

WealthCarePortal



Participant Guide to The WealthCare HSA



800-499-3539
support@amben.com

[SIGN IN](#) [REGISTER](#)

[Employers](#) [Consultants](#)

Welcome to the New WealthCare Portal
If you have already registered, you can continue to use your existing username & password.



TIP: Bookmark This Page

- Benefits Card Information
- Documents & Forms
- Eligible Expenses
- Video Library
Education & Training
- WealthCare Mobile



If You Are a Registered User SIGN IN here

If You Have Not Registered For The Site - You Will Need To REGISTER before you can SIGN IN

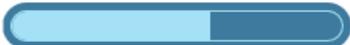
The screenshot shows the top section of the WealthCare Portal. In the top left, there is the American Benefits Group logo and the text 'WealthCarePortal'. To the right, contact information is provided: a phone icon with '800-499-3539' and an envelope icon with 'support@amben.com'. Below this, there are two green buttons: 'Employers' and 'Consultants'. In the top right corner, there are two green buttons: 'SIGN IN' with a checkmark icon and 'REGISTER' with a person icon. A red arrow points from the 'SIGN IN' button to the text box on the left, and another red arrow points from the 'REGISTER' button to the text box on the right. Below the buttons, a grey box contains the text 'Welcome to the New WealthCare Portal' and a white box below it contains the text 'If you have already registered, you can continue to use your existing username & password.' At the bottom of the page, there is a blurred image of people's heads.



Personal Dashboard



HSA User



YOUR PROFILE IS 60% COMPLETE ?

Complete your profile and take advantage of all our capabilities.

MOBILE PHONE



Register your phone for real time alerts!

EMAIL



INFO@AMBEN.COM

REIMBURSEMENT METHOD



CHECK

ALERTS



YOU HAVE OPTED INTO 4 ALERTS

HSA FAMILY CONTRIBUTION LIMIT CHANGES FOR 2018

Mar 9, 2018



HSA 1099SA Tax Form

Feb 6, 2018



Alerts



Right now you're only receiving email alerts. Click below to maximize the value of your account. Link your mobile phone and get real-time balance updates!

SIGN UP



Jul 1, 2018
4:04 am

Account Balance
Statement

Account Balance Statement

Your Accounts

Plan years show: Previous Current Future

Health Savings Account

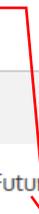
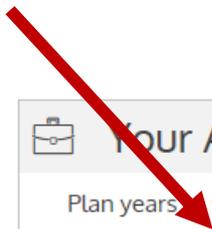
*****9364

\$4,245.⁸⁵

Available \$3,245.⁹⁰

Investment \$999.⁹⁵

To see full bank account number - hover over the eye symbol.





[My Account](#) ▾
 [Claims](#) ▾
 [Resources](#) ▾
 [My HSA](#) ▾
 [Manage My HSA](#)

Personal Dashboard

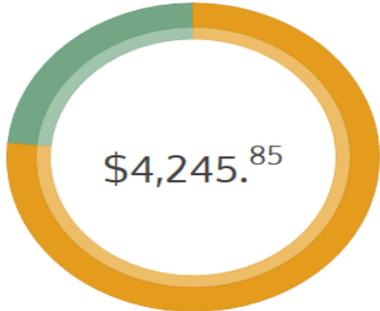
To see full bank account number - hover over the eye symbol.

Health Savings Account *****9364 

[DASHBOARD](#)
[CONTRIBUTIONS](#)
[TRANSACTIONS](#)
[INVESTMENT](#)
[BILL PAY](#)

[Account Resources](#)
[Tax Forms](#)
[Statements](#)
[View Beneficiaries](#)

Account Balance



- Available Balance **\$3,245.⁹⁰**
- Investment Balance **\$999.⁹⁵**

Balance

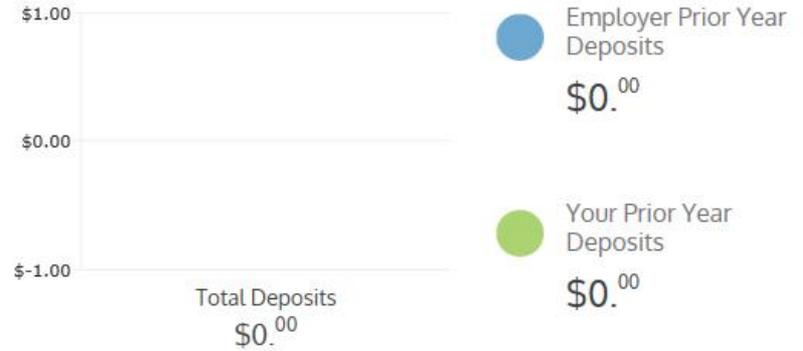
Current Balance	\$3,245.⁹⁰
- Holds	\$0.⁰⁰
= Available Balance 	\$3,245.⁹⁰
+ Investment Balance	\$999.⁹⁵
= Total HSA Balance	\$4,245.⁸⁵
Overpaid Amount 	\$0.⁰⁰

Current Year Deposits

Your Deposits YTD	\$3,450.⁰⁰
+ Employer Deposits YTD 	\$0.⁰⁰
= Total Deposits YTD 	\$3,450.⁰⁰

Prior Year Deposits

Your Prior Year Deposits	\$0.⁰⁰
+ Employer Prior Year Deposits 	\$0.⁰⁰
= Total Prior Year Deposits 	\$0.⁰⁰



Current Year HSA Stats

Contributions - Reportable ?	\$3,450.00
Total Contributions ?	\$3,450.00
Rollover Contributions	\$0.00
Distributions / Spent Year to Date ?	\$0.00
Interest Paid	\$0.90

Prior Year HSA Stats

Contributions - Reportable ?	\$0.00
Rollover Contributions	\$0.00
Distributions / Spent Prior Year ?	\$0.00



My Account

Claims

Resources

My HSA

Personal Dashboard

Manage My HSA

ACCOUNT DETAILS HSA

ADD CONTRIBUTION

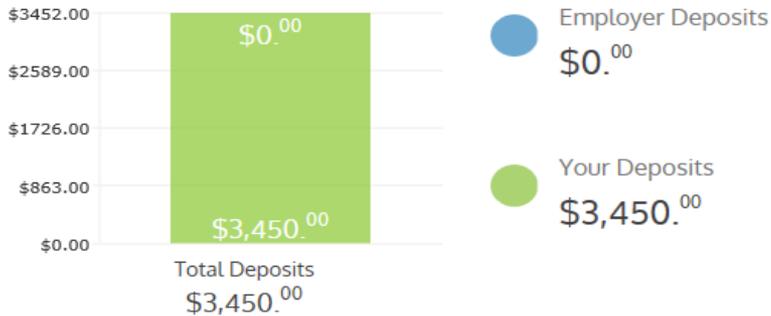
PENDING TRANSFERS

BANK ACCOUNTS

ADD BANK ACCOUNT

Current Year Deposits

Your Deposits YTD	\$3,450. ⁰⁰
+ Employer Deposits YTD ?	\$0. ⁰⁰
= Total Deposits YTD ?	\$3,450. ⁰⁰

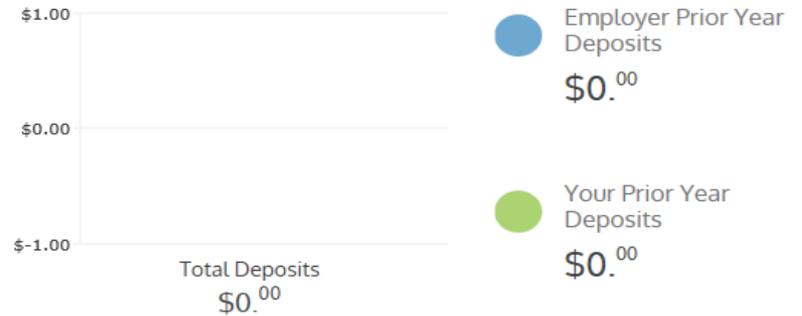


Deposits Per Pay Period

Employer Amount	\$0. ⁰⁰
Employee Amount	\$50. ⁰⁰

Prior Year Deposits

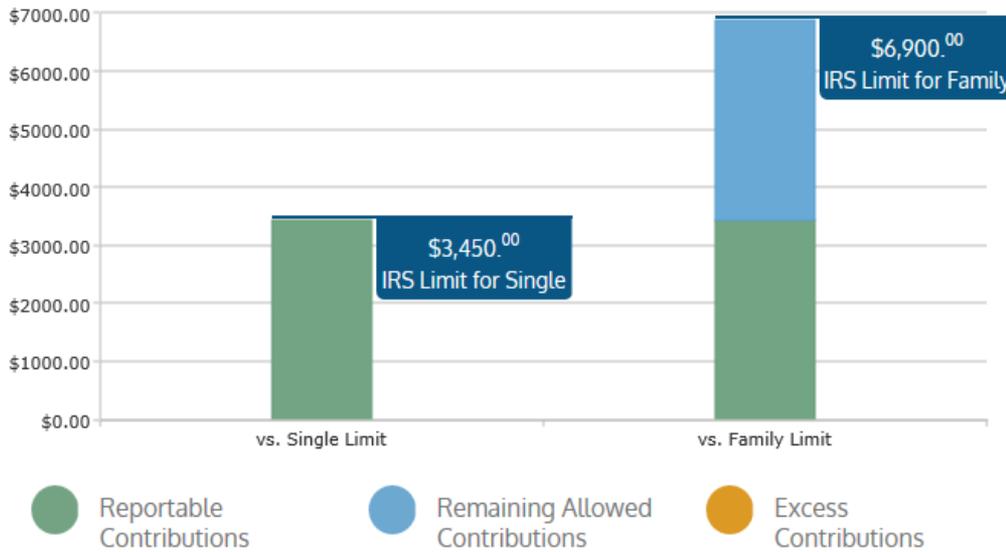
Your Prior Year Deposits	\$0. ⁰⁰
+ Employer Prior Year Deposits ?	\$0. ⁰⁰
= Total Prior Year Deposits ?	\$0. ⁰⁰



Bank Accounts for External HSA Funding



My HSA Contributions vs. the IRS Annual Contributions Limit



Limits	2018	
	Single	Family
Minimum Deductible	\$1,350. ⁰⁰	\$2,700. ⁰⁰
Maximum Out-of-Pocket	\$7,350. ⁰⁰	\$14,700. ⁰⁰
Contribution Limit	\$3,450. ⁰⁰	\$6,900. ⁰⁰
Catch up Contribution (55 or older)	\$1,000. ⁰⁰	\$1,000. ⁰⁰



Bank Accounts

Please enter one or more checking or savings accounts, which you would like to use to fund your Health Savings Account through the "Make a Contribution" process.

If Account Validation is required, then we will send three small deposits to your account. Once you receive these deposits in your personal savings or checking account, please log back into this site and confirm the deposit amounts. You must confirm these deposit amounts before you may make any contributions. Once you confirm the deposit amounts, you will be able to begin funding your HSA Account immediately.

Add Bank Account



The bank account you add here can be used to make post tax contributions to your HSA account. You will not be able to start making contributions from this account until you confirm this bank account. We will make three small transactions of less than \$1 each to your bank account within 1-3 business days and you can complete the validation process on the bank accounts screen.

Institution Name *

Account Nickname *

Account Routing # *

Re-enter Routing # *

Account # *

Re-enter Account # *

Account Type *

Checking Savings

Check example

Name _____ Date _____
 Address _____
 Pay to the order of: _____

 Your bank
 | : 2 3 3 2 | : 2 3 4 5 1 | : 2 3 4 5 6 7 8 9 | 2 3
 Routing Number Check # Account Number



Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

SUBMIT CANCEL



Make a Contribution

You may contribute to your HSA. Please add a bank account if you have not already. Note: The earliest date you may contribute to your HSA is noted below. The contribution amount you specify will be withdrawn from your personal checking or savings account and then deposited into your HSA on the HSA Contribution Date.

HSA Custodian:

ANY-Any HSA Custod... ▼

HSA Contribution Date*:

Please note: The earliest HSA Contribution Date you may enter is: 12/23/2013

Contribution Year*:

Current Year Contribution

Prior Year Contribution

Contribution Amount*:

Bank Account*:

▼

Cancel

Preview

* Field is required.



[My Account](#) ▾
 [Claims](#) ▾
 [Resources](#) ▾
 [My HSA](#) ▾
 [Manage My HSA](#)

Personal Dashboard

Transactions

Year: ▾
 Plan: ▾
 Type: ▾
 [EXPORT TO EXCEL](#)

Which transactions do you want to see? Select here ▾

- Approved/Posted
 Pending/Processing
 Authorized
 Denied
 [SEARCH FOR TRANSACTIONS](#)
[PRINT TRANSACTIONS](#)

\$0. ³¹	Health Savings Account Posted	Interest payment INTEREST PAYMENT	Jul 31, 2018
\$50. ⁰⁰	Health Savings Account Posted	Deposit Payroll Deposit - Employee	Jul 25, 2018
\$50. ⁰⁰	Health Savings Account Posted	Deposit Payroll Deposit - Employee	Jul 11, 2018
\$0. ²⁷	Health Savings Account Posted	Interest payment INTEREST PAYMENT	Jun 30, 2018
\$50. ⁰⁰	Health Savings Account Posted	Deposit Payroll Deposit - Employee	Jun 25, 2018
\$50. ⁰⁰	Health Savings Account Posted	Deposit Payroll Deposit - Employee	Jun 11, 2018



My Account ▾ Claims ▾ Resources ▾ My HSA ▾

Personal Dashboard

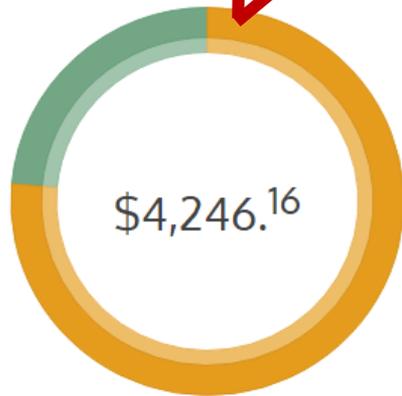
Manage My HSA

Benefit Account Summary Current ▾

Health Savings Account *****9364

[Account Resources](#) [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



Available Balance
\$3,246.21

Investment Balance ?
\$999.95

Balance

Current Balance	\$3,246.21
- Holds	\$0.00
= Available Balance ?	\$3,246.21
+ Investment Balance	\$999.95
= Total Balance	\$4,246.16



E-Statements Opt-In Settings

 How would you like to receive your monthly Statements?

Electronic Only Electronic & Paper

 Account holders receiving paper statements will incur additional account fees

There is a \$1.25 monthly paper statement fee – Opt-out of receiving these if you do not want to incur this fee.

Otherwise click Cancel to view your forms.



E-Statements Opt-In Settings

How would you like to receive your monthly Statements?

Electronic Only Electronic & Paper

Electronic Documents Access

In order to elect Electronic Documents, you must verify your ability to access Electronic Documents.

Please open [Sample PDF File](#) and enter the PIN Number below.

Enter PDF PIN Number ✓

✓ SUBMIT ✕ CANCEL

Open the Sample PDF File and enter the PIN Number.

You will no longer receive paper statements.

Please keep in mind, depending on when you opt-out, a paper statement may have already been generated.



HSA Statements

ACCOUNT DETAILS HSA

Current Delivery Method: Electronic Only [DELIVERY PREFERENCES](#)

There is a \$1.25 monthly paper statement fee – Opt-out of receiving these if you do not want to incur this fee.

July 22, 2018	July 15, 2018
July 12, 2018	July 10, 2018
July 8, 2018	July 6, 2018
July 4, 2018	July 2, 2018
June 30, 2018	June 28, 2018
June 26, 2018	June 24, 2018
June 22, 2018	June 20, 2018
June 18, 2018	June 16, 2018
June 14, 2018	June 12, 2018
June 10, 2018	June 8, 2018



[My Account](#) [Claims](#) [Resources](#) [My HSA](#)

Personal Dashboard

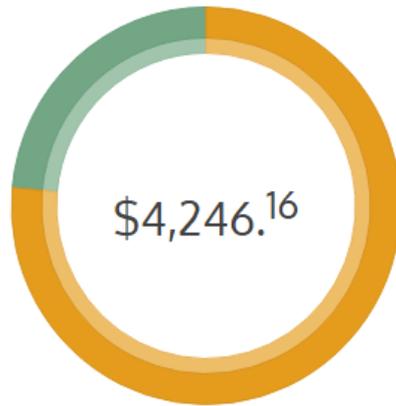
Manage My HSA

Benefit Account Summary [Current](#)

Health Savings Account *****9364

[Account Resources](#) [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



Available Balance
\$3,246.²¹

Investment Balance
\$999.⁹⁵

Balance

Current Balance	\$3,246. ²¹
- Holds	\$0. ⁰⁰
= Available Balance	\$3,246. ²¹
+ Investment Balance	\$999. ⁹⁵
= Total Balance	\$4,246. ¹⁶



Beneficiaries

View Beneficiaries

No Beneficiaries Exist – [Add a Primary Beneficiary?](#)

Add Primary Beneficiary

Full Name *

Dependents

Please Choose



General Info

Relationship *

Select Relationship



Date of Birth *

SSN *

Beneficiary Percentage *

100

Address

[Click here to use your primary address for this beneficiary](#)

Address 1 *

Address 2

City *

State *

Select state



ZIP *



SUBMIT



CANCEL



[My Account](#) ▾
 [Claims](#) ▾
 [Resources](#) ▾
 [My HSA](#) ▾

Personal Dashboard
Add An Expense

If You Would like to keep track of your eligible expenses, complete with documentation, you can add your expenses to the HSA Shoe Box

Add claim for future reimbursement

* - Required Field

Service Start Date *
 Service End Date *

Claimant *

 Provider

 Description

Amount Your Provider Charged or Insurance Allowed Amount must be greater than 0.00.

Amount Your Provider Charged

 Insurance Allowed Amount

 Amount Covered by Insurance

 Amount You Paid Out-Of-Pocket

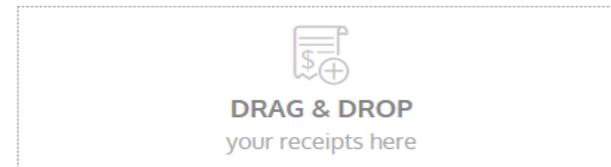
My Responsibility

 Reimbursed from My Accounts

 My Remaining Responsibility

Comments

Upload Receipt [BROWSE](#)





Please note that the Amount You Paid Out-of-Pocket is referring to what you paid with your HSA Benefit.

Add claim for future reimbursement

* - Required Field

Service Start Date *

Service End Date *

Claimant *

Provider

Description

Amount Your Provider Charged or Insurance Allowed Amount must be greater than 0.00.

Amount Your Provider Charged

Insurance Allowed Amount

Amount Covered by Insurance

Amount You Paid Out-Of-Pocket

My Responsibility

Reimbursed from My Accounts

My Remaining Responsibility

Comments

Upload Receipt

DRAG & DROP
your receipts here





My Account ▾ Claims ▾ Resources ▾ My HSA ▾

Personal Dashboard Expense Shoebox

If you have an expense you want to request reimbursement for. Go to Expense Shoebox

Claim Activity

Which claims do you want to see? Select here ▾

Action Needed Approved/Paid/Submitted Denied

[ADD EXPENSE](#) [HSA BILL PAY](#)

Action Needed

\$0. ⁰⁰	Eligible for Reimbursement Hospital	Claim Date of Service: Jul 3, 2018	REQUEST REIMBURSEMENT
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You will be taken to Bill Pay where you can pay your provider directly or reimburse yourself



My Account ▾ Claims ▾ Resources ▾ My HSA ▾

Personal Dashboard

Manage My HSA

Health Savings Account *****9364

DASHBOARD CONTRIBUTIONS TRANSACTIONS INVESTMENT BILL PAY

[Account Resources](#) [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



● Available Balance
\$3,245.⁹⁰

● Investment Balance
\$999.⁹⁵

Balance

Current Balance	\$3,245. ⁹⁰
- Holds	\$0. ⁰⁰
= Available Balance	\$3,245. ⁹⁰
+ Investment Balance	\$999. ⁹⁵
= Total HSA Balance	\$4,245. ⁸⁵

Overpaid Amount \$0.⁰⁰

Current Year Deposits

Your Deposits YTD	\$3,450. ⁰⁰
+ Employer Deposits YTD	\$0. ⁰⁰
= Total Deposits YTD	\$3,450. ⁰⁰

Prior Year Deposits

Your Prior Year Deposits	\$0. ⁰⁰
+ Employer Prior Year Deposits	\$0. ⁰⁰
= Total Prior Year Deposits	\$0. ⁰⁰





Add Payment ✕



You may withdraw funds to your external bank account or you can make a payment to anyone, such as a provider. To withdraw funds and transfer directly to your bank account, select "Pay Me" below – you must have provided a Direct Deposit Account on the Withdrawal Bank Account page.

IMPORTANT. Payment requests are debited from your Health Savings Account on the requested withdrawal date. If a payment is being made to a provider, then the payment will be mailed and will arrive at the payee within 7-10 business days.



Get your reimbursement as quickly and securely as possible by changing your reimbursement method to Direct Deposit.

[Click Here to change your settings](#)



Withdrawal Account *

Health Savings Account ▾



Your Payment Request

Pay Someone Else

Pay Me



How would you like the funds to be sent to you?

Deposit to my account on file

Send me a check



Amount *

\$



Payment Preferences

Once

Weekly

Monthly



Send out Payments on *



Description



Reimbursement Preference

Reimbursement Method

Saving

Check example

Name _____ Date _____

Address _____

Pay to the order of: _____

Your bank

1 233211231	234511	123456789123
Routing Number	Check #	Account Number



Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.

By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time.



To learn more about the benefits of an HSA, speak to your employer today.



HSA basics Benefits Eligible expenses Contributions Account access Investments

HSA BASICS

How does an HSA work?

What is an HSA?
A health savings account (HSA) is a tax-advantaged savings account that can be used to pay for medical, dental, vision and other qualified medical expenses now or later in life. Contributions are limited annually and the funds can even be invested, making it a great addition to your retirement portfolio.

Who is eligible?
In order to contribute, you must be enrolled in a high deductible health plan and under the age of 65, not be covered under another health plan, not be entitled to Medicare benefits, and not be another person's tax dependent. There are no eligibility requirements to spend previously-contributed HSA funds.



[TELL ME ABOUT THE BENEFITS >](#)



HSA Contribution Limits Calculator



Instructions



Your HDHP



Your Eligibility

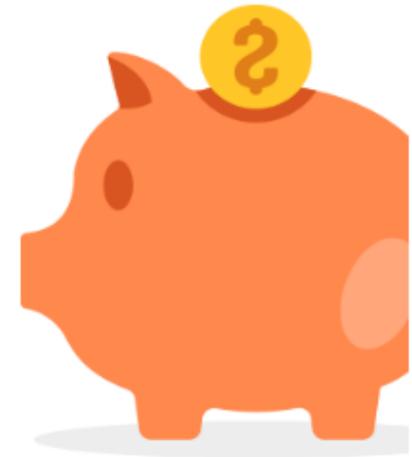


Results

CONTRIBUTION CALCULATOR

Annual HSA Contribution Calculator

Use this tool to calculate an estimate of the maximum HSA contribution you may make based upon your HDHP coverage type and how much of the year you are/will be covered by an HDHP. This calculator assumes a January to December standard tax year.



[CLICK TO BEGIN >](#)

*For illustrative purposes only. Calculation is an estimate and results may vary.



HSA Tax Savings Calculator



Instructions



Your Taxes



Your Health Plan

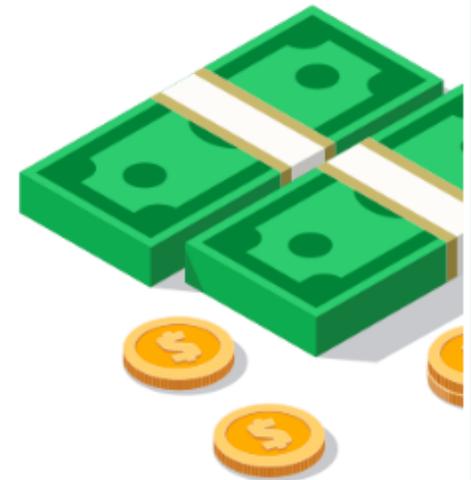


Results

TAX SAVINGS CALCULATOR

Calculate your HSA Tax Savings

This calculator allows you to estimate your federal income tax savings based on your HSA contributions.



CLICK TO BEGIN >

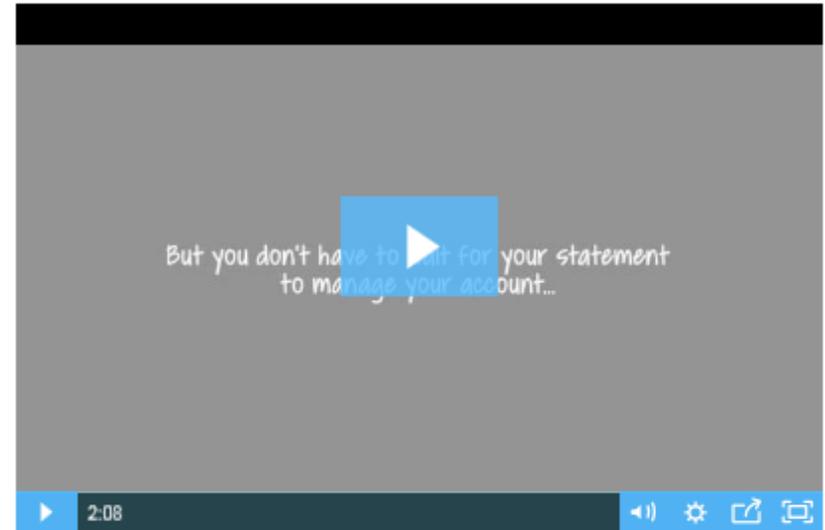


HSA Videos

HSA Tour



How Do I View My HSA Statement?





Health Savings Account *****9364



DASHBOARD



CONTRIBUTIONS



TRANSACTIONS



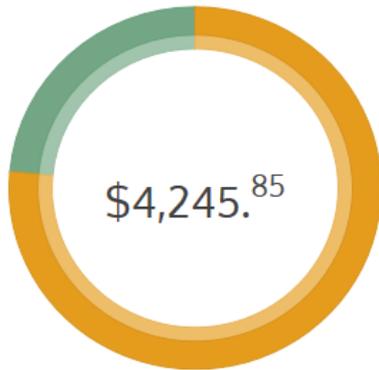
INVESTMENT



BILL PAY

Account Resources [Tax Forms](#) [Statements](#) [View Beneficiaries](#)

Account Balance



Available Balance
\$3,245.⁹⁰

Investment Balance
\$999.⁹⁵

Balance

Current Balance	\$3,245.⁹⁰
- Holds	\$0.⁰⁰
= Available Balance	\$3,245.⁹⁰
+ Investment Balance	\$999.⁹⁵
= Total HSA Balance	\$4,245.⁸⁵

Overpaid Amount **\$0.⁰⁰**

Current Year Deposits

Your Deposits YTD	\$3,450.⁰⁰
+ Employer Deposits YTD	\$0.⁰⁰
= Total Deposits YTD	\$3,450.⁰⁰

Prior Year Deposits

Your Prior Year Deposits	\$0.⁰⁰
+ Employer Prior Year Deposits	\$0.⁰⁰
= Total Prior Year Deposits	\$0.⁰⁰





HSA Investment Options

Find a current list of all Devenir funds available for you to invest, once you meet your \$1,000 threshold.

Click to Download our HSA Investment Guide



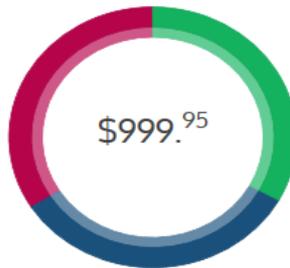
Health Savings Account Investments

Unlock the growth potential of your HSA funds

TRANSFER TO INVESTMENTS

VIEW / TRADE

Investment Portfolio



- AMERICAN FDS INVT CO OF AM FI
\$339.⁹⁸
- BLACKROCK EQUITY DIVIDEND INV
\$329.⁹⁹
- FRANKLIN GROWTH FUND A
\$329.⁹⁸

Investment Allocation

AMERICAN FDS INVT CO OF AM FI	\$339. ⁹⁸
BLACKROCK EQUITY DIVIDEND INV	\$329. ⁹⁹
FRANKLIN GROWTH FUND A	\$329. ⁹⁸
PIMCO GOVERNMENT MONEY MKT A	\$0. ⁰⁰
DREYFUS OPPORT MIDCAP VALUE A	\$0. ⁰⁰
FRANKLIN HIGH INCOME A	\$0. ⁰⁰
MFS CONSERVATIVE ALLOCATION A	\$0. ⁰⁰
MFS GROWTH ALLOCATION A	\$0. ⁰⁰
MFS MODERATE ALLOCATION A	\$0. ⁰⁰
AMERICAN FUNDS NEW PRSPCTV FI	\$0. ⁰⁰
PIMCO STOCKSPLUS SMALL FUND A	\$0. ⁰⁰
PIMCO TOTAL RETURN A	\$0. ⁰⁰
SELL ONLY	\$0. ⁰⁰
Total Portfolio	\$999.⁹⁵



Transfer to Investments ✕

Balance	\$3,245.⁹⁰
Maintain Balance	\$1,000.⁰⁰
Pending Transfers	\$0.⁰⁰
Available to Invest	\$2,245.⁹⁰
Minimum Investment Amount	\$1.⁰⁰
Maximum Investment Amount	\$2,245.⁹⁰

Please specify the amount you would like to transfer.

- Fund buy requests submitted before 3 pm ET on Active Trading Days will be processed on the next Active Trading Day.
- Fund sell requests and portfolio realignment requests submitted before 3 pm ET on Active Trading Days will be processed on the same day. Fund sell requests and portfolio realignment requests submitted after 3 pm ET on Active Trading Days will process on the next Active Trading Day and settle in two (2) Active Trading Days.

Important:

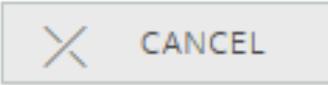
Once you submit your transfer request, the amount specified cannot be edited or deleted. Be sure to enter transfers only once and verify the amount prior to submitting.

Ⓢ Transfer Amount *



Investment Account Access ✕

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



Welcome

\$1,083.24
Account Balance

n/a
01/01/2018 - 7/27/2018
YTD Rate of Return

Tools & Education



Welcome HSA
This is your Avidia Bank Investment Account investment portal

With your HSA investment account you have access to a variety of tools and educational resources. Check them out under the **Planning Tools** navigation tab above!

Personal Performance

Dashboard	Personal Rate of Return	Investments	Activity
-----------	-------------------------	-------------	----------

Dashboard

Set Filters and Period

Items being analyzed: All Applicable Funds

Last Quarter: n/a
04/01/2018 - 06/30/2018

YTD: n/a
01/01/2018 - 07/27/2018

One Year: n/a
07/29/2017 - 07/27/2018

All: 7.15% ↑
04/03/2018 - 07/27/2018

Balance: \$1,083.24

As of: 07/27/2018

ALLOCATION BY FUND

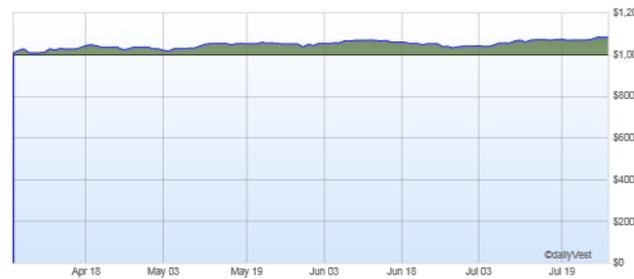
as of 07/27/2018



Percent	Name	Balance
33.68%	AMERICAN FDS INVT CO OF AM F1	\$364.88
32.76%	BLACKROCK EQUITY DIVIDEND IN V	\$354.89
33.55%	FRANKLIN GROWTH FUND A	\$363.47
100%	TOTAL	\$1,083.24

NET INVESTMENT VS. MARKET VALUE

From 04/03/2018 to 07/27/2018 for All Applicable Funds



Total net Investments made during this period: \$1,000.00

Your cumulative personal return during analysis period: 7.15%

INVESTMENT ACTIVITY SUMMARY

Beginning Value (as of 04/03/2018)	\$0.00
Contributions	\$1,000.00
Market Change	\$83.24
Ending Value (as of 07/27/2018)	\$1,083.24



[Home](#) [Account Summary](#) [Allocations and Transfers](#) [Planning Tools](#) [Statements On Demand](#) [Personal Performance](#)

Participant Information

Participant Name HSA USER
Account Number ***-**-00000519

Contact Information

Street Address (Line 1) STREET
City/Town NORTHAMPTON
State/Province MA
Zip/Postal Code 01061
Email Address INFO@AMBEN.COM (Validated 4/2/2018)

[Update Email Address](#)

Phone Information

Home Not registered



Investment Balances - ALL SOURCES (As Of 7/27/2018)

Click on a link following an investment name below to view additional data about that fund.

ALL SOURCES (As Of 7/27/2018)



ALL SOURCES (As Of 7/27/2018)

Investment Name	Links	Balance	Election Percent	Portfolio Percent	Units	Price	Ticker	Class
BLACKROCK EQUITY DIVIDEND INV		\$354.89	33%	32.76%	15.1790	\$23.38	MDDVX	Large Value
FRANKLIN GROWTH FUND A		\$363.47	33%	33.55%	3.5060	\$103.67	FKGRX	Large Growth
AMERICAN FDS INVNT CO OF AM F1		\$364.88	34%	33.68%	8.7670	\$41.62	AICFX	Large Blend
DREYFUS OPPORT MIDCAP VALUE A		\$0.00	0%	0.00%	0.0000	\$34.94	DMCVX	Mid Cap Blend
PIMCO STOCKSPPLUS SMALL FUND A		\$0.00	0%	0.00%	0.0000	\$11.38	PCKAX	Small Blend
AMERICAN FUNDS NEW PRSPCTV F1		\$0.00	0%	0.00%	0.0000	\$46.37	NPFFX	International Fund
COLUMBIA LARGE CAP INDEX A		\$0.00	0%	0.00%	0.0000	\$51.52	NEIAX	Large Blend
FRANKLIN HIGH INCOME FUND A		\$0.00	0%	0.00%	0.0000	\$1.84	FHAIX	High Yield Bond
PIMCO TOTAL RETURN A		\$0.00	0%	0.00%	0.0000	\$9.95	PTTAX	Fixed Income
MFS CONSERVATIVE ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$15.68	MACFX	Conservative Allocation
MFS MODERATE ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$18.25	MAMAX	Moderate Allocation
MFS GROWTH ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$21.53	MAGWX	Lifestyle/Asset Alloc
PIMCO GOVERNMENT MONEY MKT A		\$0.00	0%	0.00%	0.0000	\$1.00	AMAXX	Money Market
All INVESTMENTS		\$1,083.24						



- Home
- Account Summary
- Allocations and Transfers
- Planning Tools
- Statements On Demand
- Personal Performance

View Pending Activity

• Sort activity by clicking on a column name from the grid below.

Filter your pending activity using the form below.

Filter Pending Activity



Filter Pending Activity

Cancel	Transaction Status	Transaction Type	Transaction Amount	Request Date	Confirmation Number
▼	▼	▼	▼	▼	▼



Transaction History

- Filter your transaction history using the form below.
- Sort transactions by clicking on a column name from the grid below.
- Valid Date Range : 07/29/2008 - 07/27/2018

Filter Options

From Date

To Date

Update

Transaction History – Summary View

[Show Detailed View](#)

	Transaction Type	Activity Type	Transaction Date	Transaction Amount
	Contribution	Money was deposited into your account	4/3/2018	\$1,000.00



Home	Account Summary	Allocations and Transfers	Planning Tools	Statements On Demand	Personal Performance									
Investment Name ▲	Links	Category	As Of Date	Average Annual Total Return YTD	Average Annual Total Return 1 Yr	Average Annual Total Return 3 Yr	Average Annual Total Return 5 Yr	Average Annual Total Return 10 Yr	Average Annual Total Return Since Inception	Operating Expense as a Percent	Restrictions	Fees		
AMERICAN FDS INVT CO OF AM F1		Large Blend	06/30/2018	1.98%	12.78%	10.91%	12.63%	9.15%	7.17%	0.68%		30 day purchase-block on redemptions over \$5000.00		
AMERICAN FUNDS NEW PRSPCTV F1		International Fund	06/30/2018	4.43%	15.09%	10.96%	11.80%	8.33%	8.34%	0.83%		30 day purchase-block on redemptions over \$5000.00		
BLACKROCK EQUITY DIVIDEND INV		Large Value	06/30/2018	-0.50%	9.04%	10.62%	10.55%	7.86%	10.01%	0.98%				
COLUMBIA LARGE CAP INDEX A		Large Blend	06/30/2018	2.41%	13.87%	11.45%	12.92%	9.71%	8.58%	0.45%				
DREYFUS OPPORT MIDCAP VALUE A		Mid Cap Blend	06/30/2018	1.50%	13.01%	6.80%	10.06%	10.71%	12.31%	1.17%				
FRANKLIN GROWTH FUND A		Large Growth	06/30/2018	4.54%	16.68%	12.42%	14.72%	11.15%	10.35%	0.88%				
FRANKLIN HIGH INCOME A		High Yield Bond	06/30/2018	-0.53%	1.23%	3.66%	3.66%	6.51%	7.57%	0.78%				
MFS CONSERVATIVE ALLOCATION A		Conservative Allocation	06/30/2018	0.46%	4.98%	4.73%	5.21%	5.76%	5.67%	0.93%				
MFS GROWTH ALLOCATION A		Lifestyle/Asset Alloc	06/30/2018	2.04%	10.30%	7.93%	8.61%	7.09%	7.60%	1.05%				
MFS MODERATE ALLOCATION A		Moderate Allocation	06/30/2018	1.22%	7.69%	6.31%	6.94%	6.54%	6.72%	0.98%				
PIMCO GOVERNMENT MONEY MKT A		Money Market	06/30/2018	0.68%	1.10%	0.50%	0.31%	N/A	0.19%	0.34%				
PIMCO STOCKSPUS SMALL FUND A		Small Blend	06/30/2018	7.73%	18.35%	11.64%	13.21%	14.52%	12.56%	1.14%				

Benchmark footer

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Allocation Model - ALL SOURCES

This screen allows you to elect how future dollar contributions transferred from your HSA to your investment account are allocated.

This process will not change your existing investment balances. In order to change the allocation of your existing investments, please use either the **Transfer between Investments** or **Reallocate Portfolio** menu options.

Investment election changes entered prior to market close will be effective the next market day. Election changes made after the market close will be effective in two business days.

If the implementation is not correct, you must advise your Benefit Administrator of any discrepancies within 5 days of the transaction posting and confirmation date.

Investment Name	Links	Current %	New %
BLACKROCK EQUITY DIVIDEND INV		33%	<input type="text" value="0"/> %
FRANKLIN GROWTH FUND A		33%	<input type="text" value="0"/> %
AMERICAN FDS INVT CO OF AM F1		34%	<input type="text" value="0"/> %
DREYFUS OPPORT MIDCAP VALUE A		0%	<input type="text" value="0"/> %
PIMCO STOCKSPUS SMALL FUND A		0%	<input type="text" value="0"/> %
AMERICAN FUNDS NEW PRSPCTV F1		0%	<input type="text" value="0"/> %
COLUMBIA LARGE CAP INDEX A		0%	<input type="text" value="0"/> %
FRANKLIN HIGH INCOME FUND A		0%	<input type="text" value="0"/> %
PIMCO TOTAL RETURN A		0%	<input type="text" value="0"/> %
MFS CONSERVATIVE ALLOCATION A		0%	<input type="text" value="0"/> %
MFS MODERATE ALLOCATION A		0%	<input type="text" value="0"/> %
MFS GROWTH ALLOCATION A		0%	<input type="text" value="0"/> %
PIMCO GOVERNMENT MONEY MKT A	 	0%	<input type="text" value="0"/> %

[Submit Investment Elections](#)



Re-Allocate Portfolio - ALL SOURCES

This page allows you to **Re-Allocate your existing portfolio** but will not update how future contributions will be allocated. To change the allocation of your future contributions, you must go to **Allocations and Transfers > Allocation Model**.

Mutual fund realignment orders must be entered at the close of market, generally 4:00 p.m. ET, on any active trading day for same day execution. You may not place two orders to sell shares of the same mutual fund for the same active trading day. This includes a sale to return dollars to your base account of some or all of your investment dollars and a sale to transfer money from one investment to another. Should you submit multiple sales for the same fund for the same active market day, one of the transactions will fail to be executed. You will be responsible for resubmitting the failed trade should you still desire to effect that transaction. It is your responsibility to check and make sure your instructions are properly executed by regularly reviewing your accounts and electronically printing your confirmations at the time you submit transactions.

If the implementation is not correct, you must advise your Benefit Administrator of any discrepancies within 5 days of the transaction posting and confirmation date.

Investment Name	Links	Balance	Current %	New %	Trading Policy
BLACKROCK EQUITY DIVIDEND INV		\$354.89	32.76%	<input type="text" value="0 %"/>	
FRANKLIN GROWTH FUND A		\$363.47	33.55%	<input type="text" value="0 %"/>	
AMERICAN FDS INVT CO OF AM F1		\$364.88	33.69%	<input type="text" value="0 %"/>	
DREYFUS OPPORT MIDCAP VALUE A		\$0.00	0.00%	<input type="text" value="0 %"/>	
PIMCO STOCKSPPLUS SMALL FUND A		\$0.00	0.00%	<input type="text" value="0 %"/>	
AMERICAN FUNDS NEW PRSPCTV F1		\$0.00	0.00%	<input type="text" value="0 %"/>	
COLUMBIA LARGE CAP INDEX A		\$0.00	0.00%	<input type="text" value="0 %"/>	
FRANKLIN HIGH INCOME FUND A		\$0.00	0.00%	<input type="text" value="0 %"/>	
PIMCO TOTAL RETURN A		\$0.00	0.00%	<input type="text" value="0 %"/>	
MFS CONSERVATIVE ALLOCATION A		\$0.00	0.00%	<input type="text" value="0 %"/>	
MFS MODERATE ALLOCATION A		\$0.00	0.00%	<input type="text" value="0 %"/>	
MFS GROWTH ALLOCATION A		\$0.00	0.00%	<input type="text" value="0 %"/>	
PIMCO GOVERNMENT MONEY MKT A		\$0.00	0.00%	<input type="text" value="0 %"/>	
Total					

Trading Policy – Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

[Submit Realignment](#)



Transfer -

Transfer

This page allows you to move dollars between the available mutual funds available in your account.

In order to change the allocation of your future contributions, please refer to the Allocation Model menu option.

Mutual fund transfer orders must be entered at the close of market, generally 4:00 p.m. ET, on any active trading day for same day execution. It is your responsibility to check and make sure your instructions are properly executed by regularly reviewing your accounts and electronically printing your confirmations at the time you submit transactions. If the implementation is not correct, you must advise your Benefit Administrator of any discrepancies within 5 days of the transaction posting and confirmation date.

- Select a transfer type from the list below...
- Select a fund to transfer money from...
- Enter the amount/percent you would like to transfer...

Transfer Type

- Dollar to Dollar
- Dollar to Percent
- Percent to Percent

Funds/Balances

Investment Name	Balance	Trading Policy
<input type="radio"/> BLACKROCK EQUITY DIVIDEND INV	\$354.89	
<input type="radio"/> FRANKLIN GROWTH FUND A	\$363.47	
<input type="radio"/> AMERICAN FDS INVT CO OF AM F1	\$364.88	<input type="checkbox"/>

Transfer Amount

Trading Policy – Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

[Continue](#)



HSA Asset Allocation Calculator

Age ⓘ 55

Current HSA Balance ⓘ 5k

Anticipated Annual HSA Contributions ⓘ 2k

General Health ⓘ Average

Poor Fair **Average** Above Average Excellent

Estimated Annual OOP Healthcare Costs ⓘ 6k

Risk Tolerance Low

Low Fairly Low Average Fairly High High

Economic Outlook ⓘ Negative

Negative Slower Growth Average Growth Above Average Growth

Calculate ▶

Resulting Allocations	
Large-Cap Equity	15%
Small/Mid-Cap Equity	0%
International	5%
Fixed Income	50%
Savings Account	30%

Self-Directed Investing allows you to manage your account and make your own investment decisions. Although we will not make a recommendation or provide individual advice for your HSA Investment account, this tool may assist you in determining the mutual fund asset classes that best matches your objective and risk tolerance. Prospectuses containing complete information, including most recent month-end total returns, management fee charges and expenses, are available by clicking on the Prospectus link on the Investment Options page. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original principal cost. An investment in mutual funds is not insured by the FDIC, NCUA or any other government agency. All funds in your HSA are purchased at NAV as either no load or load waived fund. Each of the fund companies reserves the right to charge a short-term redemption fee if held for less than the timeframe listed in the prospectus.



Market Cycles Worksheet

Data Last Updated: 6/30/2018

The Market Cycles chart ranks the best to worst performing Indexes per calendar year from top to bottom.

This chart helps represent the importance of being diversified by manager style (Growth and Value) and displays the fluctuations in market cycles.

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	YTD 2018
Gov't Bonds	10.3%	Small Cap Growth 48.5%	Mid Cap Value 23.3%	Mid Cap Value 15.8%	Int'l 26.3%	Large Cap Growth 11.8%	Gov't Bonds 5.2%	Mid Cap Growth 46.3%	Mid Cap Growth 26.4%	Gov't Bonds 7.8%	Mid Cap Value 18.5%	Mid Cap Growth 35.7%	Mid Cap Value 14.8%	Large Cap Growth 5.7%	Mid Cap Value 20.0%	Large Cap Growth 30.2%	Small Cap Growth 7.4%
Mid Cap Value	-9.7%	Small Cap Value 46.0%	Small Cap Value 22.1%	Int'l 14.5%	Small Cap Value 22.3%	Mid Cap Growth 11.4%	Small Cap Value -36.3%	Large Cap Growth 37.2%	Mid Cap Value 24.8%	Large Cap Growth 2.6%	Small Cap Value 17.6%	Small Cap Growth 34.2%	S&P 500 13.7%	Small Cap Growth 5.1%	Small Cap Value 18.4%	Small Cap Growth 29.6%	Large Cap Growth 7.3%
Small Cap Value	-11.4%	Mid Cap Growth 42.7%	Int'l 20.3%	Mid Cap Value 11.7%	Mid Cap Value 20.2%	Small Cap Growth 11.4%	Large Cap Value -36.9%	Small Cap Growth 37.0%	Small Cap Growth 17.6%	S&P 500 2.1%	Large Cap Value 17.5%	Mid Cap Value 33.5%	Large Cap Value 13.5%	S&P 500 1.4%	Large Cap Value 17.3%	Mid Cap Growth 25.3%	Mid Cap Growth 5.4%
Large Cap Value	-15.5%	Int'l 39.2%	Large Cap Value 16.2%	Large Cap Value 8.2%	Large Cap Value 18.3%	Int'l 11.2%	S&P 500 -37.0%	Mid Cap Value 34.2%	Large Cap Growth 16.7%	Large Cap Value 0.4%	Int'l 17.3%	Large Cap Growth 33.5%	Large Cap Growth 13.1%	Gov't Bonds 0.6%	S&P 500 12.0%	Int'l 25.0%	S&P 500 2.7%
Int'l	-15.6%	Mid Cap Value 38.1%	Mid Cap Growth 15.4%	Small Cap Growth 5.5%	S&P 500 15.8%	Gov't Bonds 7.0%	Mid Cap Value -38.4%	Int'l 31.8%	Small Cap Value 16.2%	Small Cap Value -0.1%	S&P 500 16.0%	Small Cap Value 32.7%	Small Cap Value 12.7%	Mid Cap Growth -0.2%	Small Cap Growth 7.4%	S&P 500 21.8%	Mid Cap Value -0.2%
S&P 500	-22.1%	Large Cap Value 30.0%	Small Cap Growth 14.4%	Small Cap Value 5.0%	Mid Cap Growth 10.7%	S&P 500 5.5%	Small Cap Growth -38.4%	S&P 500 26.5%	Large Cap Value 15.5%	Mid Cap Value -1.4%	Mid Cap Growth 15.8%	Large Cap Value 32.5%	Small Cap Growth 12.4%	Int'l -0.8%	Mid Cap Growth 7.3%	Large Cap Value 13.7%	Small Cap Value -1.2%
Mid Cap Growth	-27.4%	Large Cap Growth 25.8%	S&P 500 10.7%	S&P 500 4.8%	Small Cap Growth 10.7%	Large Cap Value -0.2%	Large Cap Value -38.4%	Small Cap Value 19.5%	S&P 500 15.1%	Mid Cap Growth -1.7%	Large Cap Growth 15.3%	S&P 500 32.4%	Mid Cap Growth 11.9%	Large Cap Value -3.8%	Large Cap Growth 7.1%	Mid Cap Value 13.3%	Gov't Bonds -1.6%
Large Cap Growth	-27.5%	S&P 500 28.7%	Large Cap Growth 6.6%	Large Cap Growth 4.7%	Large Cap Growth 4.7%	Small Cap Value -1.0%	Int'l -43.1%	Large Cap Value 19.7%	Int'l 7.8%	Small Cap Growth -2.9%	Small Cap Growth 15.2%	Int'l 22.8%	Gov't Bonds 6.0%	Small Cap Value -4.1%	Gov't Bonds 2.7%	Small Cap Value 13.2%	Large Cap Value -1.7%
Small Cap Growth	-30.3%	Gov't Bonds 4.1%	Gov't Bonds 4.3%	Gov't Bonds 2.7%	Gov't Bonds 4.3%	Mid Cap Value -1.4%	Mid Cap Growth -44.3%	Gov't Bonds 5.9%	Gov't Bonds 6.5%	Int'l -12.1%	Gov't Bonds 4.2%	Gov't Bonds -2.0%	Int'l -4.9%	Mid Cap Value -4.8%	Int'l 1.0%	Gov't Bonds 3.6%	Int'l -2.8%

Int'l - Morgan Stanley Capital International Europe, Australia, Far East Index. An arithmetic, market value-weighted average of the performance of over 900 securities listed on the stock exchanges of several developed markets around the world, excluding the United States.

Large Cap Growth - Contains those securities in the Russell 1000 Index with a greater-than-average growth orientation.

Large Cap Value - Contains those securities in the Russell 1000 Index with a less-than-average growth orientation.

Mid Cap Growth - Consists of companies in the Russell Mid Cap Index with higher price-to-book ratios and forecasted growth rates. The Russell Mid Cap Index represents the smallest 800 securities.

Mid Cap Value - Consists of companies in the Russell Mid Cap Index with lower price-to-book ratios and forecasted growth rates.

Small Cap Growth - Consists of the smallest 3000 companies in the Russell 3000 Index with a greater-than-average growth orientation.

Small Cap Value - Consists of the smallest 3000 companies in the Russell 3000 Index with a less-than-average growth orientation.

S&P 500 - Capitalization-weighted benchmark that tracks broad-based changes in the U.S. stock market. The index is comprised of 400 industrial, 20 transportation, 40 utility, and 40 financial companies. The index is calculated on a total return basis with dividends reinvested.

Gov't Bonds - Represents the Barclay's Aggregate Bond Index - a combination of the Government and Corporate Bond indices.

The above summary/prices/quote/statistics have been obtained from sources we believe to be reliable, but we cannot guarantee its accuracy or completeness.

Data Source: Morningstar® and Bloomberg Financial Markets



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Your available eStatements are listed below.

Click on a statement name to view the document

You do not have any eStatements available at this time.



- Dashboard
- Personal Rate of Return
- Investments
- Activity

Dashboard

Set Filters and Period



Items being analyzed: All Applicable Funds



Balance: **\$1,083.24**

As of: **07/27/2018**

NET INVESTMENT VS. MARKET VALUE



as of



From 04/03/2018 to 07/27/2018 for All Applicable Funds

Percent NameBalanceUnits



Total net Investments made during this period: **\$1,000.00**

Your cumulative personal return during analysis period: **7.15%** (Annualized: n/a)

INVESTMENT ACTIVITY SUMMARY

Beginning Value (as of 04/03/2018)	\$0.00
Contributions	\$1,000.00
Market Change	\$83.24
Ending Value (as of 07/27/2018)	\$1,083.24



- Dashboard
- Personal Rate of Return
- Investments
- Activity

Dashboard

Set Filters and Period



Items being analyzed: All Applicable Funds



Balance: **\$1,083.24**

As of: **07/27/2018**

NET INVESTMENT VS. MARKET VALUE



as of



From 04/03/2018 to 07/27/2018 for All Applicable Funds

Percent NameBalanceUnits



Total net Investments made during this period: **\$1,000.00**

Your cumulative personal return during analysis period: **7.15%** (Annualized: n/a)

INVESTMENT ACTIVITY SUMMARY

Beginning Value (as of 04/03/2018)	\$0.00
Contributions	\$1,000.00
Market Change	\$83.24
Ending Value (as of 07/27/2018)	\$1,083.24



Need Help?

Please reach out to our Flexible Benefits Administrators:

- Call 800-499-3539
- Monday – Friday 8:30am to 5:00pm EST
- Email support@amben.com