



# Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA

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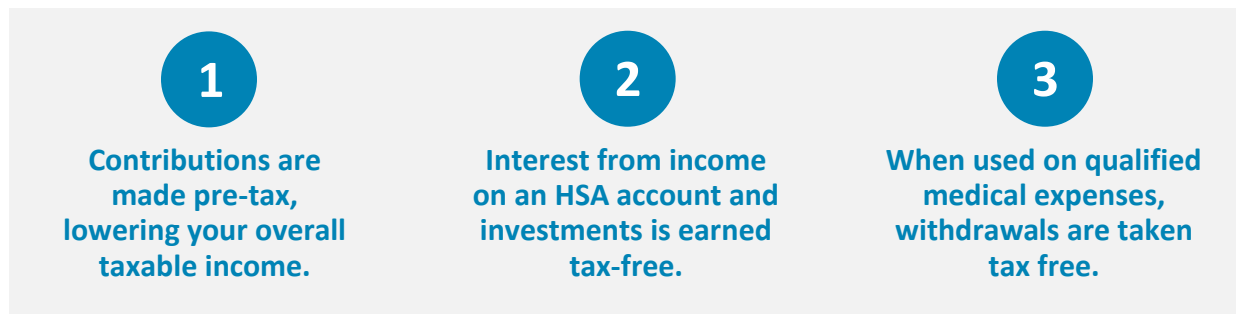
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## The Triple Tax\* Benefits of Your HSA

You have made the smart choice in selecting a Health Savings Account (HSA)! Now it is time to learn how you can 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:



*\*Note: States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. If you have questions about your tax implications, consult your tax advisor. HSA funds used to pay for non-qualified medical expenses are subject to income taxes on the amount and a possible additional 20% penalty if you are under age 65.*

### 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, potentially 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 may also be a great option for retirement savings either in place of or in addition to an IRA or 401(k).

### HSA Investments Made Easy

Throughout this guide, we will show you how to begin investing your HSA dollars and managing 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 which mutual funds to invest in.
- **Industry Leading Investment Solution:** Devenir is the advisor for the 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).

Investments in securities through the HSA Investment account are:  
**Not FDIC Insured | May Lose Value | No Bank Guarantee**

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## Getting Started

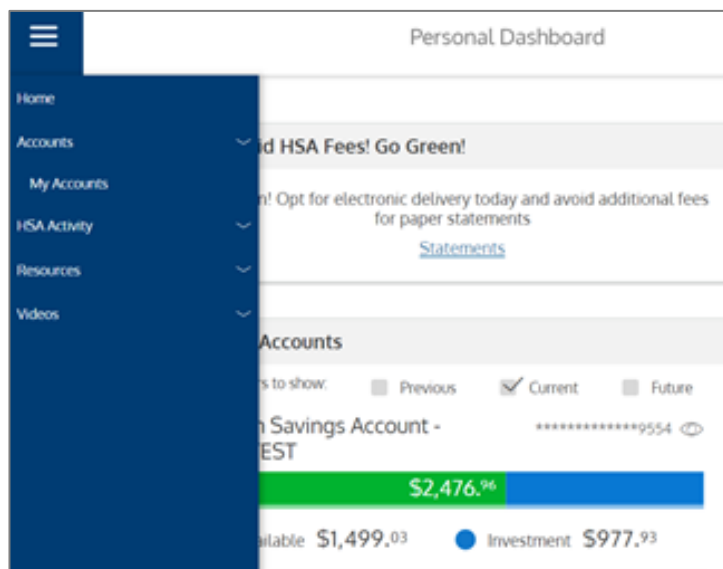
Now that you understand the benefits of investing in your HSA, it is time to begin! The following pages will help guide you through your account set-up, as well as provide tips on how to maximize your investment account.

## How To: Setting Up Your HSA Investment Account

### Enrolling in an Investment Account

Follow the easy steps below to enroll in an HSA investment account.

1. First, go to <https://peak1.wealthcareportal.com> and log in. First time users must register before they can log in.
2. From the main menu in the upper left-hand corner, navigate to **Accounts > My Accounts**.



3. Click on **Investment**

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The screenshot shows the 'INVESTMENT' tab selected in the top navigation bar. Below the navigation bar, there are links for 'Account Resources', 'Tax Forms', 'Statements', and 'View Beneficiaries'. A message says 'Go Green! Opt for electronic delivery today and avoid additional fees for paper statements'. The main content is divided into two sections: 'Account Balance' and 'Balance'.

**Account Balance:** A donut chart shows the total balance of \$2,476.96. The chart is split into two segments: a green segment representing the Available Balance of \$1,499.03 and a blue segment representing the Investment Balance of \$977.93.

**Balance Table:**

Current Balance	\$1,499. <sup>03</sup>
- Holds ?	\$0. <sup>00</sup>
= Available Balance ?	\$1,499. <sup>03</sup>
+ Investment Balance	\$977. <sup>93</sup>
= Total Balance ?	\$2,476. <sup>96</sup>

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

The screenshot shows the 'Investment Rules for your Health Saving Account' page. It features a list of rules on the left and a 'Congratulations!' message on the right.

**Investment Rules:**

- You must maintain this balance in your HSA in order to invest: **\$1,000.<sup>00</sup>**
- Your current HSA balance: **\$2,271.<sup>38</sup>**
- Transfers from your HSA to your investment account must be greater than or equal to: **\$1.<sup>00</sup>**
- Once your HSA balance reaches this amount, you can begin investing: **\$1,001.<sup>00</sup>**

**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 \$1.

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) If your application is submitted before 12 PM CST your account will be open within a few hours. If your application is submitted after 12 PM CST, it will be processed the next business day. Once your account is open you will receive a welcome email and you will be able to navigate to the investment portal. The first thing you should do is setup your investment allocation model.
- 4) You will be able to transfer money from your HSA Cash Account to your HSA Investment Account directly from this page. Only amounts above \$1,001 can be transferred to investments.

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

**APPLY FOR AN INVESTMENT ACCOUNT**

5. Read, understand, and agree to the *HSA Investment Terms and Conditions*, check the confirmation box if you consent and click **Submit**.

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Apply for an Investment Account ×

Mutual funds are selected by Devenir Investment Advisors, LLC. Devenir Investment Advisors, LLC is not an affiliate of WealthCare Saver. 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 WealthCare Saver toll-free number at 1-866-287-5675 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.

WealthCare Saver has been selected by your Administrator to act as Custodian of your Health Savings Account and does not select the mutual funds available through your Administrator's platform.

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

[WCS-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 WealthCare Saver 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.

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- 6. The below screenshot will appear confirming enrollment. The application will process within 2-3 business days.

### Investment Rules for your Health Saving Account

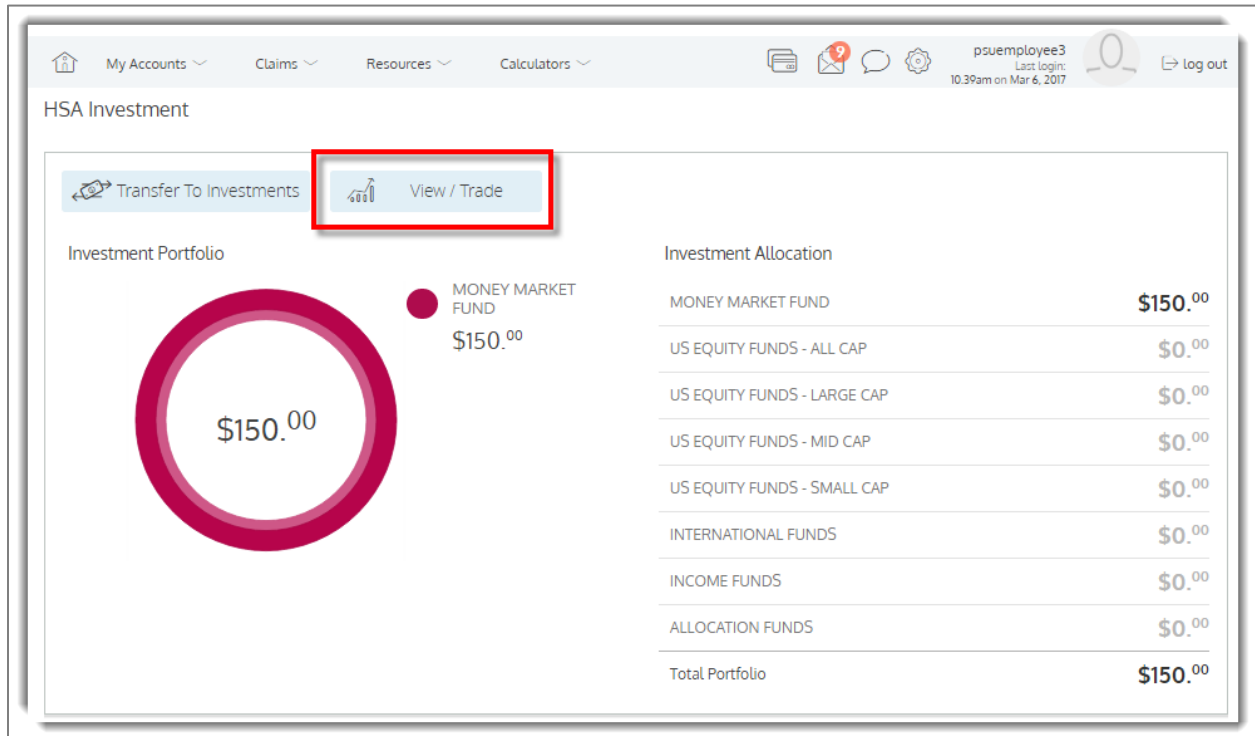
	You must maintain this balance in your HSA in order to invest: <b>\$1,000.<sup>00</sup></b>	<p>Congratulations. You have successfully applied for an HSA Investment Account. If your application was submitted before 12 PM CST, your account will be open within a few hours. If your application was submitted after 12 PM CST, it will be processed the next business day. Once your account is open you will receive a welcome email and you will be able to navigate to the investment portal.</p> <p>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".</p>
	Your current HSA balance: <b>\$2,271.<sup>38</sup></b>	
	Transfers from your HSA to your investment account must be greater than or equal to: <b>\$1.<sup>00</sup></b>	
	Once your HSA balance reaches this amount, you can begin investing: <b>\$1,001.<sup>00</sup></b>	

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## Set Up Online Access to Your Investment Account & Allocate Assets

Once your investment account has been opened, you can follow these easy steps to set up online access to your account.

Once logged into the member website, click **Accounts > My Accounts > Investment > View/Trade**. You will manage your investment account through our HSA investment partner's website. If a new window does not open automatically, check and disable your pop-blocker within the browser window.



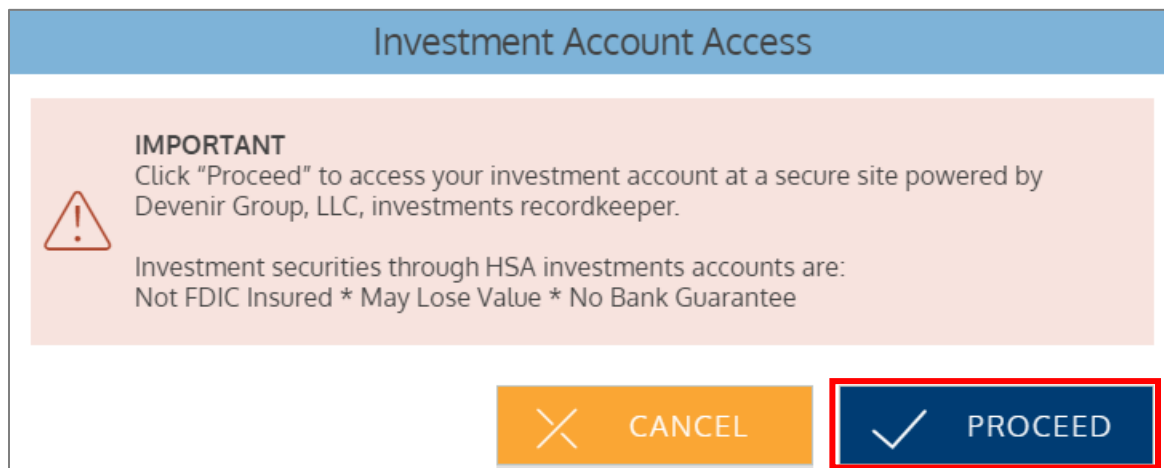
The screenshot shows the 'HSA Investment' dashboard. At the top, there are navigation tabs: My Accounts, Claims, Resources, and Calculators. On the right, the user is identified as 'psuemmployee3' with a last login of '10:39am on Mar 6, 2017' and a 'log out' button. Below the navigation, there are two main buttons: 'Transfer To Investments' and 'View / Trade'. The 'View / Trade' button is highlighted with a red box. The main content area is divided into two sections: 'Investment Portfolio' and 'Investment Allocation'.

**Investment Portfolio**

A donut chart shows the investment allocation. The chart is a single ring, indicating 100% allocation to the Money Market Fund. The total value is \$150.00.

**Investment Allocation**

Investment Fund	Amount
MONEY MARKET FUND	\$150.00
US EQUITY FUNDS - ALL CAP	\$0.00
US EQUITY FUNDS - LARGE CAP	\$0.00
US EQUITY FUNDS - MID CAP	\$0.00
US EQUITY FUNDS - SMALL CAP	\$0.00
INTERNATIONAL FUNDS	\$0.00
INCOME FUNDS	\$0.00
ALLOCATION FUNDS	\$0.00
<b>Total Portfolio</b>	<b>\$150.00</b>



The screenshot shows a warning dialog box titled 'Investment Account Access'. It contains an 'IMPORTANT' notice with a warning icon. The text reads: 'Click "Proceed" to access your investment account at a secure site powered by Devenir Group, LLC, investments recordkeeper. Investment securities through HSA investments accounts are: Not FDIC Insured \* May Lose Value \* No Bank Guarantee'. At the bottom, there are two buttons: 'CANCEL' and 'PROCEED'. The 'PROCEED' button is highlighted with a red box.

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You will be taken to the investment account homepage where you can begin managing your account, including setting up your investment elections. (See 'How to: Maximize Your HSA Investment Account', page 14, for more information).

[Summary](#)

[Invest](#)

[Activity](#)

[Tools & Education](#)

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

Account Balance  
\$12,261<sup>65</sup>

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	RICDX VFIAX	\$9,684.00
15.22%	Fixed Income	NERNX	\$1,806.40
3.19%	International	RNPIX	\$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	RICDX	Large Cap	\$1,237.29	10.23%	30.318	\$41.47	0%	
AMERICAN FUNDS NEW PERSPECT R6	RNPIX	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	PSYXX	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](#)

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## Transferring funds from your HSA deposit account to your HSA Investment Account

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

1. Once logged into your account, click **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**.

The screenshot shows a window titled "Transfer to Investments" with the following details:

Balance	\$2,786. <sup>97</sup>
Maintain Balance	\$1,000. <sup>00</sup>
Pending Transfers	\$0. <sup>00</sup>
Available to Invest	\$1,786. <sup>97</sup>
Minimum Investment Amount	\$1. <sup>00</sup>
Maximum Investment Amount	\$1,786. <sup>97</sup>

A blue callout box points to the "Available to Invest" value, stating: "Available to Invest is the maximum you can invest due to the minimum balance requirements."

Below the table, there are two informational boxes:

- An information icon (i) with text: "Please specify the amount you would like to transfer. Your transfer will be completed in the next 2-3 business days. Please note that your investments are not FDIC insured and may lose value."
- A warning icon (!) with text: "Once you submit your transfer request, the amount specified **cannot be edited or deleted**. Be sure to enter transfers only once and verify the amount prior to submitting."

At the bottom, there is a "Transfer Amount" input field with a dollar sign icon and a red box around it. Below the input field are "Submit" and "Cancel" buttons, with the "Submit" button also highlighted by a red box.

2. A window will open to confirm that your transfer was submitted successfully. Read the information regarding transfer timing and click **Close**.

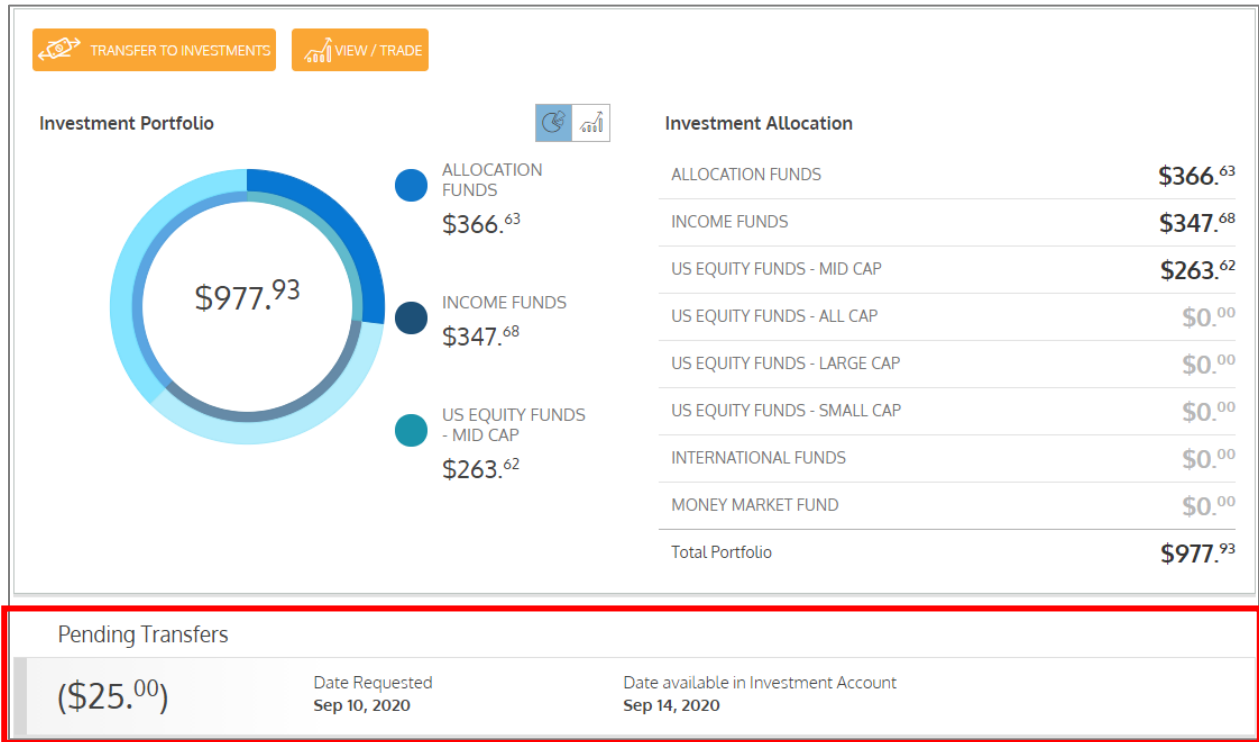
The screenshot shows a confirmation window titled "Transferred Successfully" with the following text:

**Your transfer has been submitted successfully.**  
 As long as your transfer request is received by 1:00 p.m. ET on an active trading day, the funds will be available for investment by the opening of the 3rd business day after you entered your request. Transfers entered after 1:00 p.m. ET require an extra business day to be available for investing.

At the bottom, there is a "CLOSE" button with a checkmark icon, highlighted by a red box.

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3. You should then see the transaction as a **Pending Transfer**.

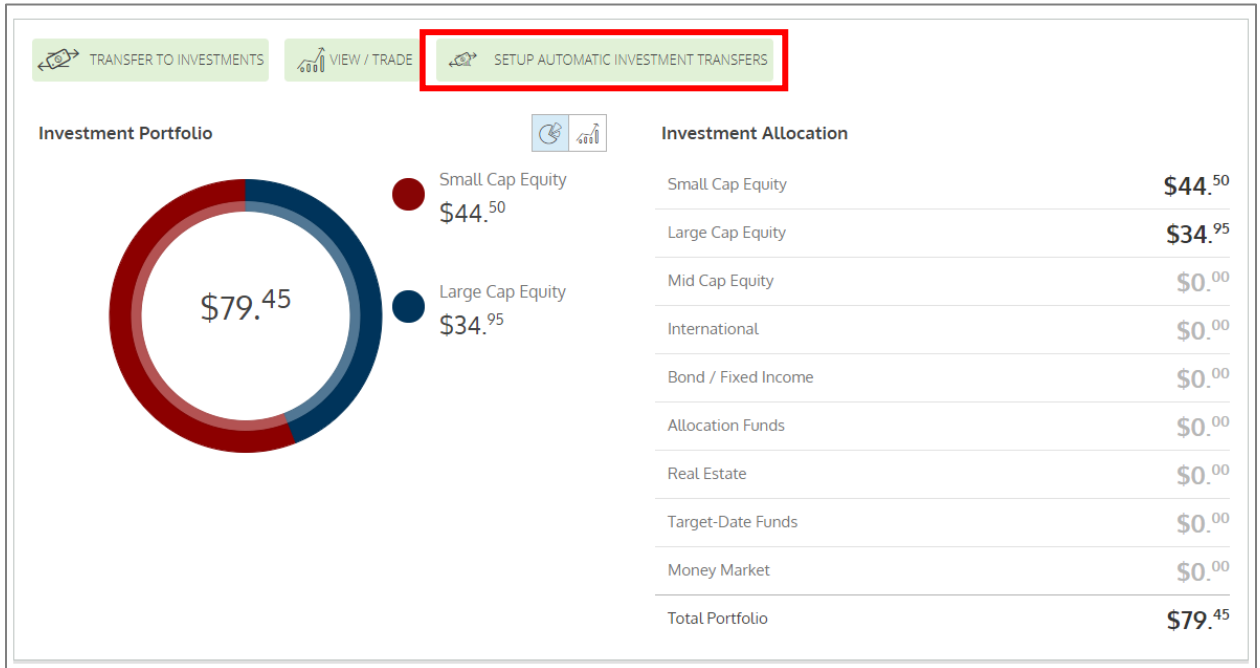


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### Setting Up Automatic Transfers to Your Investment Account

Once your investment account has been opened, you can also choose to setup automatic transfers from your HSA cash account to your investment account.

Once logged into the member website, click **Accounts > My Accounts > Investment > Setup Automatic Investment Transfers**.



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Fill in the balance to be maintained in your cash account and the minimum amount to automatically transfer to your investment account.

Check the confirmation box and click **Submit**.

### Automatic Transfer Settings

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 **\$1.00**. 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? \*

I understand that once my account reaches or exceeds **\$1,600.00**, we will automatically transfer amounts above **\$1,500.00** to your investment account. This transfer will be performed at most once a day based on your end of day balance

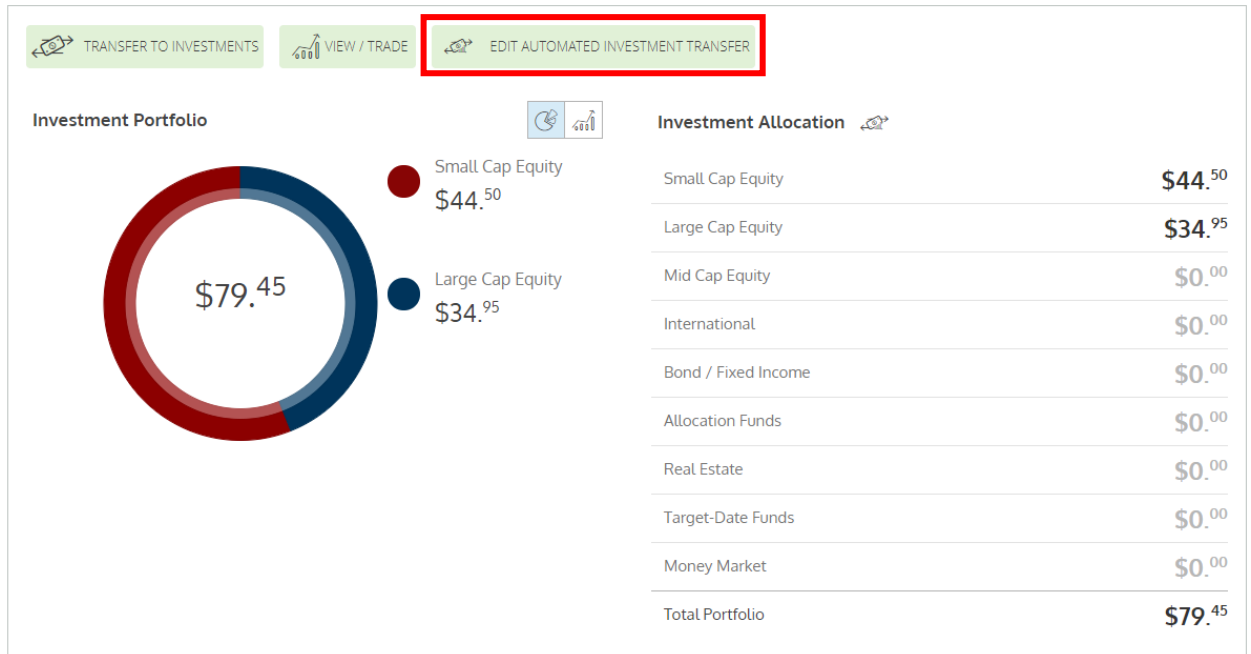
Click Save to accept these settings.

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## Editing Automated Transfers to Your Investment Account

Once your automatic transfers have been enabled, you can cancel or edit the automatic transfers from your HSA cash account to your investment account.

Once logged into the member website, click **Accounts > My Accounts > Investment > Edit Automated Investment Transfer**.



Select **Turn Off Auto Transfer** or **Edit**.

Automatic Transfer Settings ✕

Your current transfer preferences are:  
 Transfer amounts above \$1,500.00 to investments  
 Your minimum transfer amount is \$100.00

**Here's how it works:**  
 Once your account reaches or exceeds \$1,600.00, we will automatically transfer amounts above \$1,500.00 to your investment account. The transfer will be performed at most once a day.

✓ TURN OFF AUTO TRANSFER
✓ EDIT

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To cancel or edit automatic transfer amounts, fill in the new balance to be maintained in your cash account and the new minimum amount to automatically transfer to your investment account.

Check the confirmation box and click **Submit**.

Edit Automatic Transfer 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 **\$1.00**. You have the option to set amounts equal to or greater than these amounts:

	Current Setting	New Setting
<span style="font-size: 24px;">Ⓢ</span> How much would you like to keep in your cash account? *	\$1,500.00	<input style="width: 100%; border: 1px solid #ccc; border-bottom: none;" type="text" value="\$ 1000.00"/>
<span style="font-size: 24px;">Ⓢ</span> What's the minimum amount you would like to transfer? *	\$100.00	<input style="width: 100%; border: 1px solid #ccc; border-bottom: none;" type="text" value="\$ 1.00"/>

I understand that once my account reaches or exceeds **\$1,001.00**, we will automatically transfer amounts above **\$1,000.00** 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.

✕ CANCEL
✓ SAVE

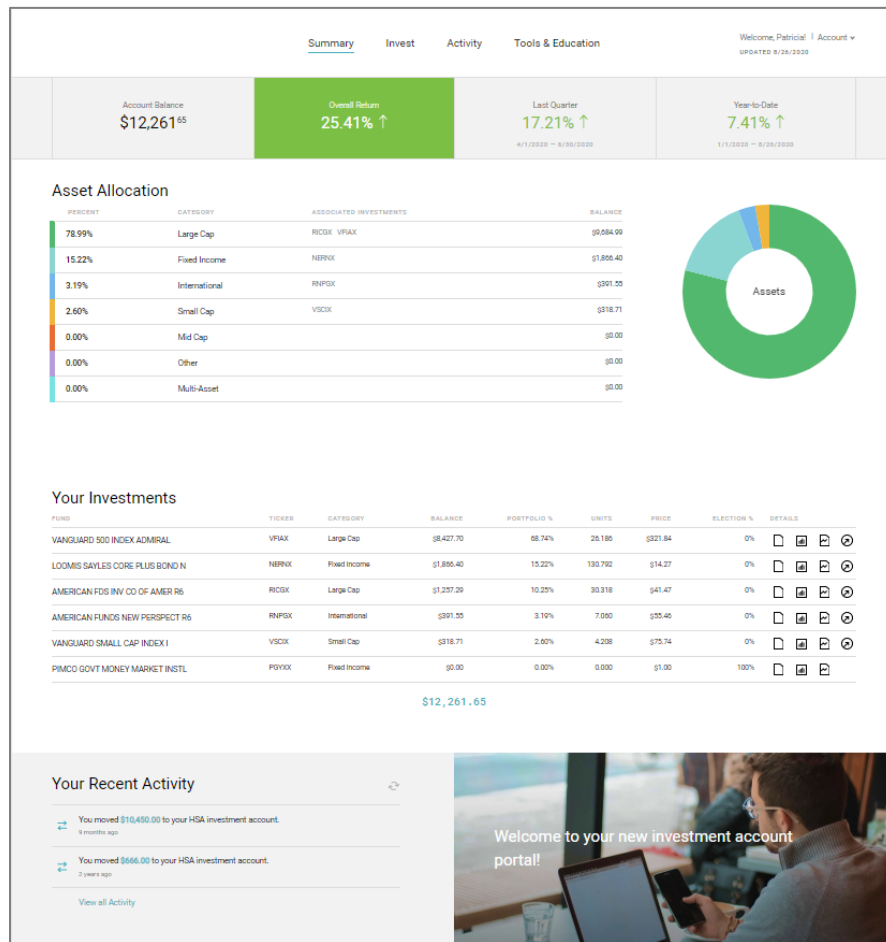
## How To: Maximizing Your HSA Investment Account

### Navigate Your HSA Investment Account

To unlock the full value of your HSA investment account, reference these actions when using your account.

#### Homepage

Each time you access your HSA investment account **Accounts > My Accounts > Investment > View/Trade**, you will come to your investment account homepage and summary. From this page, you can navigate to adjust allocations, manage portfolio, manage rebalancing, view statements and more!



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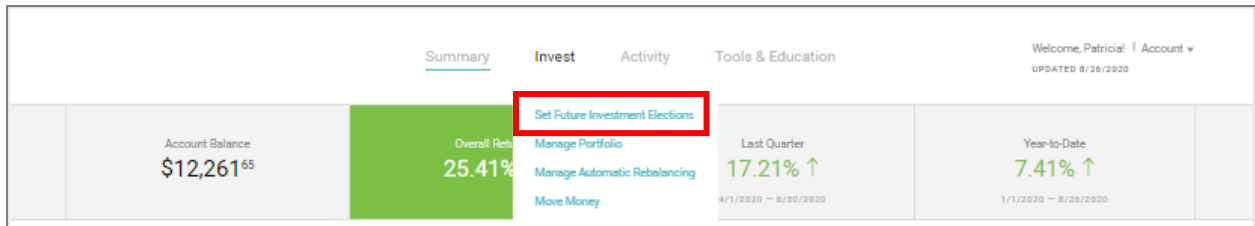


## Allocations and Transfers

Reference these tips when you want to update your investment elections, transfer funds between investments, and more!

### Updating Your Investment Elections

To update your elections, select **Set Future Investment Elections** from the **Invest** drop down as shown below.



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

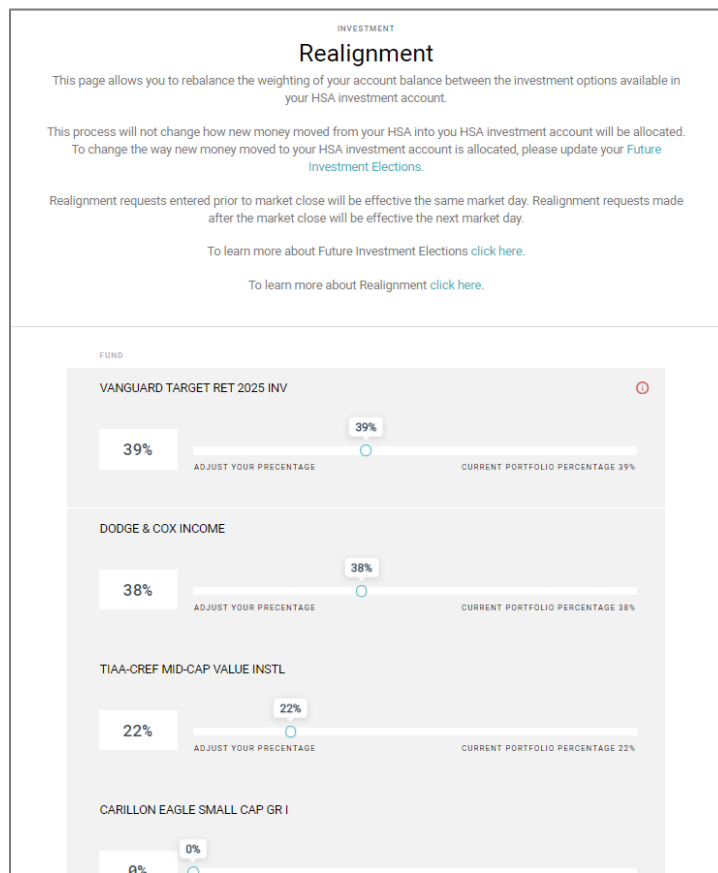
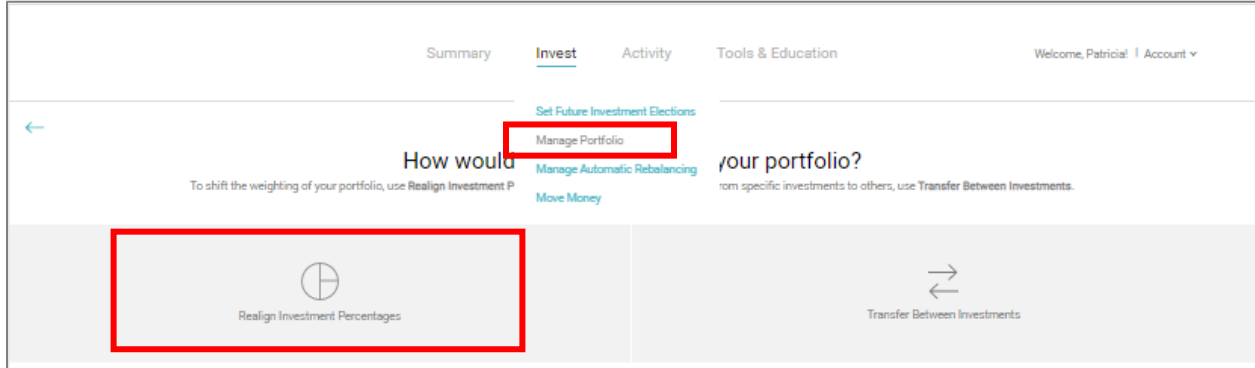
FEDERATED GOVERNMENT OBLIG I	100%	ADJUST YOUR PERCENTAGE	100%	CURRENT ELECTION 100%
CARILLON EAGLE SMALL CAP GR I	0%	ADJUST YOUR PERCENTAGE	0%	CURRENT ELECTION 0%
CAUSEWAY EMERGING MKTS INSTL	0%	ADJUST YOUR PERCENTAGE	0%	CURRENT ELECTION 0%
DODGE & COX INCOME	0%	ADJUST YOUR PERCENTAGE	0%	CURRENT ELECTION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

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## Manage Your Portfolio

### Invest > Manage Portfolio > Realign Investment Percentages

This page allows you to realign investment percentages or transfer between investments.



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## Manage Automatic Rebalancing

### Invest > Manage Automatic Rebalancing

Choose this option if you would like set-up automatic rebalancing of the portfolio.

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

← INVEST

### Automatic Rebalancing

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).

FUND NAME	PERCENT	TRADE POLICY
PIMCO Govt Money Market Instl	100%	

Select Cycle

Enable Automatic Rebalancing

## Transferring Funds to Your HSA Deposit Account

### 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. Sells for transfers back to the base account are pro-rata based upon current balance percentage by fund.

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

Set Future Investment Elections  
Manage Portfolio  
Manage Automatic Rebalancing  
Move Money

Move money between your investment accounts in a few easy steps. How it works.

Amount Available  
\$12,261.65

### Request a Transfer

ENTER AMOUNT TO TRANSFER USE A XXX.XX FORMAT

\$

Submit Request

- Enter the dollar amount you would like to transfer from your HSA investment account back to your HSA base account.
- Use the 'Submit Request' button to complete your request.
- 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.

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.

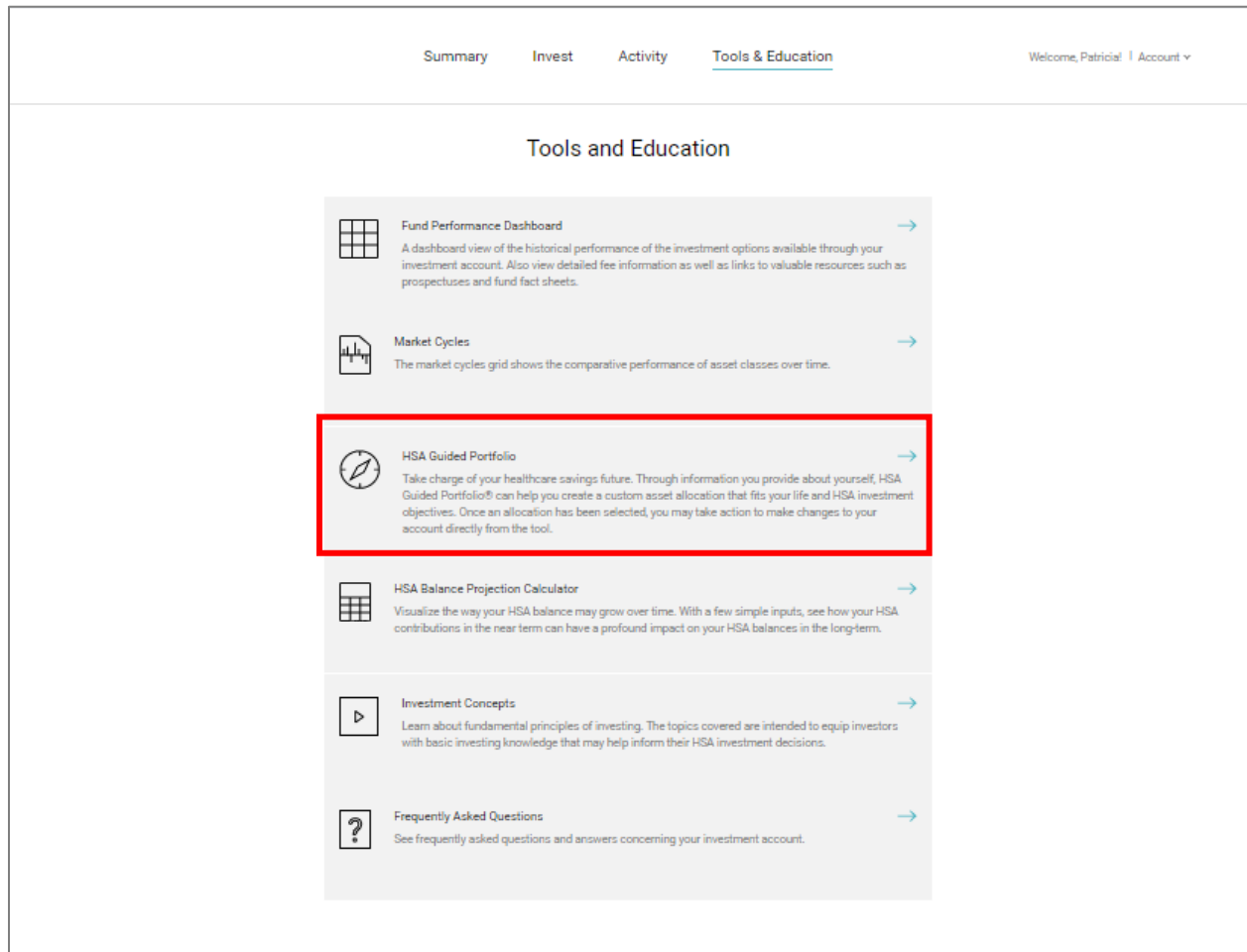
**All screen shots are for illustrative purposes only and are not intended to provide any investment advice.**

## 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**



**All screen shots are for illustrative purposes only and are not intended to provide any investment advice.**

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

## HSA Guided Portfolio We Guide, You Choose

**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!

**Current Balance: \$27.81**



- 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** ⓘ

Average

---

**Estimated Annual Out of Pocket Healthcare Costs in \$** ⓘ

5k

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**Risk Tolerance** ⓘ


Low

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**Likelihood of selling investments to pay for major medical expense** ⓘ

Very Likely

### Guided Allocation



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

**CALCULATE**

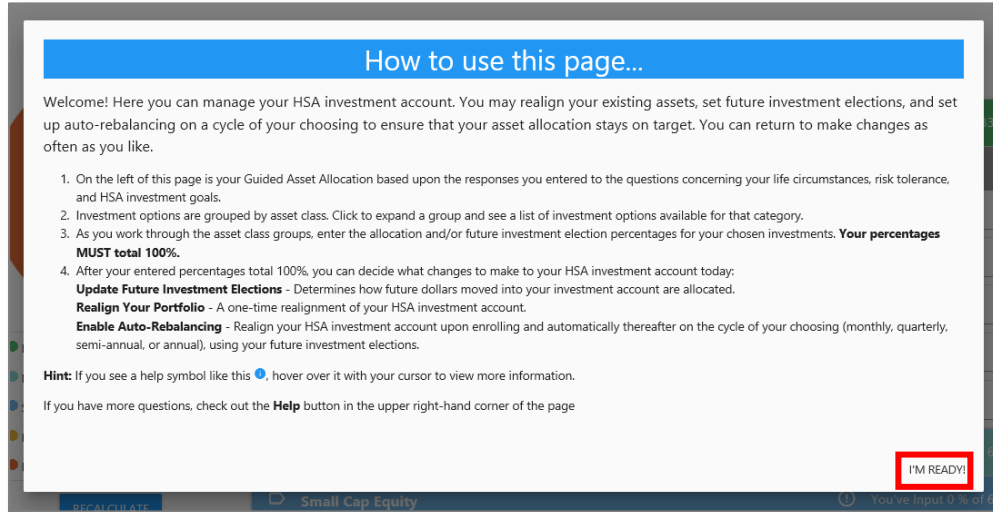
IMPLEMENT

**All screen shots are for illustrative purposes only and are not intended to provide any investment advice.**

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



A window will appear with instructions on how to complete the next page, select **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

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

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** ⓘ You've Input 0 % of 33%

Fund Name	Ticker	Current	New %
TIAA-CREF Growth & Income Inst	TIGRX	35.53%	New %
Touchstone Value Institutional	TVLIX	0%	New %
Farmisus Core Equity Institutional	PRILX	0%	New %
Vanguard 500 Index Admiral	VFIAX	0%	New %
Vanguard Total Stock Mkt (dv. 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

Set elections and auto-rebalance monthly now.

OR

Customize Your Worksheet Updates

- Set New Elections ⓘ
- Realign My Portfolio ⓘ
- Enable Auto-Rebalancing ⓘ


REVIEW UPDATES

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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.

✔ The percentages you have input total 100%. You can review and submit the worksheet now.

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



Set elections and enable monthly automatic rebalancing now.

OR

Customize Your Worksheet Updates

Set New Elections

Realign My Portfolio

Enable Automatic Rebalancing

[REVIEW UPDATES](#)

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

Review Changes

You are requesting to make the following changes. Please review before clicking submit!

Your investment elections will be updated based on the allocations indicated below.

You are enrolling in auto-rebalance, which will realign your current portfolio immediately and going forward on a Monthly cycle based on your future investment elections.

Based on...

Fund Name	Ticker	New Percentage (%)
TIAA-CREF Growth & Income Instl	TIGRX	33%
MFS Mid Cap Growth R6	OTCKX	6%
Vanguard Small Cap Index Adm	VSMAX	6%
Causeway Emerging Markets Instl	CEMIX	10%
Dodge & Cox Income	DODIX	45%

[GO BACK & EDIT](#)
SUBMIT!

A confirmation page will appear showing your elections.

## Your Results

### Action Summary

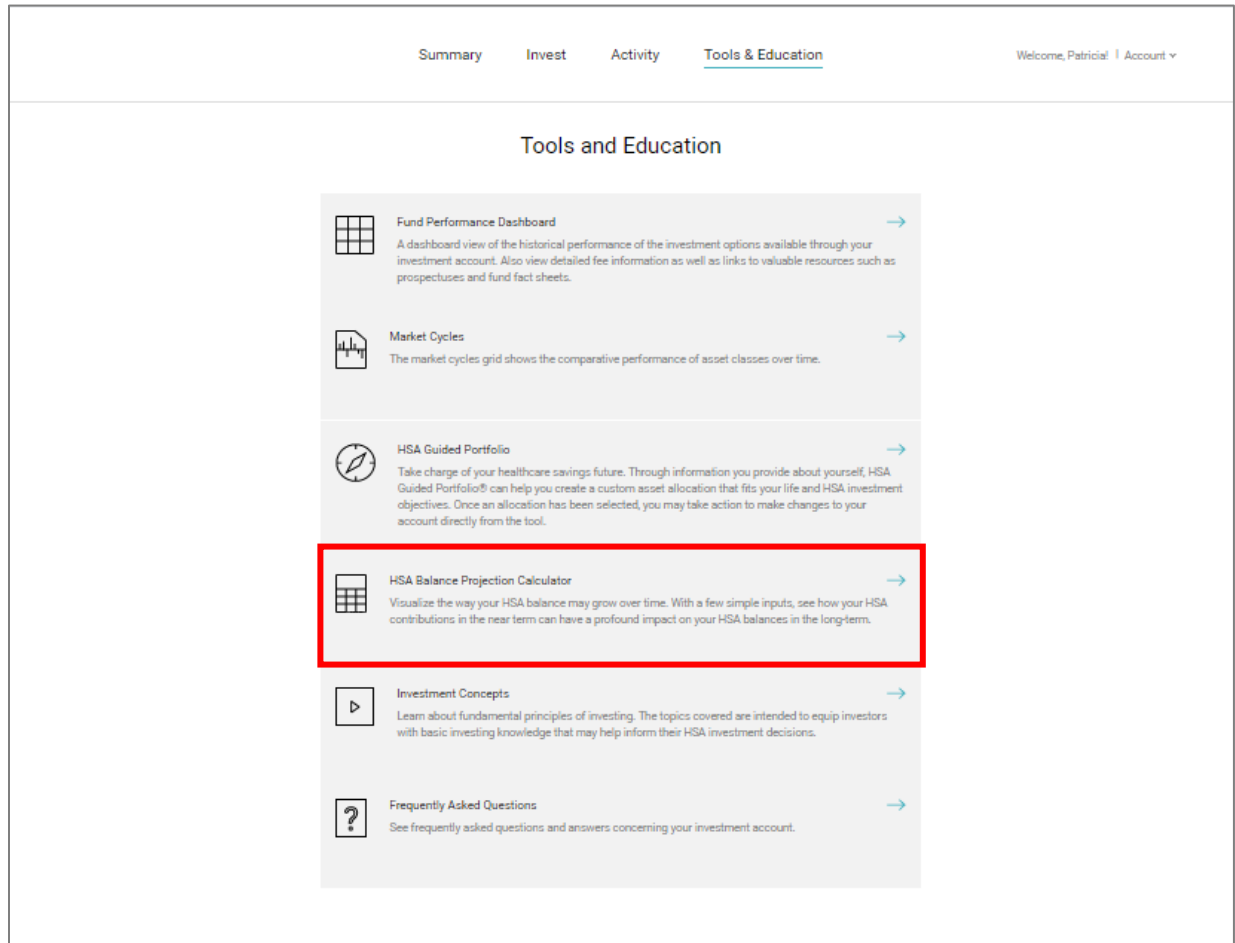
Nice job, the successful actions you took below will be processed within 1-2 business days!

### Confirmation Numbers

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## 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.



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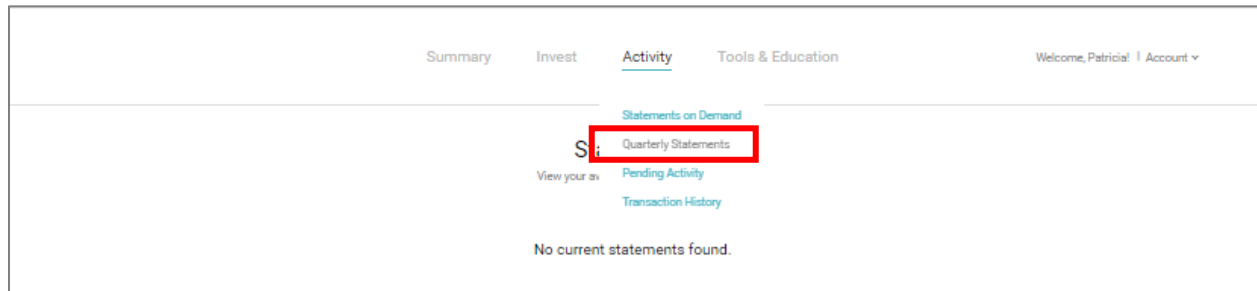


## Account Statements on Demand

Investment account statements are separate from HSA statements. You will be notified by email when your quarterly statement has been posted. If you do not have an email on file, to access your HSA investment statements, you will need to log in to the member website.

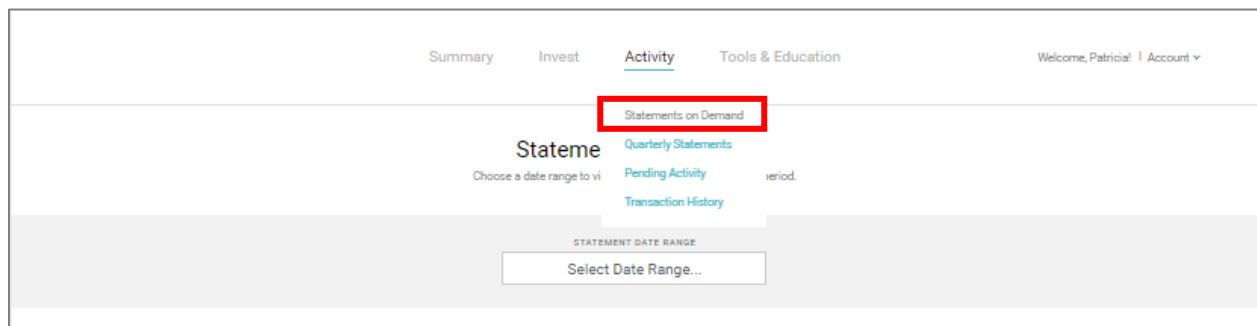
### Quarterly Statements

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



### Custom Period Statement

To generate a statement for a custom date range, select **Activity > Statement on Demand**. Because custom period statements are generated on-demand, you can generate a custom period statement by specifying the requested date range and then either taking a screen print of the statement or saving it as a pdf. The custom period statement is not archived for future reference, but you can re-run the same custom date range as needed.



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## Frequently Asked Questions

### How often are investment fund performance results updated?

Performance is updated monthly and is available on the member website. You can also link to quarterly performance updates within the member website's online HSA resources.

### How long does it take to transfer money?

It takes 1-2 business days to transfer money to/from your HSA investment account and the transferred funds are available in 2-4 business days.

### How can I access my HSA investment account?

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

### What happens if I go below the \$1,000 threshold in my HSA?

If you go below the \$1,000 threshold you cannot put more money into your investment account until your HSA deposit balance is above the threshold. Keep in mind that when funds are transferred to your HSA 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 HSA investment account will need to be transferred back to your HSA to pay for qualified medical expenses.

### 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 such as Morningstar.com or consult an investment professional.

Investments in securities through the HSA Investment account are:  
**Not FDIC Insured | May Lose Value | No Bank Guarantee**

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