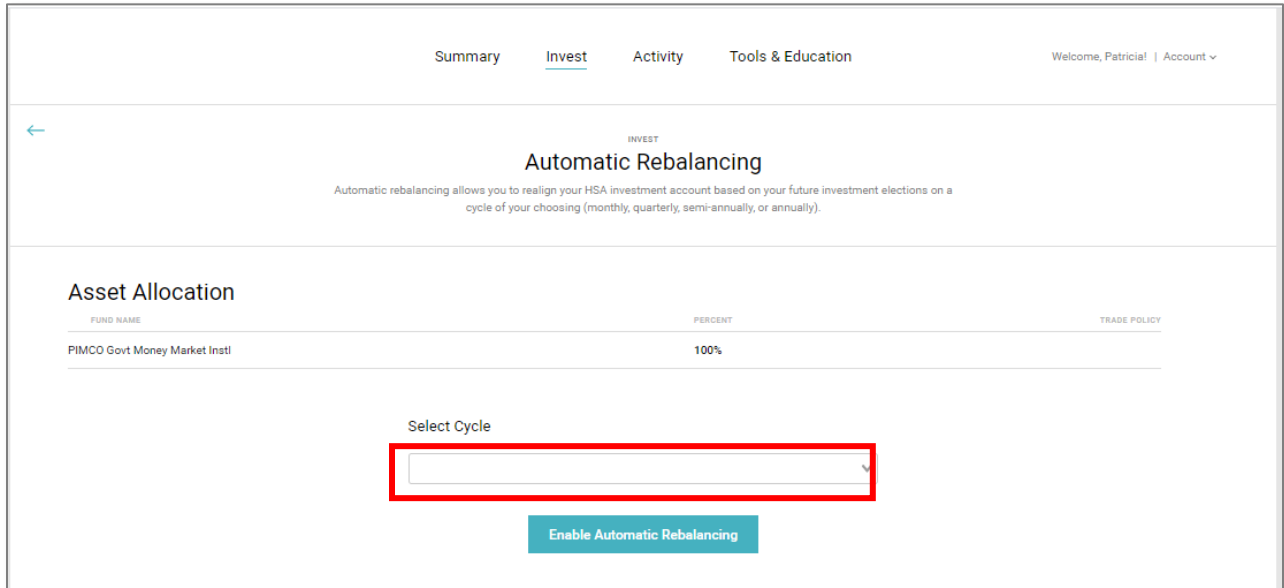
*Please note the image below is for illustration purposes. Access the [investment funds site](#) for more information.



Manage Automatic Rebalancing

Invest > Manage Automatic Rebalancing

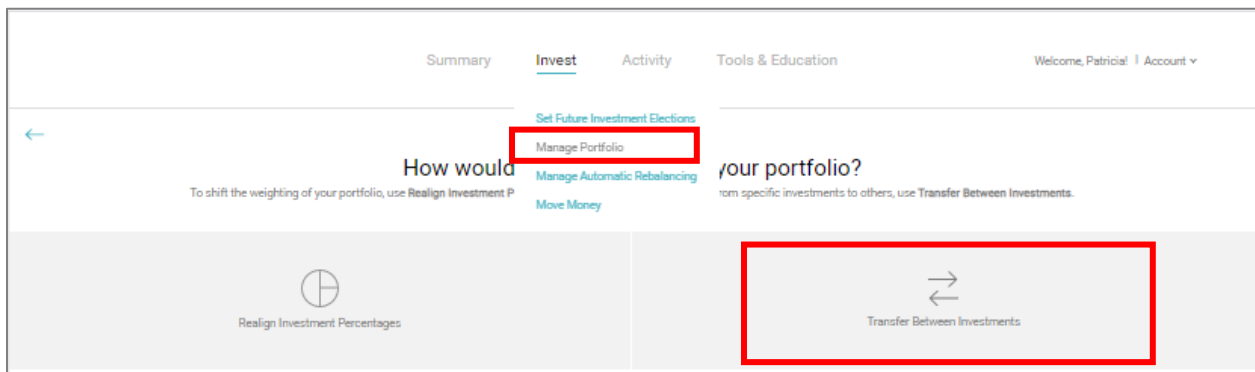
Choose this option if you would like set up automatic rebalancing of the portfolio. Automatic rebalancing allows you to realign your HSA investment account based on your future investment elections on a cycle of your choosing (monthly, quarterly, semi-annually, or annually).



Transferring Funds Between Investments

Invest > Manage Portfolio > Transfer Between Investments

Choose this option if you would like to move money between your available mutual funds.



Transferring Funds from Investments to Your HSA

Invest > Move Money

You can also transfer an amount from your HSA investment account back to your HSA deposit account. The system will sell mutual funds up to the amount entered in the Transfer Amount field. The mutual funds will be sold according to the existing allocation model percentages. Note, you need to transfer funds from the investment to the deposit account in order to access the funds via your debit card or online reimbursement.

The screenshot shows a web interface for managing HSA investments. At the top, there are navigation tabs: Summary, Invest (selected), Activity, and Tools & Education. A user greeting 'Welcome, Patricia!' and an 'Account' dropdown are visible in the top right. Below the navigation, there are links for 'Set Future Investment Elections', 'Manage Portfolio', and 'Manage Automatic Rebalancing'. A section titled 'Move money between your Move Money' includes a sub-link 'Move Money' and a note 'in a few easy steps. How it works.' Below this, the 'Amount Available' is shown as '\$12,261⁶⁵'. The main content area is titled 'Request a Transfer' and features a text input field labeled 'ENTER AMOUNT TO TRANSFER' with a '\$' symbol on the left and 'USE A XXX.XX FORMAT' on the right. A teal 'Submit Request' button is positioned below the input field. At the bottom, there are three numbered instructions: 1. Enter the dollar amount you would like to transfer from your HSA investment account back to your HSA base account. 2. Use the 'Submit Request' button to complete your request. 3. Your HSA investments will be liquidated on a pro-rata basis based upon your balance by fund to generate the cash to complete the request. A note at the bottom states: 'Note: Requests resulting in the liquidation of 90% or more of a mutual fund will be processed based upon the number of units calculated using the previous market day's NAV.'

Tools and Education







Guided Portfolio

The HSA Guided Portfolio allows HSA investment accountholders to personalize their asset allocation, using a variety of criteria including general health, HSA financial metrics and risk appetite.

To access the HSA Guided Portfolio, select **Tools and Education > HSA Guided Portfolio**

Summary Invest Activity Tools & Education Welcome, Patricia! | Account ▾

Tools and Education

-  **Fund Performance Dashboard** →
A dashboard view of the historical performance of the investment options available through your investment account. Also view detailed fee information as well as links to valuable resources such as prospectuses and fund fact sheets.
-  **Market Cycles** →
The market cycles grid shows the comparative performance of asset classes over time.
-  **HSA Guided Portfolio** →
Take charge of your healthcare savings future. Through information you provide about yourself, HSA Guided Portfolio® can help you create a custom asset allocation that fits your life and HSA investment objectives. Once an allocation has been selected, you may take action to make changes to your account directly from the tool.
-  **HSA Balance Projection Calculator** →
Visualize the way your HSA balance may grow over time. With a few simple inputs, see how your HSA contributions in the near term can have a profound impact on your HSA balances in the long-term.
-  **Investment Concepts** →
Learn about fundamental principles of investing. The topics covered are intended to equip investors with basic investing knowledge that may help inform their HSA investment decisions.
-  **Frequently Asked Questions** →
See frequently asked questions and answers concerning your investment account.

A new tab will open with an overview of the HSA Guided Portfolio. Select **Let's Begin!**

HSA Guided Portfolio We Guide, You Choose

Current Balance: \$27.81

Hello, Test Participant

This tool is meant to help you analyze a variety of investment approaches, set fund elections, and realign your allocations.

On the following page, you will be asked a series of questions to help determine an asset allocation that may be appropriate for your life circumstances, risk tolerance, and HSA investment goals. Click the button below to get started!

LET'S BEGIN!



- Large Cap Equity
- Mid Cap Equity
- Small Cap Equity
- International
- Fixed Income
- Other



Update Your Future Elections

Determine how new deposits will be split among available investment options.



Realign Your Account

Perform a one-time adjustment to the allocation of your HSA investment account balance based upon your selected investment options.



Enable Automatic Rebalancing

Set up monthly, quarterly, semi-annual, or annual auto-rebalancing of your HSA investment account to ensure that your asset allocation stays on target.

Complete the questions on the HSA Investment Planner page and select **Calculate** to view the new allocations.

HSA Investment Planner

Age ⓘ

55

Current HSA Balance in \$ ⓘ

5k

Anticipated Annual HSA Contributions in \$ ⓘ

3k

General Health ⓘ

Poor Fair **Average** Above Average Excellent

Average

Estimated Annual Out of Pocket Healthcare Costs in \$ ⓘ

5k

Risk Tolerance ⓘ

Low Fairly Low Average Fairly High High


Low

Likelihood of selling investments to pay for major medical expense ⓘ

Very Likely Likely Maybe Would Not Sell

Very Likely

Guided Allocation



- Large Cap Equity (33%)
- Mid Cap Equity (6%)
- Small Cap Equity (6%)
- International (10%)
- Fixed Income (45%)

CALCULATE

IMPLEMENT

If you would like to implement the new allocations, select **Implement**.

Likelihood of selling investments to pay for major medical expense ⓘ

Very Likely Likely Maybe Would Not Sell

Very Likely

RECALCULATE

IMPLEMENT

A window will appear with instructions on how to complete the next page, select **I'm Ready!**

How to use this page...

Welcome! Here you can manage your HSA investment account. You may realign your existing assets, set future investment elections, and set up auto-rebalancing on a cycle of your choosing to ensure that your asset allocation stays on target. You can return to make changes as often as you like.

- On the left of this page is your Guided Asset Allocation based upon the responses you entered to the questions concerning your life circumstances, risk tolerance, and HSA investment goals.
- Investment options are grouped by asset class. Click to expand a group and see a list of investment options available for that category.
- As you work through the asset class groups, enter the allocation and/or future investment election percentages for your chosen investments. **Your percentages MUST total 100%.**
- After your entered percentages total 100%, you can decide what changes to make to your HSA investment account today:
 - Update Future Investment Elections** - Determines how future dollars moved into your investment account are allocated.
 - Realign Your Portfolio** - A one-time realignment of your HSA investment account.
 - Enable Auto-Rebalancing** - Realign your HSA investment account upon enrolling and automatically thereafter on the cycle of your choosing (monthly, quarterly, semi-annual, or annual), using your future investment elections.

Hint: If you see a help symbol like this ⓘ, hover over it with your cursor to view more information.

If you have more questions, check out the **Help** button in the upper right-hand corner of the page

I'M READY!

You can update the election percentages based on the results from the questions you previously answered. You are not required to follow these results, but the election percentages must total 100%.

Guided Allocation

RECALCULATE

Resources & Research

Links will open in a new window

- Fund Performance Dashboard
- Market Cycles

Update Your Investment Account

ⓘ The percentages you input into the worksheet must total 100% (you're at 0% now).

Large Cap Equity			
Fund Name	Ticker	Current	New %
TIAA-CREF Growth & Income Instl	TIGRX	35.53%	New %
Touchstone Value Institutional	TVLX	0%	New %
Farmassus Core Equity Institutional	PRELX	0%	New %
Vanguard 500 Index Admiral	VFIAX	0%	New %
Vanguard Total Stock Mkt Idx Adm	VTSAX	0%	New %

Mid Cap Equity You've Input 0 % of 6%

Small Cap Equity You've Input 0 % of 6%

International You've Input 0 % of 10%

Bond / Fixed Income You've Input 0 % of 45%

Other You've Input 0 % of 0%

ⓘ The percentages you input into the worksheet must total 100% (you're at 0% now).

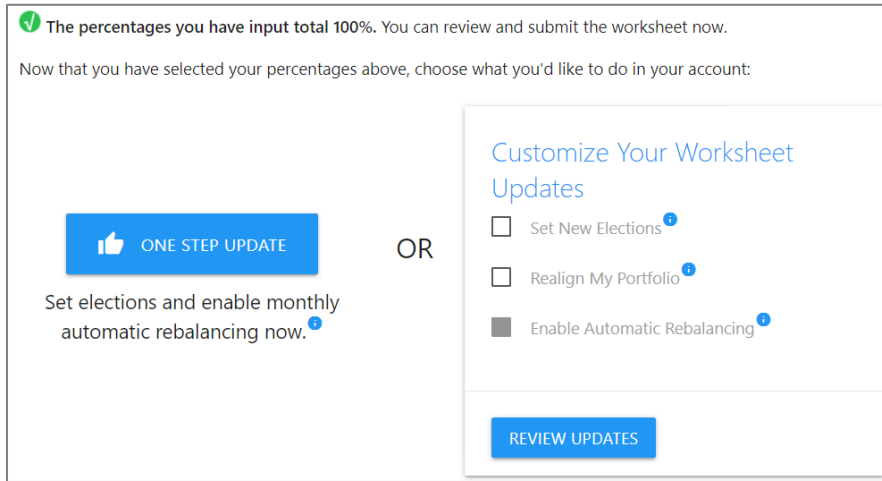
Now that you have selected your percentages above, choose what you'd like to do in your account:

ONE STEP UPDATE OR Set New Elections Realign My Portfolio Enable Auto-Rebalancing

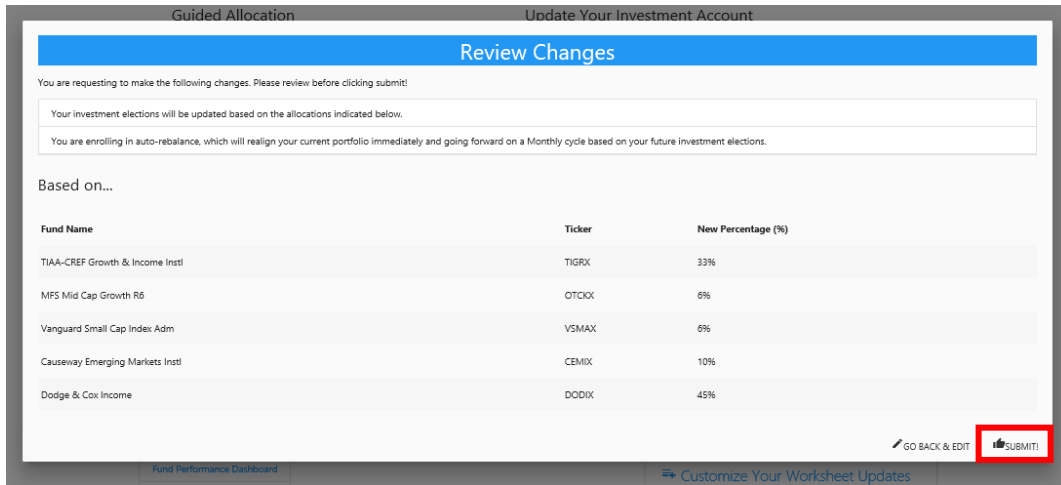
Set elections and auto-rebalance monthly now.

REVIEW UPDATES

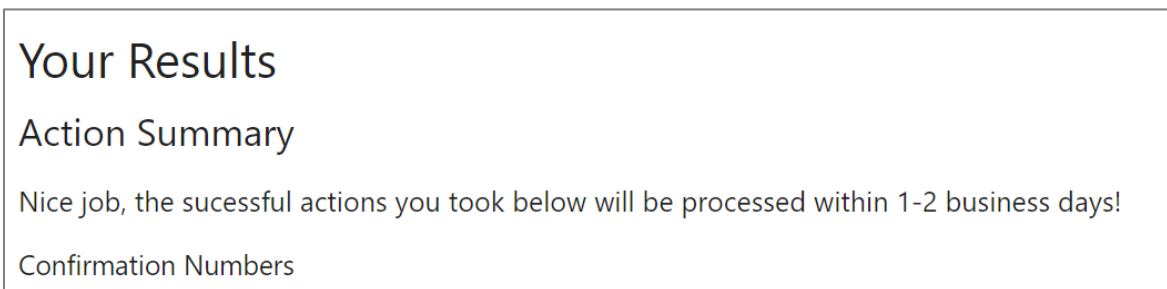
Once the percentages are updated, the **One Step Update** button and **Customize Your Worksheet Updates** becomes available. The **One Step Update** will set elections, rebalance, and enroll in monthly auto-rebalancing.



A popup window will appear to confirm the changes. If elections are correct, select **Submit**.



A confirmation page will appear showing your elections.









Balance Projection

The Investments website also provides a tool that allows you to estimate the future value of your account based on information that you enter. Select **Tools and Education > HSA Balance Projection Calculator** and fill in the information requested to calculate the projection.

Summary Invest Activity Tools & Education Welcome, Patricia! | Account ▾

Tools and Education

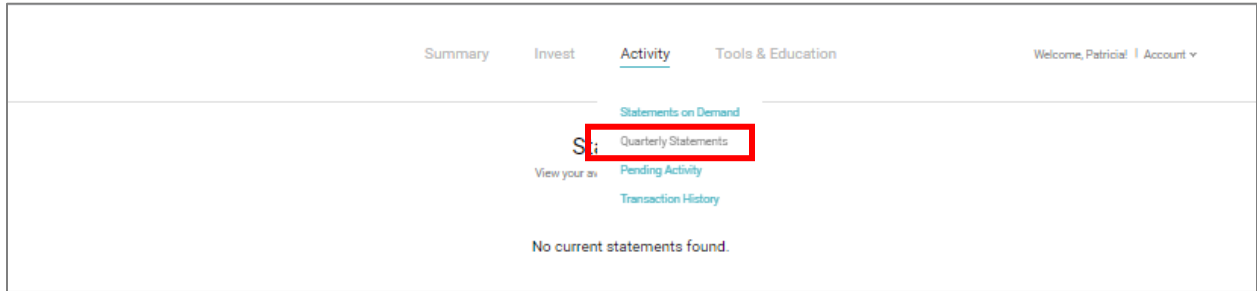
-  **Fund Performance Dashboard** →
A dashboard view of the historical performance of the investment options available through your investment account. Also view detailed fee information as well as links to valuable resources such as prospectuses and fund fact sheets.
-  **Market Cycles** →
The market cycles grid shows the comparative performance of asset classes over time.
-  **HSA Guided Portfolio** →
Take charge of your healthcare savings future. Through information you provide about yourself, HSA Guided Portfolio® can help you create a custom asset allocation that fits your life and HSA investment objectives. Once an allocation has been selected, you may take action to make changes to your account directly from the tool.
-  **HSA Balance Projection Calculator** →
Visualize the way your HSA balance may grow over time. With a few simple inputs, see how your HSA contributions in the near term can have a profound impact on your HSA balances in the long-term.
-  **Investment Concepts** →
Learn about fundamental principles of investing. The topics covered are intended to equip investors with basic investing knowledge that may help inform their HSA investment decisions.
-  **Frequently Asked Questions** →
See frequently asked questions and answers concerning your investment account.

Account Statements on Demand

Investment account statements are separate from HSA statements. You will be notified by email when your quarterly statement has been posted.

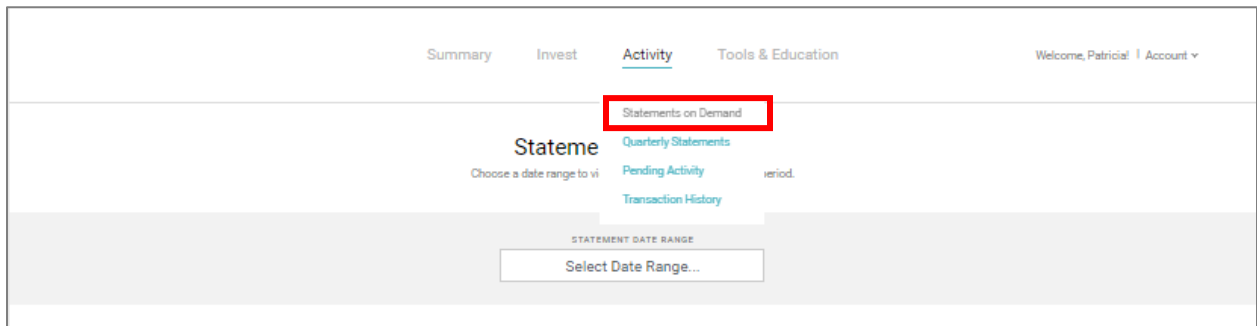
Quarterly Statements

To view your quarterly investment statements, select **Activity > Quarterly Statements**.



Custom Period Statement

You may also generate a statement for a particular date range by selecting **Activity > Statement on Demand**



Frequently Asked Questions

How can I get advice on which investments to select?

Investments offered through your HSA are self-directed. You should consult a financial advisor for guidance on fund selection. For all non-investment related support, please contact customer service on your HSA debit card or member ID card.

What does “Self-Directed” account mean?

Self-Directed means that neither the banking partner nor the investment partner can provide investment advice such as which funds to pick. If you are seeking investment advice, utilize online resources or consult an investment professional.

How often are investment fund performance results updated?

Performance is updated on a monthly basis and is available on the [Devenir website](#). You can also link to quarterly performance updates within the member website online resources for HSAs. Select Tools & Education and Fund Performance Dashboard.

How long does it take to transfer money?

It takes 3-4 business days to transfer money to/from your investment account. During the transfer process the elected funds will not show in your HSA. Once the transfer is complete, they will show in your investment summary.

How can I access my investment account?

You can access your investment account directly from your online HSA account.

Can I go below the \$1,000 threshold in my HSA?

Yes, however you cannot put more money into your investment account until your HSA account balance is above the \$1,000 threshold. Keep in mind that when funds are transferred to your investment account, the amount of the transfer cannot bring the balance of your HSA below your investment threshold.

Can I use my investment funds to pay for qualified medical expenses?

Yes, but the money from your investment account will need to be transferred back to your HSA account to pay for qualified medical expenses.