HSA Account Services
WealthCare Saver as Custodian

Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA
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The Triple Tax Benefits of Your HSA

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

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

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

Using Investments to Grow Your HSA Dollars

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

HSA Investments Made Easy

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

Key things you need to know as you begin:

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

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

How To: Set Up Your Investment Account

Enrolling in an Investment Account
Follow the steps below to get enrolled in your HSA investment account.

1. Log into your health insurance provider’s website (as shown on the back of your ID card).

2. Navigate to Spending Accounts under the Menu tab and click Manage My Account.


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

6 Read the **HSA Investment Terms and Conditions**, check the confirmation box and click **Submit**.
Health Savings Account Investments

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

### Setting Up Your Investment Plans

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

1. **Click on View/Trade to setup account**
2. Read the information presented on the next screen, then click Enroll Now.

3. Verify that your name, account number, address, and email are correct. Then click Next.
4. Elect the percentage that you want to allocate to each investment funds *. The allocations must total 100%.

*Please note the image below is for illustration purposes. Access the investment funds site for more information.

5. Once you have populated your percentage allocation, click Next.
6. If “My Information” and “My Investments” sections are correctly populated, click **Enroll Me.**

7. A pop-up window will appear, click **OK.**
Transferring funds from your HSA to Investments

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

1. Once logged into your account, click **Spending Accounts** under the **Menu** tab > **Manage My Account** > **My Accounts** > **Benefit Account Summary** > **Investments**. If a new window does not open automatically, check and disable your pop up blocker within the browser window.

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

   ![Transfer to Investments](image)

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

Setting up Automatic Transfers

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

1. Once logged into your account, click **Spending Accounts** under the **Menu** tab > **Manage My Account** > **My Accounts** > **Benefit Account Summary** > **Investments** > **Setup Automatic Investment**
Enter the balance you would like to keep in your HSA bank account and the minimum amount you would like to transfer to your investment account. Check the box to confirm this information and click Save.

How To: Maximizing Your Investment Account

Homepage & Investment Summary
Reference the below information when using your account to unlock its full value.
Navigating the Homepage

Here is where you will land each time you access your HSA investment account. From here you can navigate to review investment summary, realign your portfolio, transfer to your HSA, review performance and more.

<table>
<thead>
<tr>
<th>Account Summary</th>
<th>Overall Return</th>
<th>Last Quarter</th>
<th>Year To Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>$17,987^2</td>
<td>36.4% ↑</td>
<td>14.4% ↑</td>
<td>3.20% ↑</td>
</tr>
</tbody>
</table>

Asset Allocation

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Percentage</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Asset</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Income</td>
<td>4.01%</td>
<td>(773.95)</td>
</tr>
<tr>
<td>International</td>
<td>0.09%</td>
<td>(9.60)</td>
</tr>
<tr>
<td>Small Cap</td>
<td>0.09%</td>
<td>(9.60)</td>
</tr>
<tr>
<td>Large Cap</td>
<td>15.44%</td>
<td>(3,080.10)</td>
</tr>
<tr>
<td>Mid Cap</td>
<td>26.22%</td>
<td>(3,049.45)</td>
</tr>
<tr>
<td>Multi-Accel</td>
<td>44.14%</td>
<td>(7,012.74)</td>
</tr>
</tbody>
</table>

Your Investments

<table>
<thead>
<tr>
<th>Investment Name</th>
<th>Percentage</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Index</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Market 500</td>
<td>23.96%</td>
<td>(5,080.73)</td>
</tr>
<tr>
<td>Vanguard Market 100</td>
<td>23.96%</td>
<td>(5,080.73)</td>
</tr>
<tr>
<td>Jackson Square GMBA</td>
<td>4.01%</td>
<td>(102.01)</td>
</tr>
<tr>
<td>BlackRock Allocation</td>
<td>9.90%</td>
<td>(230.01)</td>
</tr>
<tr>
<td>Nanos Life Sciences</td>
<td>0.09%</td>
<td>(9.60)</td>
</tr>
<tr>
<td>Vanguard Index</td>
<td>23.96%</td>
<td>(5,080.73)</td>
</tr>
<tr>
<td>Vanguard Index</td>
<td>23.96%</td>
<td>(5,080.73)</td>
</tr>
</tbody>
</table>

Your Recent Activity

- You moved $1,582.85 to your HSA investment account.
- You moved $1,582.85 to your HSA investment account.
**Viewing Your Investment Summary**

This page lists the details around each of your investments, including balances by fund, portfolio %, units, price and election %.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Ticker</th>
<th>Category</th>
<th>Balance</th>
<th>Portfolio %</th>
<th>Units</th>
<th>Price</th>
<th>Election %</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Target Ret 2020 INV</td>
<td>VTIAX</td>
<td>Multi-Asset</td>
<td>$4,044.70</td>
<td>23.44%</td>
<td>60,900</td>
<td>$61.40</td>
<td>41%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>Vanguard Target Ret 2020 INV</td>
<td>VTSAX</td>
<td>Multi-Asset</td>
<td>$3,936.82</td>
<td>23.66%</td>
<td>113,767</td>
<td>$34.78</td>
<td>41%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>Jackson Square G6d-Cap Growth</td>
<td>JSATX</td>
<td>Mid Cap</td>
<td>$3,202.16</td>
<td>18.68%</td>
<td>79,911</td>
<td>$40.61</td>
<td>10%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>BlackRock Equity Dividend K</td>
<td>MVEKX</td>
<td>Large Cap</td>
<td>$1,714.24</td>
<td>9.02%</td>
<td>52,021</td>
<td>$33.00</td>
<td>0%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>Franklin Growth RE</td>
<td>FRKX</td>
<td>Large Cap</td>
<td>$1,596.45</td>
<td>9.88%</td>
<td>11,942</td>
<td>$134.00</td>
<td>0%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>Cohen &amp; Steers Real Estate Z</td>
<td>COSNZ</td>
<td>Other</td>
<td>$1,582.95</td>
<td>7.69%</td>
<td>64,911</td>
<td>$29.40</td>
<td>0%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>Vanguard Mid Cap Index Instl</td>
<td>VMKX</td>
<td>Mid Cap</td>
<td>$1,228.80</td>
<td>6.80%</td>
<td>20,911</td>
<td>$58.51</td>
<td>0%</td>
<td><img src="image" alt="details" /></td>
</tr>
<tr>
<td>Pimco 0</td>
<td>PMCO</td>
<td></td>
<td>$212.85</td>
<td>4.01%</td>
<td>72,856</td>
<td>$2.00</td>
<td>0%</td>
<td><img src="image" alt="details" /></td>
</tr>
</tbody>
</table>

$17,987.26

**Allocations and Transfers**

Reference these tips when looking to transfer or allocate your investment dollars.

**Updating Your Investment Elections**

To update your elections for future investment transfers, go to Invest>Select Future Investment
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.
Manage Your Portfolio

Manage Portfolio > Transfer Between Investments

This page allows you to re-allocate existing funds*. You can put the new percentages in the New % column to re-allocate their current positions or you can transfer specific dollar amounts between funds.
Transfer Using Dollars

**STEP TWO OF FOUR**

**Select Transfer Source(s)**

From one or more investments, click transfer to enter the amount you would like to transfer. On the following page, you will select the investment(s) you would like to transfer to.

<table>
<thead>
<tr>
<th>Large Cap</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FUND</strong></td>
<td><strong>BALANCE</strong></td>
</tr>
<tr>
<td>BlackRock Equity Dividend K</td>
<td>$1,714.24</td>
</tr>
<tr>
<td>Franklin Growth R6</td>
<td>$1,596.48</td>
</tr>
</tbody>
</table>

Transfer Using Percentages

**STEP TWO OF FOUR**

**Select Transfer Source(s)**

From one or more investments, click transfer to enter the percentage you would like to transfer. On the following page you will select the investment(s) you would like to transfer to.

<table>
<thead>
<tr>
<th>Large Cap</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FUND</strong></td>
<td><strong>BALANCE</strong></td>
</tr>
<tr>
<td>BlackRock Equity Dividend K</td>
<td>$1,714.24</td>
</tr>
<tr>
<td>Franklin Growth R6</td>
<td>$1,596.48</td>
</tr>
</tbody>
</table>

*Please note the image below is for illustration purposes. Access the investment funds site for more information.*
Transferring funds to Your HSA

**Move Money > Transfer funds to HSA**

You can also transfer an amount back to your HSA. The system will sell mutual funds up to the amount entered in the Transfer Amount field. The mutual funds will be sold according to the existing allocation model percentages.

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1. Enter the dollar amount you would like to transfer from your HSA investment account back to your HSA base account.
2. Use the ‘Submit Request’ button to complete your request.
3. Your HSA investments will be liquidated on a pro rata basis based upon your balance by fund to generate the cash to complete the request.

Note: Requests resulting in the liquidation of 50% or more of a mutual fund will be processed based upon the number of units calculated using the previous market day’s NAV.
**Account Statements on Demand**
Investment account statements are separate from HSA statements. You will be notified by email when your statement has been posted each quarter.

**Quarterly Statements**
To view a quarterly statement, go to **Activity > Quarterly Statements**

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>CYCLE</th>
<th>Type</th>
<th>Download</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/1/2020 - 12/31/2020</td>
<td>Quarterly Statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>07/01/2020 - 09/30/2020</td>
<td>quarterly statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>04/01/2020 - 06/30/2020</td>
<td>Quarterly Statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>01/01/2020 - 03/31/2020</td>
<td>Quarterly Statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>10/1/2019 - 12/31/2019</td>
<td>Quarterly Statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>07/01/2019 - 09/30/2019</td>
<td>Quarterly Statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>04/01/2019 - 06/30/2019</td>
<td>quarterly statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>03/01/2019 - 05/31/2019</td>
<td>quarterly statement</td>
<td></td>
<td>download</td>
</tr>
<tr>
<td>02/01/2019 - 03/28/2019</td>
<td>Quarterly Statement</td>
<td></td>
<td>download</td>
</tr>
</tbody>
</table>
Custom Period Statement
You may also generate a statement for a particular date range by selecting **Activity > Statements On Demand**

Select the timeframe from **Select Date Range**

**Statements on Demand**
Choose a date range to view your statement for that time period.

**STATEMENT DATE RANGE**

Select Date Range...
The statement generates

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Beginning Balance</th>
<th>Transfers In</th>
<th>Transfers Between</th>
<th>Transfers Out</th>
<th>Drawings</th>
<th>Ending Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlackRock Equity Dividend X</td>
<td>$2,737.79</td>
<td>$200.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$2,14.14</td>
<td>$1,761.79</td>
</tr>
<tr>
<td>Franklin Growth RE</td>
<td>$2,197.94</td>
<td>$0.00</td>
<td>$1,000.00</td>
<td>$0.00</td>
<td>$919.99</td>
<td>$1,958.99</td>
</tr>
<tr>
<td>Jackson Square Small Cap Growth</td>
<td>$1,090.57</td>
<td>$2,999.50</td>
<td>$2,000.00</td>
<td>$0.00</td>
<td>$129.52</td>
<td>$2,991.79</td>
</tr>
<tr>
<td>Vanguard 500 Index Fund</td>
<td>$2,127.95</td>
<td>$0.00</td>
<td>$1,000.00</td>
<td>$0.00</td>
<td>$319.19</td>
<td>$1,846.70</td>
</tr>
<tr>
<td>Cohen &amp; Steers Real Estate Z</td>
<td>$1,158.12</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$5,000.00</td>
<td>$5,000.00</td>
<td>$1,158.12</td>
</tr>
<tr>
<td>Vanguard Target Ret 2025 Inv</td>
<td>$1,936.73</td>
<td>$1,164.17</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$588.94</td>
<td>$5,562.35</td>
</tr>
<tr>
<td>Vanguard Target Ret 2030 Inv</td>
<td>$1,926.63</td>
<td>$1,164.13</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$561.97</td>
<td>$5,668.52</td>
</tr>
<tr>
<td>PIMCO Bond Market Index</td>
<td>$2,553.51</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$2,235</td>
<td>$2,553.51</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$10,936.04</strong></td>
<td><strong>$6,137.77</strong></td>
<td>$0.00</td>
<td>$0.00</td>
<td><strong>$2,305.61</strong></td>
<td><strong>$16,239.42</strong></td>
</tr>
</tbody>
</table>
Frequently Asked Questions

How can I get advice on which investments to select?
Investments offered through your HSA are self-directed. You should consult a financial advisor for guidance on fund selection. For all non-investment related support, please contact customer service on your HSA debit card or member ID card.

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

How often are investment fund performance results updated?
Performance is updated on a monthly basis and is available on the Devenir website. You can also link to quarterly performance updates within the member website online resources for HSAs.

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

How can I access my investment account?
You can access your investment account directly from your online HSA account.

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

Can I use my Investment funds to pay for qualified medical expenses?
Yes, but the money from your investment account will need to be transferred back to your HSA account to pay for qualified medical expenses.