# **HSA Account Services**

WealthCare Saver as Custodian



# Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA

# Contents

The Triple Tax Benefits of Your HSA 2
Using Investments to Grow Your HSA Dollars2
HSA Investments Made Easy
Getting Started
How To: Set Up Your Investment Account
Enrolling in an Investment Account
Setting Up Your Investment Plans
Transferring funds from your HSA to Investments10
Setting up Automatic Transfers
How To: Maximizing Your Investment Account11
Homepage & Investment Summary11
Navigating the Homepage12
Viewing Your Investment Summary13
Allocations and Transfers
Updating Your Investment Elections13
Manage Your Portfolio15
Transferring funds to Your HSA17
Account Statements on Demand18
Quarterly Statements
Custom Period Statement19
Frequently Asked Questions
How can I get advice on which investments to select?
What does "Self-Directed" account mean?
How often are investment fund performance results updated?
How long does it take to transfer money?21
How can I access my investment account?21
Can I go below the \$1,000 threshold in my HSA?21
Can I use my Investment funds to pay for qualified medical expenses?

## 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:



#### 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).<sup>1</sup>

#### 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).

<sup>&</sup>lt;sup>1</sup> Anspach, D. (2016, October 12). *HSA vs. IRA? You Might Be Surprised.* Retrieved from <u>https://www.thebalance.com/hsa-vs-ira-you-might-be-surprised-2388481</u>

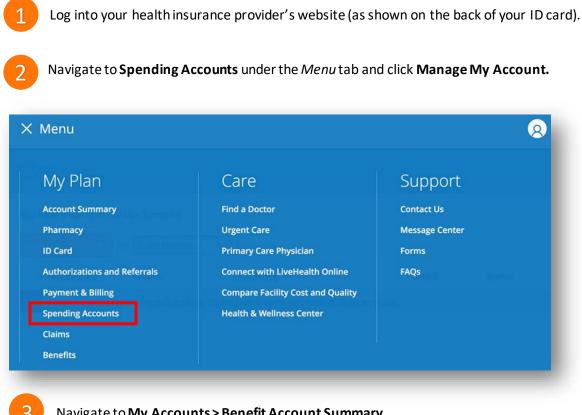
#### **Getting Started**

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.

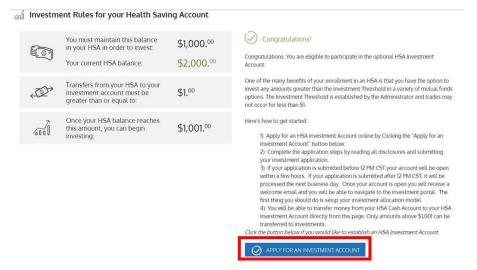


Navigate to My Accounts > Benefit Account Summary.

Click on Investment

Health Savings Account (HSA) *******2476 🗇		
	T HSA BILL PAY	
Account Resources <u>Tax Forms</u> <u>Statements</u> <u>View Beneficiaries</u> @ Go Green! Opt for electronic delivery today		
Account Balance	Balance	
	Current Balance	\$1,606.79
Available Balance \$1,606.79	- Holds 🕐	<b>\$0</b> .00
\$1,606. <sup>79</sup>	😑 Available Balance 💡	\$1,606.79
Investment Balance	+ Investment Balance	<b>\$0</b> .00
\$0.00	= Total Balance ?	\$1,606. <sup>79</sup>
	Overpaid Amount 😮	<b>\$0</b> .00
	Account Summary	
	Distributions / Spent Year to Date 😮	\$54.66
	Interest Paid	<b>\$0</b> .00
	Current Year Deposits	
	Your Deposits YTD	\$115.38
	+ Employer Deposits YTD ?	<b>\$0</b> .00
	= Total Deposits YTD 💡	\$115.38

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



6

5

Read the HSA Investment Terms and Conditions, check the confirmation box and click Submit.

5

#### Apply for an Investment Account

Mutual funds are selected by Devenir Investment Advisors, LLC. Devenir Investment Advisors, LLC is not an affiliate of WealthCare Saver. Shares of mutual funds are not deposits or obligations or guaranteed or endorsed by any bank, nor are they federally insured or otherwise supported by the FDIC or any other governmental agency, and may lose value. Investments in mutual funds involve risk. The prices of shares of mutual funds fluctuate and when redeemed, your shares may be worth more or less than their original cost to you. Please read your HSA Custodial Agreement and Privacy Policy and the HSA Investment Terms and Conditions shown below. Call WealthCare Saver toll-free number at 1-866-287-5675 for more information.

In addition, please carefully read the applicable prospectus for each mutual fund before you invest or send money. The prospectuses contain more complete information on the mutual funds, including underlying fees, expenses, investment objectives and risks. Some funds may impose a redemption fee under certain circumstances.

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

Below is a list of the available mutual fund options for your HSA Investment Account and the HSA Investment Terms and Conditions that you must click and review.

Consent to Electronic Communications

Funds Listing

#### WCS-HSA Investment Terms and Conditions



I have read and agree to the HSA Investment Terms and Conditions and agree to accept all investment account documentation electronically.

I understand that mutual funds options:

 Are not deposits of, or guaranteed or endorsed by WealthCare Saver or any other banking institution

 Are not insured by the Federal Deposit Insurance Corporation ("FDIC") or any other government agency; and

Involve investment risk including possible loss of principal amount invested

By selecting the check box above and clicking the "Submit" button below, I request that you establish an HSA Investment Account on my behalf so that I can choose to invest funds from my Deposit Account in accordance with the above requirements.



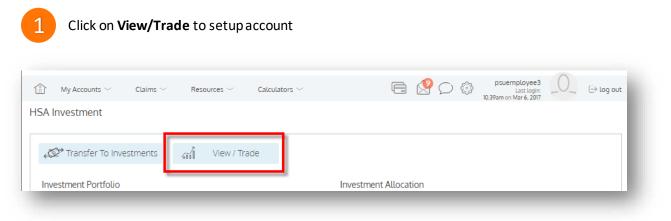


The below screenshot will appear confirming enrollment. The application will process within 3-4 business days.

ISA Investmer	nt		
ភាំ Investr	ment rules for your Healt	h Saving Acco	ount
6.07	You must maintain this balance in your HSA in order to invest: Your current HSA balance:	\$1,000. <sup>00</sup> \$2,321. <sup>43</sup>	Congratulations. You have successfully applied for an HSA Investment Account. Your HSA Investment Account will established within 2-3 business days. Once your HSA Investment Account has been established, please return to the "HSA Investment Account Screen" and click on "View Trade Your Investments" button to
~ <sup>©</sup>	Transfers from your HSA to your investment account must be greater than or equal to:	\$1.00	set up your investment allocation model and select the funds in which you would like to invest. Please carefully read each prospectus before making your selections. Once you have set up your investment selections, return to the "HSA Investment
	Once your HSA balance reaches this amount, you can begin investing:	\$1,001.00	Account Screen" if you wish to transfer money from your Deposit Account to your HSA Investment Account and click on the "Transfer Money to Investments" button.
			For information on setting up Auto-Sweep Transfers from your Deposit Account to your HSA Investment Account, please select the "Setup Automatic Transfers" button from the "HSA Investment Account Screen".

#### Setting Up Your Investment Plans

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



2

3

Read the information presented on the next screen, then click Enroll Now.

Enrollment Progress: Start > My Information > My Investments > Finish									
Welcome to Online Enrollment									
Welcome to the 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 <u>My Investments</u>									
Enroll Now									

Verify that your name, account number, address, and email are correct. Then click Next.

x							
Enrollment Progress: Start	> My Information $>$ My Investments $>$ Finish						
My Information							
My Information							
	dress through this site. If any information is incorrect, ple						
My Name	4	Street Address (Line 1)					
Account Number	***-**-00005588	Street Address (Line 2)	WALLINGSORD				
		City/Town	WALLINGFORD				
Email Address	John.Doe@abc.com	State/Province	CT				
Confirm Email Address	John.Doe@abc.com	Zip/Postal Code	06492				
		Previous Next					



# 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.

reate My Own Investment Portfolio (ALL SOURCES)							
verting My Contributions e percentages you select will apply to how future contributions are deposited to your investment account. These rates will not affect your balance in each investment.							
ick here for performance information on the funds that are available to you.				_			
Ivestment Name	Links	Current Percent	New Percent	Excessive Trading Policy			
RANKUN GROWTH FUND A	an (c) (a) (c)	0%	0 %				
MERICAN FOS INVT CO OF AM F1		0%	0%	-			
	20 E						
REFYELS OPPORT MIDCAP VALUE A	al e	0%	0%				
IMCO STOCKSPLUS SMALL FUND A		0%	0 %				
MERICAN FUNDS NEW PRSPCTV F1	al D	0%	0 %	8			
RANKLIN HIGH INCOME FUND A	al 🗈	0%	0 %				
IMCO TOTAL RETURN A	al 🖻	0%	0 %				
IPS CONSERVATIVE ALLOCATION A	al D	0%	0 %				
APS MODERATE ALLOCATION A	al D	0%	0 %				
AFS GROWTH ALLOCATION A	ai 🗈	0%	0 %				
IMCO GOVERNMENT MONEY MKT A	ai 🖻	100%	0 %				
OMEN & STEERS REAL ESTATE SEC	ial 🕑	0%	0 %				
ANUS HENDERSON VENTURE A	al D	0%	0 %	8			
DOMIS SAYLES CORE PLUS BOND A	al 🖻	0%	0 %				
VANGUARD 500 INDEX ADMIRAL	al D	0%	0 %	8			
VANGUARD MID CAP INDEX ADMIRAL	al D	0%	0 %	-			
VANGUARD SMALL CAP INDEX - ADM	al D	0%	0 %	=			
ANGUARD TOTAL INTL STK INDEX	al D	0%	0 %	=			
otal		100%	0%				
Treding 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 polices. Investors hould carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.							

5

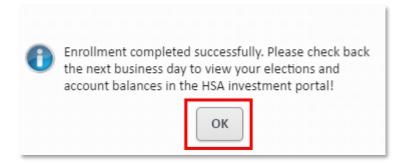
Once you have populated your percentage allocation, click Next.

6

If "My Information" and "My Investments" sections are correctly populated, click Enroll Me.

Enrollment Progre	ss: Start $>$ My Information $>$ My Investments $>$ Finish	
-Verify your select -To make changes	DlIment Summary tion in each section. , select Edit. to complete your enrollment.	
Edit	My Information	Optional
Edit	My Investments	(100%) PIMCO GOVERNMENT MONEY MKT A
Edit	Realign Existing Balance (Optional)	
Enroll Me	I agree that my enrollment information is correct.	
Edit	Realign Existing Balance (Optional)	(100%) PIMCO GOVERNMENT MONEY MKT A

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.

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.

Transfer to	) Investments	×
Balance Maintain Balance Pending Transfers Available to Invest Minimum Investment Amount Maximum Investment Amount	\$2,786. <sup>97</sup> \$1,000. <sup>00</sup> \$0. <sup>00</sup> \$1,786. <sup>97</sup> \$1. <sup>00</sup> \$1,786. <sup>97</sup>	Available to Invest is the maximum you can invest due to the minimum balance requirements.
(i) Your transfer will be business days. Please	mount you would like to tranfer. e completed in the next 2-3 se note that your investments d and may lose value.	
specified cannot be	ur transfer request, the amount edited or deleted. Be sure to once and verify the amount	
(\$) Transfer Amount *	\$	
 V Subn	nit Cancel	

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

#### 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.

Once logged into your account, click **Spending Accounts** under the *Menu* tab > **Manage My Account** > **My Accounts** > **Benefit Account Summary** > **Investments** > **Setup Automatic Investment** 

2



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**.

Setup Automatic Transfer to Investments						
When enabling automatic transactions to investments, you are required to maintain at your cash account and the minimum amount which can be automatically transferred is the option to set amounts equal to or greater than these amounts:						
<ul> <li>(\$) How much would you like to keep in your cash account? *</li> <li>(\$) What's the minimum amount you would like to transfer? *</li> <li>(\$) 1,000.00</li> <li>(\$) 150.00</li> </ul>						
I understand that once my account reaches or exceeds \$1,000. <sup>oo</sup> , we will automatically transfer amounts above \$150. <sup>oo</sup> amount to your investment account. This transfer will performed at most once a day based on your end of day balance Click Save to accept these settings.	· •					
SAVE X	CANCEL					

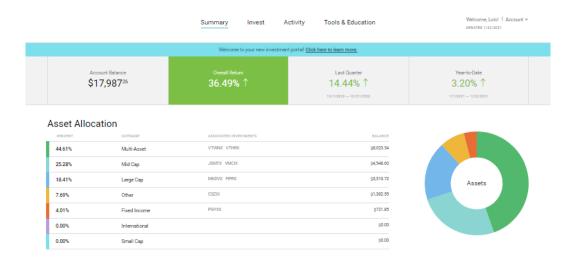
# How To: Maximizing Your Investment Account

#### 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.



#### Your Investments

FUND	TICKER	CATEGORY	BALANCE	PORTFOLIO %	UNITS	PRICE	ELECTION %	DETAILS	s		
VANGUARD TARGET RET 2030 INV	VTHRX	Multi-Asset	\$4,066.72	22.61%	98.230	\$41.40	45%		di	2	$\otimes$
VANGUARD TARGET RET 2020 INV	VTWNX	Multi-Asset	\$3,956.82	22.00%	113.767	\$34.78	45%		ali	Ð	$\otimes$
JACKSON SQUARE SMID-CAP GROWTH	JSMTX	Mid Cap	\$3,325.10	18.48%	79.911	\$41.61	10%		ali	Ð	$\odot$
BLACKROCK EQUITY DIVIDEND K	MKDVX	Large Cap	\$1,714.24	9.53%	82.021	\$20.90	0%		d	Ð	$\odot$
FRANKLIN GROWTH R6	FIFRX	Large Cap	\$1,596.48	8.88%	11.562	\$138.08	0%		đ	Ð	$\otimes$
COHEN & STEERS REAL ESTATE Z	CSZIX	Other	\$1,382.55	7.69%	84.302	\$16.40	0%		ali	₽	$\otimes$
VANGUARD MID CAP INDEX INSTL	VMCIX	Mid Cap	\$1,223.50	6.80%	20.911	\$58.51	0%		ali	Ð	$\odot$
PIMCO GOVT MONEY MARKET INSTL	PGYXX	Fixed Income	\$721.85	4.01%	721.850	\$1.00	0%		đ	Ð	



- Your Recent Activity
- You moved \$1,198.92 to your HSA investment account. 20 days and
- You moved \$150.00 to your HSA investment account.

View all Activity



#### Viewing Your Investment Summary

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

Your Investments										
FUND	TICKER	CATEGORY	BALANCE	PORTFOLIO %	UNITS	PRICE	ELECTION %	DETAILS		
VANGUARD TARGET RET 2030 INV	VTHRX	Multi-Asset	\$4,066.72	22.61%	98.230	\$41.40	45%		2	Ø
VANGUARD TARGET RET 2020 INV	VTWNX	Multi-Asset	\$3,956.82	22.00%	113.767	\$34.78	45%		Ð	Ø
JACKSON SQUARE SMID-CAP GROWTH	JSMTX	Mid Cap	\$3,325.10	18.48%	79.911	\$41.61	10%		P	Ø
BLACKROCK EQUITY DIVIDEND K	MKDVX	Large Cap	\$1,714.24	9.53%	82.021	\$20.90	0%		2	Ø
FRANKLIN GROWTH R6	FIFRX	Large Cap	\$1,596.48	8.88%	11.562	\$138.08	0%		2	Ø
COHEN & STEERS REAL ESTATE Z	CSZIX	Other	\$1,382.55	7.69%	84.302	\$16.40	0%		2	Ø
VANGUARD MID CAP INDEX INSTL	VMCIX	Mid Cap	\$1,223.50	6.80%	20.911	\$58.51	0%		P	Ø
PIMCO G			\$721.85	4.01%	721.850	\$1.00	0%		Ð	
			A							

\$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



	Sum	mary	Invest	Activity	Tools & Education								
				INVESTMENTS									
			Futu	re Election	S								
This	This page allows you to select how new money transferred from your HSA to your HSA investment account is allocated.												
Thi	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.												
					be effective the same market day. Future I be effective the next market day.								
		To learn	n more about Fu	ture Investment Elec	tions click here.								
			To learn more a	bout Realignment cl	ick here.								
	FUND												
	VANGUARD TA	RGET RET 20	20 INV	45%									
	45%	ADJUST YOU	R PRECENTAGE	0	CURRENT ELECTION 45%								
	VANGUARD TA	RGET RET 20	030 INV	45%									
	45%	ADJUST YOU	R PRECENTAGE	0	CURRENT ELECTION 45%								
	JACKSON SQL	10%											
	10%	ADJUST YOU	R PRECENTAGE		CURRENT ELECTION 10%								
	AMERICAN FD	S INV CO OF	AMER R6										
	0%	O ADJUST YOU	R PRECENTAGE		CURRENT ELECTION 0%								
	AMERICAN FD	S WASHINGT	ON MUT R6										
	0%	0%											
		ADJUST YOU	R PRECENTAGE		CURRENT ELECTION 0%								

#### 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.

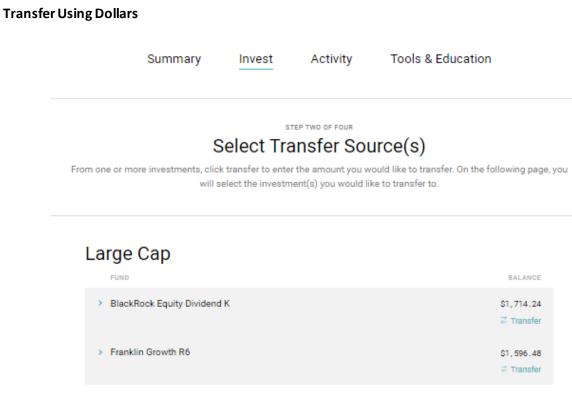
Su	mmary	Invest	Activity	Tools & Edu	cation	
	Welcome Overall Retu 36.49%	Set Future Invest Manage Portfol Manage Autom Move Money	io	e to learn more.		
	Summary	Invest	Activity	Tools & Education		Welcome
To shift the weighting of your portfolio, t		d you like to	_	<b>YOUR PORTFOLIO?</b> from specific investments to a	others, use Transfer Between Inv	estments.
Realign Investment Percentage	25				Transfer Between Investments	
	Summary	Invest	Activity	Tools & Education		We
This	bage allows you to me	Select a T		ype within your HSA investment	account.	

If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the "Transfer Using Percentages" button.

Transfer requests entered prior to market close will be processed the same market day. Transfer requests made after market close will be processed the next market day.



% Transfer Using Percentages



#### **Transfer Using Percentages**

> Franklin Growth R6

s	ummary	Invest	Activity	Tools & Education
		_	TEP TWO OF FOUR	
	5	Select Tra	ansfer Sou	urce(s)
From one or more i	nvestments, clic	k transfer to ente	r the percentage vo	ou would like to transfer. On the following
				-
	you wil		tment(s) you would	-
	you wil			-
	you wil			-
Large Ca				-
Large Ca				l like to transfer to.
Large Ca				-
FUND		I select the invest		l like to transfer to.

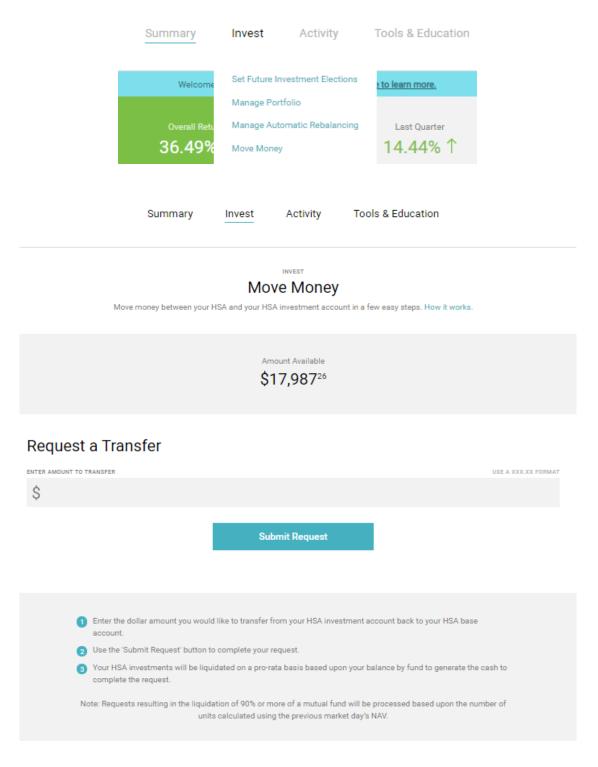
\*Please note the image below is for illustration purposes. Access the investment funds site for more information.

\$1,596.48 Transfer

#### 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.



#### 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

Summary	Invest	t	Activity	Tools	& Education	
			Statements on Quarterly State			
money between your l		<b>NO</b> ur Hs	Pending Activi	ty	asy steps. How it works.	
	-		Transaction Hi	story		
Summ	iary Ir	nvest	Activity	Tools & I	Education	Welcom

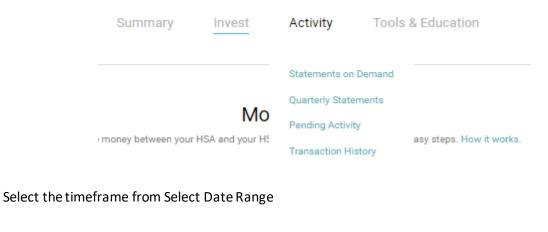
#### Statements

View your available statements below.

PERIOD	CYCLE	
10/01/2020 - 12/31/2020	Quarterly Statement	Download
07/01/2020 - 09/30/2020	Quarterly Statement	Download
04/01/2020 - 06/30/2020	Quarterly Statement	Download
01/01/2020 - 03/31/2020	Quarterly Statement	Download
10/01/2019 - 12/31/2019	Quarterly Statement	Download
07/01/2019 - 09/30/2019	Quarterly Statement	Download
04/01/2019 - 06/30/2019	Quarterly Statement	Download
03/01/2019 - 03/31/2019	Quarterly Statement	Download
02/01/2019 - 02/28/2019	Quarterly Statement	Download

#### Custom Period Statement

You may also generate a statement for a particular date range by selecting **Activity>Statements On Demand** 



Summary	Invest	Activity	Tools & Education

# Statements on Demand

Choose a date range to view your statement for that time period.

			~ 1			_		
			Sele	ect L	ate	Ran	ge	
Yesterday	<		J	lan 202	1		>	
This Week	Su	Мо	Tu	We	Th	Fr	Sa	
This Month	27	28	29	30	31	1	2	
This Month	3	4	5	6	7	8	9	
This Year	10	11	12	13	14	15	16	
Last Quarter	17	18	19	20	21	22	23	
Last Year	24	25	26	27	28	29	90	
	31	4	2	a	4	-5	6	

### The statement generates

- .
Summary Invest Activity Tools & Education Welcome,

#### Statements on Demand

Choose a date range to view your statement for that time period.

		STATEMENT	DATE RANGE			
		01/01/2020 -	- 12/31/2020			
FUND NAME	BEGINNING BALANCE	TRANSFERS IN	TRANSFERS BETWEEN	TRANSFERS OUT	EARNINGS	ENDING BALANCE
BlackRock Equity Dividend K	\$1,737.76	\$0.00	\$0.00	\$0.00	\$52.14	\$1,661.75
Franklin Growth R6	\$2,187.94	\$0.00	-\$1,000.00	\$0.00	\$591.60	\$1,568.96
Jackson Square SMID-Cap Growth	\$0.00	\$309.47	\$2,000.00	\$0.00	\$612.32	\$2,921.79
Vanguard Mid Cap Index Instl	\$2,127.55	\$0.00	-\$1,000.00	\$0.00	\$231.19	\$1,184.40
Cohen & Steers Real Estate Z	\$1,518.42	\$0.00	\$0.00	\$0.00	-\$34.03	\$1,374.12
Vanguard Target Ret 2020 Inv	\$1,314.73	\$1,914.17	\$0.00	\$0.00	\$288.94	\$3,362.03
Vanguard Target Ret 2030 Inv	\$1,326.63	\$1,914.13	\$0.00	\$0.00	\$361.07	\$3,444.52
PIMCO Govt Money Market Insti	\$783.01	\$0.00	\$0.00	\$0.00	\$2.38	\$721.85
TOTALS	\$10,996.04	\$4,137.77	\$0.00	\$0.00	\$2,105.61	\$16,239.42

# **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 <u>Devenir website</u>. 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.