



AMERICAN BENEFITS GROUP



Health Savings Account Investments

Unlock the growth potential of your HSA funds



The Triple Tax Benefits of Your HSA

The funds you put in your HSA are subject to three different tax benefits, all of which help you save and grow your wealth.

1. All of the **funds you contribute to your HSA are on a pre-tax basis**, meaning every dollar you contribute deducts your total IRS-reported income – which lowers your taxable income and saves you money.
2. **The interest your funds earn while in the HSA are not taxed.**
3. **You are able to withdraw funds from your account without taxation – When you spend HSA funds on qualified medical expenses.**



Using Investments to Grow Your HSA Funds

One of the major benefits of an HSA is having the ability to invest the funds you contribute, even further growing the value of your HSA funds over time.

In addition to having tax-advantaged funds to pay for healthcare, many financial advisors have begun to view HSA investment opportunities as on par, or above, the value gained from contributing to a 401(k).



HSA Investments Made Easy

A few key things you need to know as you begin:

- You need to have a minimum \$1,000 balance to start making investments with your HSA funds.
- You need maintain a monthly average of \$3,000 in your HSA available balance or you will incur a \$2.50 monthly investment fee.
- Your investments are self-directed – You control which mutual funds your HSA funds will go into (similar to many 401k programs).
- Devenir is the partner that manages your HSA investment funds.
- You can manage your investments online: Login to www.amben.com/wealthcare to manage your HSA investments.



Getting Started

Now that you understand how investing HSA funds will help you maximize the value of your HSA, it's time to begin!

Throughout this guide, we'll highlight

- 1) investment set-up and
- 2) tips on how to best maximize the value.

 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:	\$0. ⁰⁰
	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

Below are the Investment Rules for your Health Savings Account

Investment Rule	Amount
You must maintain this balance in your HSA in order to invest	\$1000
Transfers from your HSA to your investment account must be greater than or equal to:	\$1
Once your HSA balance reaches this amount, you can begin investing:	\$1001



Choose **Manage My HSA** under the **My HSA** Tab. Click **INVESTMENT**

Health Savings Account *****9364



VIEW DETAILS



CONTRIBUTIONS



TRANSACTIONS



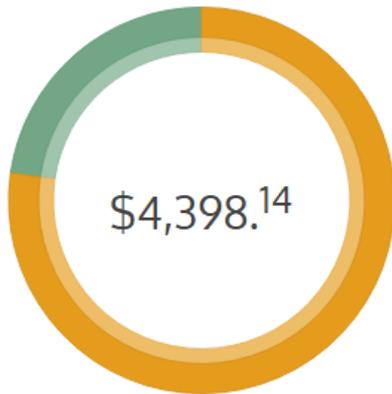
INVESTMENT



BILL PAY

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

Account Balance



Available Balance
\$3,398.19

Investment Balance ?
\$999.95

Balance

Current Balance	\$3,398.19
- Holds	\$0.00
= Available Balance ?	\$3,398.19
+ Investment Balance	\$999.95
= Total Balance	\$4,398.14

Overpaid Amount ? \$0.00

Account Summary

Distributions / Spent Year to Date ? \$0.00





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: **\$3,901.²⁸**



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 ready to invest.

One of the many benefits of your enrollment in an HSA with our bank is that you can invest once you have more than \$1,000 in your HSA. **Once enrolled, there is a \$2.50 monthly Investment Fee from Devenir, which is waived if your HSA cash account has a monthly average balance equal to or greater than \$3,000.**

Here is how to get started:

Apply for an investment account online by clicking the "Start Application" button below.

Complete the application by reading all disclosures and submitting your investment application.

Within 24-48 hours, your investment account will be opened and you will be able to access your investment account from this page. The first thing you should do is setup your investment allocation model.

You'll be able to transfer money from your HSA to your investment account directly from this page.

Click the button below if you would like to begin investing.



APPLY FOR AN INVESTMENT ACCOUNT



Apply for an Investment Account ✕

Thank you for your interest in opening an investment account. Please review the information below before proceeding with the application process.

Avidia Bank HSA Investment Options

[Avidia HSA Investments Terms and Conditions 2017](#)

I understand that balances held in my investment account are not FDIC insured and may lose value. I authorize Devenir to establish an investment account on my behalf for the purpose of investing HSA funds at my discretion.

Once submitted it takes 2-3 business days for account to be ready.



Transfer to Investments

Health Savings Account *****9364



VIEW DETAILS



CONTRIBUTIONS



TRANSACTIONS



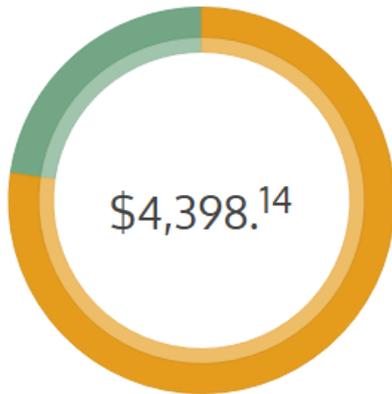
INVESTMENT



BILL PAY

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

Account Balance



Available Balance
\$3,398.19

Investment Balance ?
\$999.95

Balance

Current Balance	\$3,398.19
- Holds	\$0.00
= Available Balance ?	\$3,398.19
+ Investment Balance	\$999.95
= Total Balance	\$4,398.14
Overpaid Amount ?	\$0.00
Account Summary	
Distributions / Spent Year to Date ?	\$0.00



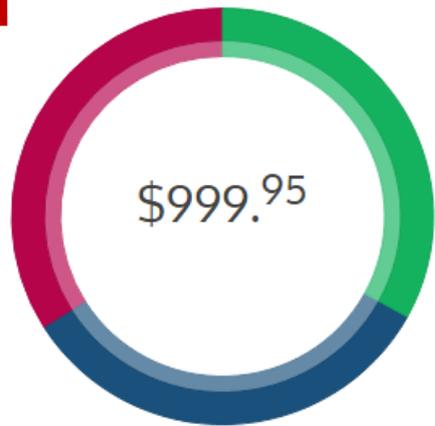


Transfer to Investments

 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 STOCKSPPLUS SMALL FUND A	\$0.⁰⁰



800-499-3539

AMERICAN BENEFITS GROUP
WealthCarePortal

My Accounts ▾
Claims ▾

HSA Investment

TRANSFER TO INVESTMENT

Investment Portfolio

\$999.99

Transfer to Investments
✕

Balance	\$2,897. ⁵⁹
Maintain Balance	\$1,000. ⁰⁰
Pending Transfers	\$0. ⁰⁰
Available to Invest	\$1,897. ⁵⁹
Minimum Investment Amount	\$1. ⁰⁰
Maximum Investment Amount	\$1,897. ⁵⁹

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 *

✓ SUBMIT
✕ CANCEL

	\$339. ⁹⁸
	\$329. ⁹⁹
	\$329. ⁹⁸
	\$0. ⁰⁰

testuserx
Last login: log out

8:35pm on Apr 11, 2018



If you have met \$3,000 in your HSA available balance you can set-up automatic transfers.

Your current HSA balance: **\$1,000.00**

You must maintain this balance in your HSA in order to invest

Transfers from your HSA to your investment account must be greater than the amount you have in your HSA when you begin investing.

Transfers to investments must be greater than the amount you have in your HSA when you begin investing.

Once you reach this amount, you can begin investing.

VIEW / TRADE

Investment Portfolio

\$16,435.18

\$16,435.18

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

DREYFUS OPPORT MIDCAP VALUE A

FRANKLIN HIGH INCOME A

FRANKLIN GROWTH FUND A

Amount

\$1000

\$1

\$1001

\$16,435.18

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

Setup Automatic Transfer to Investments

When enabling automatic transactions to investments, you are required to maintain at least **\$3,000.00** 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? *

I understand that once my account reaches or exceeds **\$3,100.00**, we will automatically transfer amounts above **\$3,000.00** 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.



INVESTMENTS VIEW / TRADE

Transferred Successfully

Your transfer of \$100.⁰⁰ has been submitted successfully.

Your HSA account will be debited in the next 1-2 business days and your transferred funds will be available for investment in the next 2-3 business days. Your request will remain as a pending transfer until the transfer is complete.

 CLOSE

FRANKLIN HIGH INCOME A

FRANKLIN GROWTH FUND A \$329.⁹⁸

MFS CONSERVATIVE ALLOCATION A



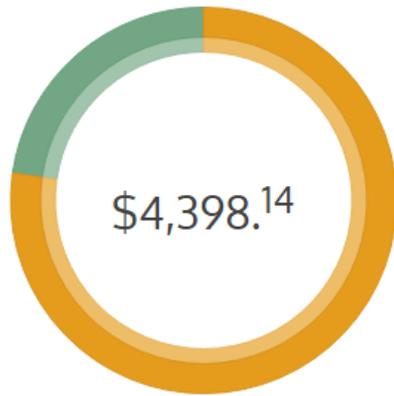
View Trade & Manage Investments

Health Savings Account *****9364

- VIEW DETAILS
- CONTRIBUTIONS
- TRANSACTIONS
- INVESTMENT**
- BILL PAY

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

Account Balance



- Available Balance **\$3,398.19**
- Investment Balance **\$999.95**

Balance

Current Balance	\$3,398.19
- Holds	\$0.00
= Available Balance	\$3,398.19
+ Investment Balance	\$999.95
= Total Balance	\$4,398.14
Overpaid Amount	\$0.00
Account Summary	
Distributions / Spent Year to Date	\$0.00



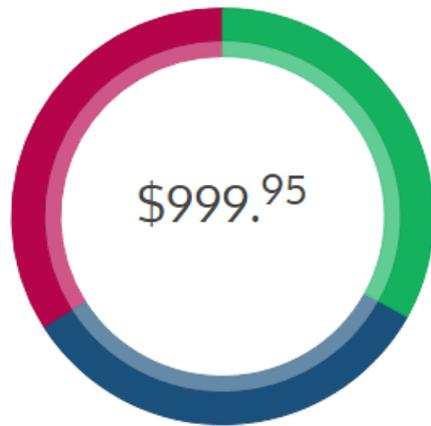


View Trade & Manage Investments

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

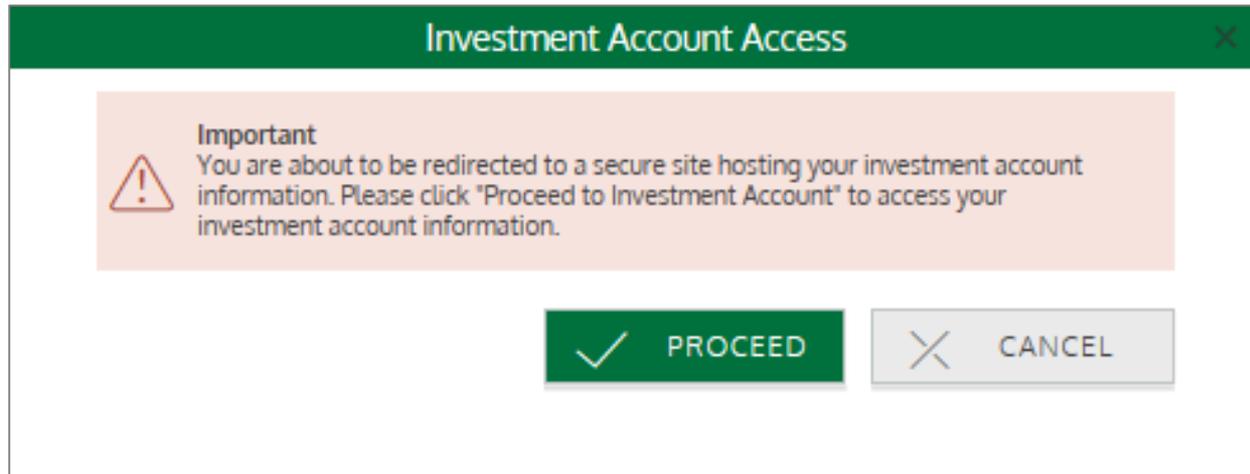


Investment Allocation

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 STOCKSPPLUS SMALL FUND A	\$0.00



If you experience issues when you “Proceed to Investment Account”, and are not using the Chrome browser, you may want to log back into your account in a Chrome browser window.





The first time you log into your investments, you will need to enroll.

Enrollment Progress: [Start](#) > [My Information](#) > [My Investments](#) > [Finish](#)

Welcome to Online Enrollment

Welcome to the Alegeus HSA Investment Account online enrollment process. After completing this enrollment process, please allow up to 24 hours before your investment account is ready to be accessed.

Money transferred into your HSA investment account will initially be allocated into the funds you select on the next page. After selecting your initial investment elections, please click **Next** and if your investment elections are correct, click the **Enroll Me** button to complete the enrollment process.

To begin, please click the **My Investments** link below.

Note: If investment elections are not selected prior to money transferring into your investment account, the money will default to the money market fund. You will need to realign your money in the money market fund to other investments through the **Re-Allocate Portfolio** screen.

Step 1 [My Information](#)

Step 2 [My Investments](#)

[Enroll Now](#)



- Account Summary
- Manage Investments
- Move Money
- Planning Tools
- Statements and Activity
- Help

Welcome

\$1,016^{.50}
Account Balance

13^{.59%} ↑
01/01/2019 - 4/3/2019
YTD Rate of Return

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 into your life and HSA investment objectives. Look under **Planning Tools** to learn more!

Hi HSA!

Welcome to your HSA investment account portal.

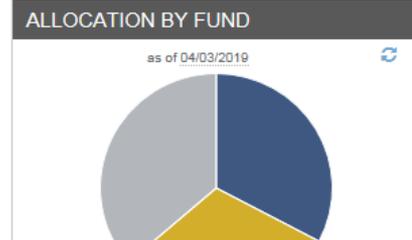
Personal Performance

- Dashboard
- Personal Rate of Return
- Investments
- Activity

Set Filters and Period

Items being analyzed: All Applicable Funds

Last Quarter: 12.20% ↑ <small>01/01/2019 - 03/31/2019</small>	YTD: 13.59% ↑ <small>01/01/2019 - 04/03/2019</small>	One Year: 0.55% ↑ <small>04/04/2018 - 04/03/2019</small>	All: 0.55% ↑ <small>04/03/2018 - 04/03/2019</small> Annualized
Balance: \$1,016.50		As of: 04/03/2019	





Account Profile

[Account Summary](#)[Manage Investments](#)[Move Money](#)[Planning Tools](#)[Statements and Activity](#)[Help](#)

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

Delivery Notifications

	Email Delivery	Opt-Out of Delivery
Financial Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Future Investment Elections Transfers, Realignments	Email	OptOut
Personal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statement Preference eDelivery Preference	Email	OptOut
Security	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Email Address	Email	OptOut

[Save Delivery Notification Preferences](#)



Investment Summary

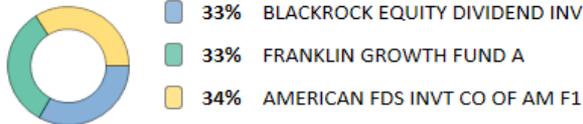
- Account Summary
- Manage Investments
- Move Money
- Planning Tools
- Statements and Activity
- Help

Investment Balances - ALL SOURCES (As Of 4/3/2019)

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

ALL SOURCES (As Of 4/3/2019)

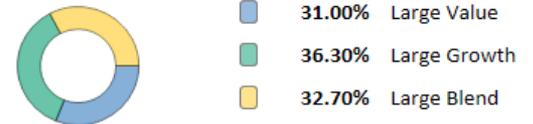
Election Percent Summary



Portfolio Percent Summary



Asset Allocation



ALL SOURCES (As Of 4/3/2019)

Investment Name	Links	Balance	Election Percent	Portfolio Percent	Units	Price	Ticker	Class
BLACKROCK EQUITY DIVIDEND INV		\$315.12	33%	31.00%	15.1790	\$20.76	MDDVX	Large Value
FRANKLIN GROWTH FUND A		\$368.94	33%	36.30%	3.5060	\$105.23	FKGRX	Large Growth
AMERICAN FDS INVNT CO OF AM F1		\$332.44	34%	32.70%	8.7670	\$37.92	AICFX	Large Blend
DREYFUS OPPORT MIDCAP VALUE A		\$0.00	0%	0.00%	0.0000	\$25.20	DMCVX	Mid Cap Blend
PIMCO STOCKSPPLUS SMALL FUND A		\$0.00	0%	0.00%	0.0000	\$9.40	PCKAX	Small Blend
AMERICAN FUNDS NEW PRSPCTV F1		\$0.00	0%	0.00%	0.0000	\$43.46	NPFFX	International Fund
COLUMBIA LARGE CAP INDEX A		\$0.00	0%	0.00%	0.0000	\$49.90	NEIAX	Large Blend
FRANKLIN HIGH INCOME FUND A		\$0.00	0%	0.00%	0.0000	\$1.83	FHAIX	High Yield Bond
PIMCO TOTAL RETURN A		\$0.00	0%	0.00%	0.0000	\$10.09	PTTAX	Fixed Income
MFS CONSERVATIVE ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$15.44	MACFX	Conservative Allocation
MFS MODERATE ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$17.68	MAMAX	Moderate Allocation
MFS GROWTH ALLOCATION A		\$0.00	0%	0.00%	0.0000	\$20.59	MAGWX	Lifestyle/Asset Alloc



My Performance

Account Summary | Manage Investments | Move Money | Planning Tools | Statements and Activity | Help

Dashboard

Personal Rate of Return

Investments

Activity

Dashboard

Set Filters and Period

Items being analyzed: All Applicable Funds

Last Quarter: **12.20%** ↑
01/01/2019 - 03/31/2019

YTD: **13.59%** ↑
01/01/2019 - 04/03/2019

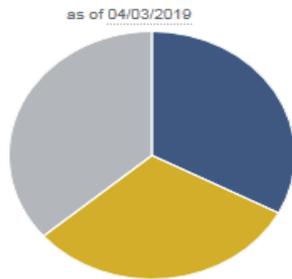
One Year: **0.55%** ↑
04/04/2018 - 04/03/2019

All: **0.55%** ↑
04/03/2018 - 04/03/2019
Annualized

Balance: **\$1,016.50**

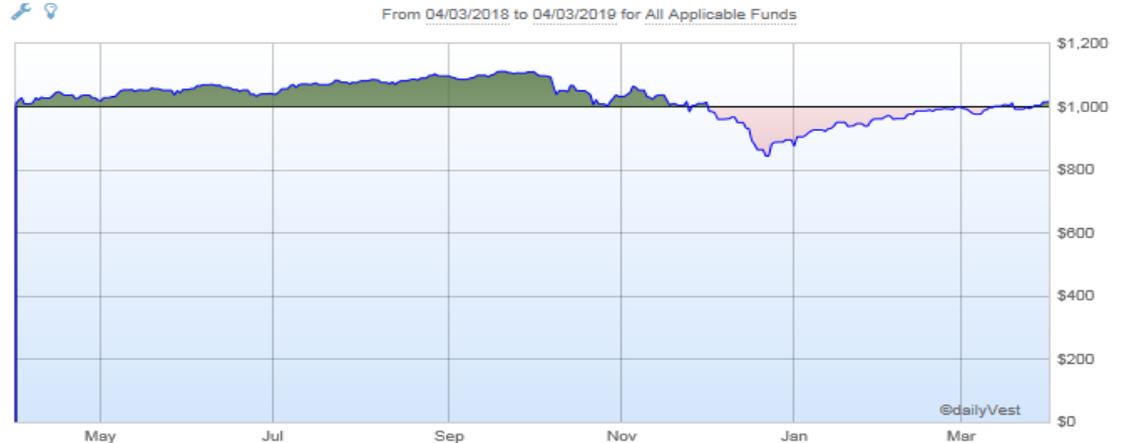
As of: **04/03/2019**

ALLOCATION BY FUND



Percent	Name	Balance
32.70%	AMERICAN FDS INVT CO OF AM F1	\$332.44
31.00%	BLACKROCK EQUITY DIVIDEND IN V	\$315.12
36.30%	FRANKLIN GROWTH FUND A	\$368.94
100%	TOTAL	\$1,016.50

NET INVESTMENT VS. MARKET VALUE



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

Your cumulative personal return during analysis period: **0.55%** (Annualized: **0.55%**)



Set Future Investment Elections

- Account Summary
- Manage Investments
- Move Money
- Planning Tools
- Statements and Activity
- Help

- Account Profile
- Investment Summary
- My Performance

Allocation Model - ALL SOURCES

This screen allows you to elect how future dollar contributions transferred from your Deposit Account to your HSA 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 **Realign HSA Investments** menu options.

Changes to your Future Elections entered on an active trading day by 4:00 PM ET will be processed same day. Changes on an active trading day after 4:00 PM ET will be effective the next active trading day. It is your responsibility to check and make sure your instructions are properly executed by regularly reviewing your accounts and electronically printing your confirmation at the time you submit transactions. If the implementation is not correct, you must advise the bank 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 STOCKSPPLUS 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"/> %



Realign HSA Investments

Account Summary Manage Investments Move Money Planning Tools Statements and Activity Help

Realign 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 **Manage Investments > Set Future Investment Elections**.

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 Deposit 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.

Investment Name	Links	Balance	Current %	New %	Trading Policy
BLACKROCK EQUITY DIVIDEND INV		\$315.12	31.00%	<input type="text" value="0"/> %	
FRANKLIN GROWTH FUND A		\$368.94	36.30%	<input type="text" value="0"/> %	
AMERICAN FDS INVT CO OF AM F1		\$332.44	32.70%	<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					



Transfer Between Investments

Account Summary **Manage Investments** Move Money Planning Tools Statements and Activity Help

Transfers

- Select a transfer type from the list below. If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the 'Percent to Percent' transfer option, if available.
- From one or more investments, enter the amount or percentage you would like to transfer from and then enter where those funds should be transferred.
- If your trade is subject to a redemption fee, you will be notified and have the opportunity to cancel the trade.

Transfer Type

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

Investment Name	Links	Fee/Policy	Balance	Available To Transfer	Transfer From	Transfer To	Restrictions	Projected Balance
BLACKROCK EQUITY DIVIDEND INV			\$315.12	\$315.12	\$ <input type="text" value="0.00"/>	\$ <input type="text" value="0.00"/>		\$315.12
FRANKLIN GROWTH FUND A			\$368.94	\$368.94	\$ <input type="text" value="0.00"/>	\$ <input type="text" value="0.00"/>		\$368.94
AMERICAN FDS INVT CO OF AM F1			\$332.44	\$332.44	\$ <input type="text" value="0.00"/>	\$ <input type="text" value="0.00"/>		\$332.44
DREYFUS OPPORT MIDCAP VALUE A			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00
PIMCO STOCKSPUS SMALL FUND A			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00
AMERICAN FUNDS NEW PRSPCTV F1			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00
COLUMBIA LARGE CAP INDEX A			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00
FRANKLIN HIGH INCOME FUND A			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00
PIMCO TOTAL RETURN A			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00
MFS CONSERVATIVE ALLOCATION A			\$0.00	\$0.00		\$ <input type="text" value="0.00"/>		\$0.00



Automatic Rebalance

Account Summary

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About Auto-Rebalance

This page allows you to enroll in auto-rebalance, which will realign your portfolio immediately based on your future investment elections and going forward on a cycle of your choosing.

Automatic rebalancing can be an effective tool to help you maintain your desired asset allocation. If you need guidance in determining your investment allocation, visit HSA Guided Portfolio under **Planning Tools** to learn more. Changes must be submitted no later than 4:00 p.m. ET for same business day execution. Print a copy of your transaction(s) at the time of transaction(s) for your electronic confirmation.

Portfolios

Future Investment Elections 

- (33%) BLACKROCK EQUITY DIVIDEND INV
- (33%) FRANKLIN GROWTH FUND A
- (34%) AMERICAN FDS INVT CO OF AM F1





Transfer Back to Base Account

[Account Summary](#)[Manage Investments](#)[Move Money](#)[Planning Tools](#)[Statements and Activity](#)[Help](#)

Transfer to HSA

Use this feature to **transfer money to your Deposit Account**. Requests entered on an active trading day by 4:00 p.m. ET will be processed same day. Changes on an active trading day after 4:00 p.m. ET will be effective the next active trading day.

Liquidations from your investment account for distributions to your Deposit Account will be liquidated proportionally based on your current asset model (Manage Investments Tab > Realign HSA Investments). Funds will be transferred from your HSA investment account to your Deposit Account within two banking business days following the settlement date.

Transfer Information

Total Account Balance	\$1,016.50
Amount Available	\$1,016.50

Transfer Information

Transfer Amount

Reason and Payment

Method

Reason for Transfer

Transfer Method

Submit Request



HSA Guided Portfolio



Update Your Elections



Realign Your Account



Auto-Rebalance

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. Once an allocation has been selected, they are then given the opportunity to implement and automatically rebalance those changes in their HSA investment account.

[GET STARTED NOW!](#)

Note: The calculator interface will be opening up in a new tab.



HSA Guided Portfolio We Guide, You Choose

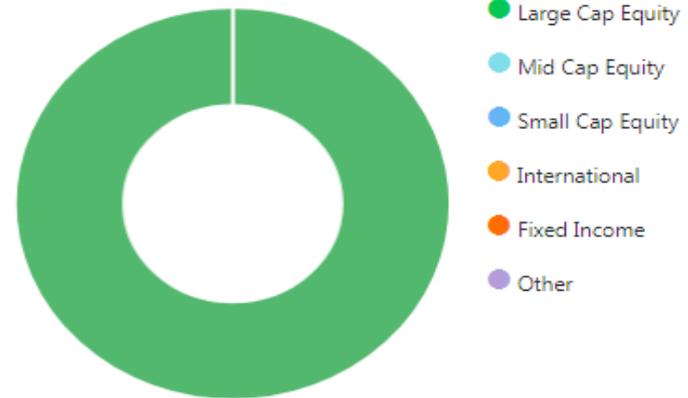
Hello, HSA USER

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: \$1,016.50



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.



HSA Investment Planner

Age <i>i</i>	<input type="range"/>	55
Current HSA Balance in \$ <i>i</i>	<input type="range"/>	5k
Anticipated Annual HSA Contributions in \$ <i>i</i>	<input type="range"/>	3k
General Health <i>i</i>	<input type="button" value="Poor"/> <input type="button" value="Fair"/> <input checked="" type="button" value="Average"/> <input type="button" value="Above Average"/> <input type="button" value="Excellent"/>	Average
Estimated Annual Out of Pocket Healthcare Costs in \$ <i>i</i>	<input type="range"/>	5k
Risk Tolerance <i>i</i>	<input checked="" type="button" value="Low"/> <input type="button" value="Fairly Low"/> <input type="button" value="Average"/> <input type="button" value="Fairly High"/> <input type="button" value="High"/>	Low
Likelihood of selling investments to pay for major medical expense <i>i</i>	<input checked="" type="button" value="Very Likely"/> <input type="button" value="Likely"/> <input type="button" value="Maybe"/> <input type="button" value="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





HSA Investment Planner

Age i	<input type="range"/>	55
Current HSA Balance in \$ i	<input type="range"/>	5k
Anticipated Annual HSA Contributions in \$ i	<input type="range"/>	3k
General Health i	<input type="button" value="Poor"/> <input type="button" value="Fair"/> <input checked="" type="button" value="Average"/> <input type="button" value="Above Average"/> <input type="button" value="Excellent"/>	Average
Estimated Annual Out of Pocket Healthcare Costs in \$ i	<input type="range"/>	5k
Risk Tolerance i	<input checked="" type="button" value="Low"/> <input type="button" value="Fairly Low"/> <input type="button" value="Average"/> <input type="button" value="Fairly High"/> <input type="button" value="High"/>	Low
Likelihood of selling investments to pay for major medical expense i	<input checked="" type="button" value="Very Likely"/> <input type="button" value="Likely"/> <input type="button" value="Maybe"/> <input type="button" value="Would Not Sell"/>	Very Likely

Guided Allocation



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





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.

1. 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.
2. Investment options are grouped by asset class. Click to expand a group and see a list of investment options available for that category.
3. 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%.**
4. 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!

0 % of 33%

Investment

Investment

Investment

0 % of 6%

0 % of 6%

0 % of 10%

0 % of 45%

0 % of 0%

Guided



- Large Cap
- Mid Cap
- Small Cap
- Internatio
- Bond / Fi

RECA

Reso
Res

Links will ope

Fund F

Dashboard

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



Click to Expand . . .

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

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 %
BlackRock Equity Dividend Inv A LW	MDDVX	31%	Closed to New Investment
Franklin Growth A Load Waived	FKGRX	36.3%	Closed to New Investment
American Funds Invmt Co of Amer F1	AICFX	32.7%	Closed to New Investment
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%			





Previous Screen Continued . . .

Fund Performance
Dashboard

Market Cycles

 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



HSA Balance Projection Calculator

Utilize this tool to help estimate your future HSA balance.

Inputs

Current Balance*:

\$0.00

Annual HSA Contribution:

Annual Rate of Return*:

Years*:

CALCULATE



HSA Balance Projection Calculator

Utilize this tool to help estimate your future HSA balance.

Inputs

Current Balance*:

\$11,000.00

Annual HSA Contribution:

\$3,400.00

Annual Rate of Return*:

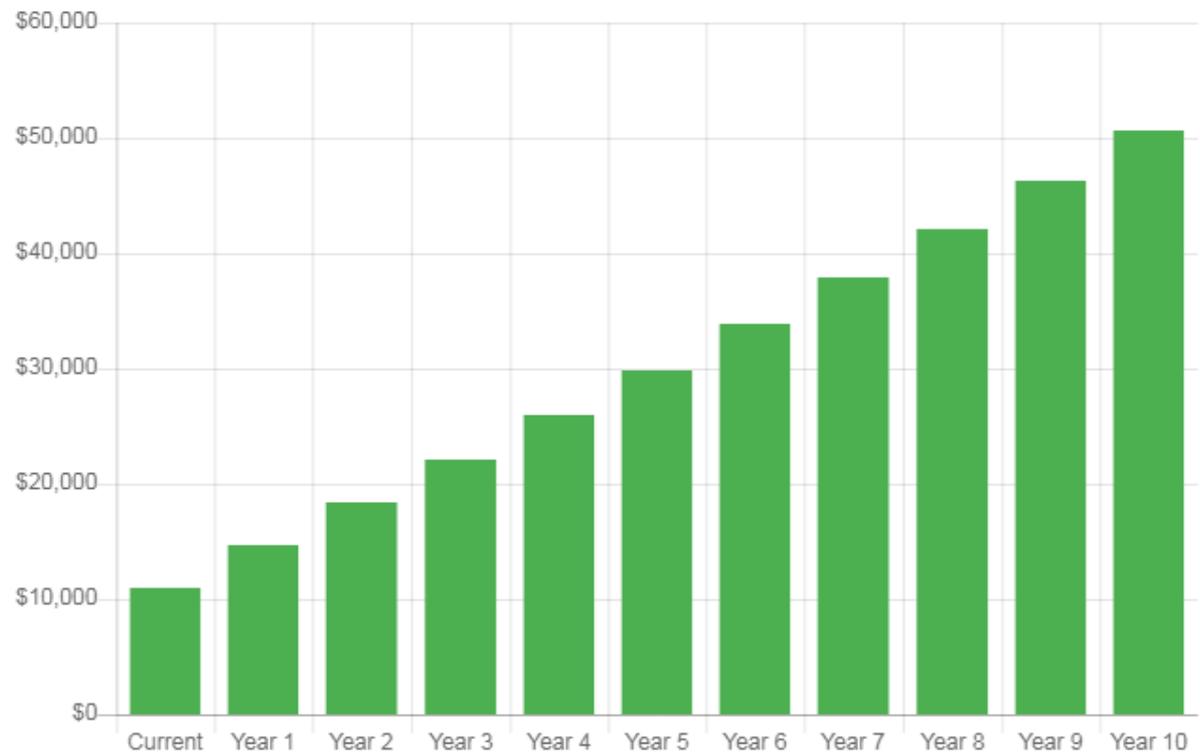
2.0%

Years*:

10

RECALCULATE

Your Projected Balance: \$50,637.99 (After 10 years)





Market Cycles Worksheet

Data Last Updated: 2/28/2019

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	2018	YTD 2019
	Gov't Bonds 10.3%	Small Cap Growth 48.5%	Mid Cap Value 23.3%	Mid Cap Growth 15.8%	Int'l 26.3%	Large Cap Growth 11.8%	Govt. 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%	Govt. Bonds 0.0%	Mid Cap Growth 18.0%
	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 -1.5%	Mid Cap Value 13.8%
	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%	Small Cap Growth -2.1%	Small Cap Growth 13.3%
	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 -4.4%	Large Cap Growth 12.9%
	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 Growth -4.8%	Small Cap Value 11.5%
	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%	Large Cap Value -8.3%	S&P 500 11.5%



Quarterly Statements

Account Summary

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Help

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.



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