

# Get Started with Your HSA Investment Account

Take advantage of investing<sup>1</sup> the funds in your BenefitWallet® Health Savings Account (HSA) and give yourself the potential of tax-free<sup>2</sup> investment growth. With a broad range of mutual funds, investing guidance, and an integrated user-friendly investing portal, it's easy to get started today.

## Features of the BenefitWallet Integrated Investment Platform

- No loads or transaction fees
- 30 highly rated funds from a variety of fund families
- No minimum investment
- Automatic investing
- No separate ID and password needed
- Online tools to learn about and research fund options

## Advantages of a BenefitWallet Investment Account

Once the balance in the checking account portion of your HSA reaches \$1,000, you can establish an investment account and begin to invest in a wide selection of mutual funds. If you have an expense and need more cash in your HSA, you can transfer funds back and forth between your checking and investment account at any time.

You can invest HSA funds and pay no federal taxes on any interest and/or investment earnings as long as the money remains in your HSA and is used to pay for qualified medical expenses.

## Investment Wizard

The Investment Wizard assists you in selecting an asset allocation that meets your investing goals. The Wizard is an online questionnaire that gathers information about your investment goals, risk tolerance and time horizon. The Wizard presents a suitable asset allocation for consideration, based on the information you provide. (You control the ultimate decision regarding which funds to invest in.)

## What are the Investment Options?

Available funds are listed on the next page.

## Costs

There are no transaction costs or load fees when you buy mutual funds at BenefitWallet. There may be funds that impose an early redemption fee associated with the sale of shares.

Investment expense ratios apply but are lower with only Institutional Class funds available. Please see the prospectus for more details. A simple flat fee of \$2.90 is charged per month for the investment account — regardless of the number of transactions or positions you hold.

## Contact Us

If you have any questions, call the BenefitWallet Service Center at **877.472.4200**.

## How to Open Your Investment Account

Log on to [mybenefitwallet.com](https://mybenefitwallet.com).

Select "Manage Investments" from the top navigation bar.

As soon as you meet a balance minimum of \$1,000 in your HSA checking account or have opened an investment account in the past, you will be presented the option to "Click Here to Start Investing".

### Simple Steps to Register

(First-time investors need to register.)

1. Review the registration information – click "Next".
2. Verify your e-mail address, answer questions about your investment goals and occupation – click "Next".
3. View the authorization boxes – click "Next" to agree to account terms.

### Simple Steps to Invest

1. From the Portfolio screen – click "Add Investment".
2. Review the prospectus, then check your investment selection – click "Next".
3. Enter an "Invest From" account and a "Dollar Amount" (Automatic Payment can be added on this screen) – click "Next".

If you would like to add another investment, return to the "Portfolio" screen – Step 1.

## BenefitWallet HSA Investment Lineup

Our investment offerings are segmented into Passive and Active strategies which gives novice and experienced investors high-performing, low-cost choices.

| Fund Category                        | Passive Funds                                | Active Funds | Symbol |
|--------------------------------------|--|--------------|--------|
|                                      | Investment Name                              |              |        |
| <b>Asset Allocation</b>              |  |              |        |
| Target Date – Passive                | Vanguard Target Retirement Income            |              | VTINX  |
| Target Date – Passive                | Vanguard Target Retirement 2015              |              | VTXVX  |
| Target Date – Passive                | Vanguard Target Retirement 2020              |              | VTWNX  |
| Target Date – Passive                | Vanguard Target Retirement 2025              |              | VTTVX  |
| Target Date – Passive                | Vanguard Target Retirement 2030              |              | VTHRXX |
| Target Date – Passive                | Vanguard Target Retirement 2035              |              | VTTHX  |
| Target Date – Passive                | Vanguard Target Retirement 2040              |              | VFORX  |
| Target Date – Passive                | Vanguard Target Retirement 2045              |              | VTIVX  |
| Target Date – Passive                | Vanguard Target Retirement 2050              |              | VFIFX  |
| Target Date – Passive                | Vanguard Target Retirement 2055              |              | VFFVX  |
| Target Date – Passive                | Vanguard Target Retirement 2060              |              | VTTSX  |
| Target Date – Passive                | Vanguard Target Retirement 2065              |              | VLXVX  |
| Target Risk – Active                 | American Funds Growth & Income               |              | GAIHX  |
| Target Risk – Active                 | American Funds Moderate Gr. & Income         |              | BLPDX  |
| Target Risk – Active                 | American Funds Conservative Gr. & Inc.       |              | INPDX  |
| <b>Passive Investment Strategies</b> |  |              |        |
| Large Cap                            | Vanguard Total Stock Market Index            |              | VITSX  |
| Mid Cap                              | Vanguard Mid Cap Index                       |              | VIMAX  |
| Small Cap                            | Vanguard Small Cap Index                     |              | VSMAX  |
| International                        | Vanguard Total International Stock Index     |              | VTIAX  |
| Fixed Income                         | Vanguard Total Bond Market Index             |              | VBTLX  |
| <b>Active Investment Strategies</b>  |  |              |        |
| Large Cap                            | T. Rowe Price US Large-Cap Core              |              | RCLIX  |
| Mid Cap                              | Vanguard Strategic Equity                    |              | VSEQX  |
| Small Cap                            | Goldman Sachs Small Cap Eq. Insights         |              | GCSIX  |
| International                        | MFS International Value                      |              | MINIX  |
| International                        | Oppenheimer Developing Markets               |              | ODVIX  |
| Fixed Income                         | Calvert Short Duration Income                |              | CDSIX  |
| Fixed Income                         | Dodge & Cox Income                           |              | DODIX  |
| Fixed Income                         | PIMCO Income                                 |              | PIMIX  |
| Real Assets/Inflation Protection     | PIMCO Inflation Response MultiAsset          |              | PIRMX  |
| Money Market                         | Fidelity Instl. Money Market Govt. Portfolio |              | FRGXX  |



Not FDIC Insured • May Lose Value • No Bank Guarantee

1. BenefitWallet is not recommending any investment, nor can it assure you of a profit or protect you against any loss on any investment made under the BenefitWallet investment platform. 2. Investment gains are tax free at the federal level. State taxes vary.

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