

HSA Account Services

WealthCare Saver as Custodian



Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA

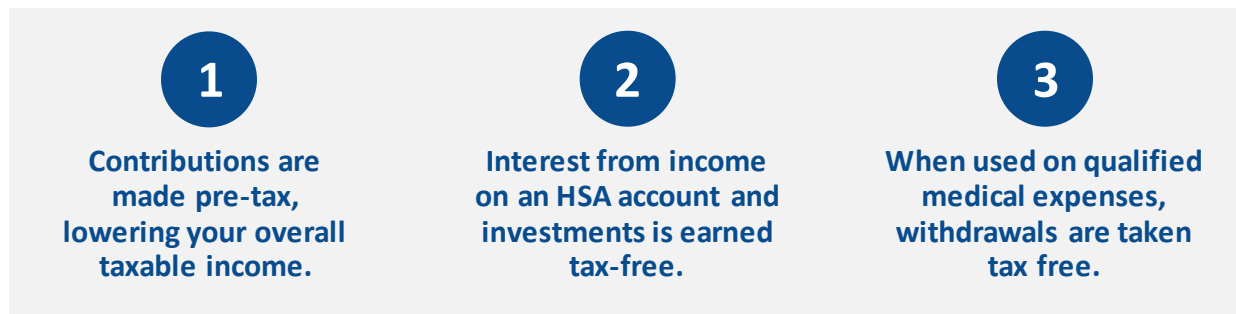
Contents

The Triple Tax Benefits of Your HSA.....	2
Using Investments to Grow Your HSA Dollars.....	2
HSA Investments Made Easy.....	2
Getting Started.....	3
How To: Setting Up Your Investment Account.....	3
Enrolling in an Investment Account.....	3
Setting Up Your Investment Plans.....	6
Transferring funds from your HSA to Investments.....	10
Setting Up Automatic Transfers.....	11
How To: Maximizing Your Investment Account.....	12
Homepage & Investment Summary.....	12
Navigating the Homepage.....	12
Viewing Your Investment Summary.....	14
Allocations and Transfers.....	14
Updating Your Investment Elections.....	14
Re-Allocating Your Portfolio.....	16
Transferring funds between investments.....	Error! Bookmark not defined.
Transferring funds to Your HSA.....	18
Account Statements on Demand.....	19
Monthly Statements.....	19
Custom Period Statement.....	Error! Bookmark not defined.
Frequently Asked Questions.....	22
How often are investment options updated?.....	22
How long does it take to transfer money?.....	22
How can I access my investment account?.....	22
Can I go below the \$1,000 threshold in my HSA?.....	22
Can I use my Investment funds to pay for qualified medical expenses?.....	22
What does “Self-Directed” account mean?.....	17

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 account holder, 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).¹

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).

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

Getting Started

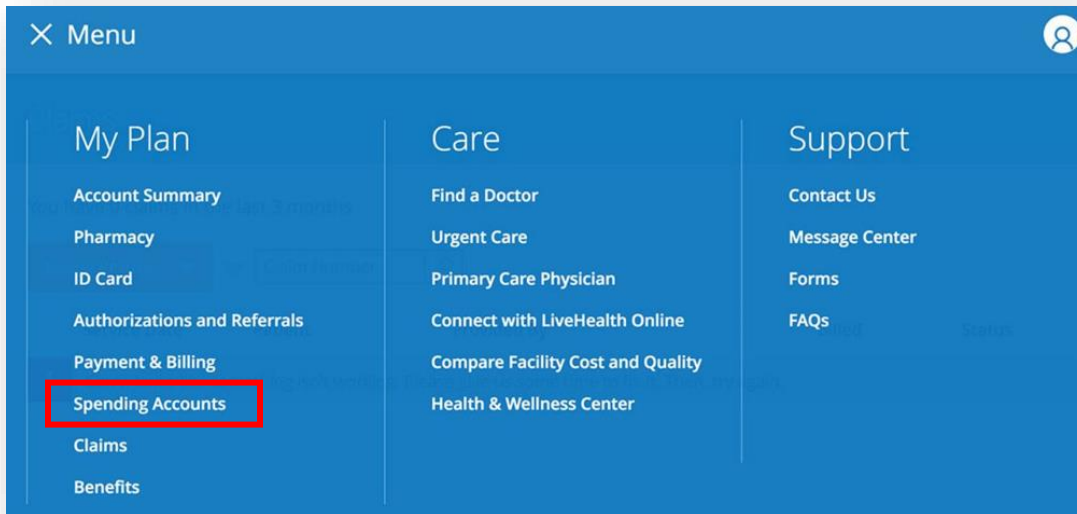
Now that we've covered the benefits of investing your HSA, it's time to begin! The following pages will help guide you through your account set-up, as well as provide tips on how to maximize your investment account.

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**.



- 3 Navigate to **My Accounts > Benefit Account Summary**.
- 4 Click on **Investment**


Health Savings Account (HSA) *****2476

VIEW DETAILS CONTRIBUTIONS TRANSACTIONS **INVESTMENT** HSA BILL PAY SCHEDULED PAYMENTS

Account Resources Tax Forms Statements View Beneficiaries

Go Green! Opt for electronic delivery today

Account Balance



Available Balance
\$1,606.79

Investment Balance ?
\$0.00

Balance

Current Balance	\$1,606.79
- Holds ?	\$0.00
= Available Balance ?	\$1,606.79
+ Investment Balance	\$0.00
= Total Balance ?	\$1,606.79

Overpaid Amount ? \$0.00

Account Summary

Distributions / Spent Year to Date ?	\$54.66
Interest Paid	\$0.00
Current Year Deposits	
Your Deposits YTD	\$115.38
+ Employer Deposits YTD ?	\$0.00
= Total Deposits YTD ?	\$115.38

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

HSA Investment

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: **\$2,321.43**

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 eligible to participate in the optional HSA Investment Account.

One of the many benefits of your enrollment in an HSA is that you have the option to invest any amounts greater than the Investment Threshold in a variety of mutual funds options. The Investment Threshold is established by the Administrator and trades may not occur for less than \$100.

Here's how to get started:

- 1) Apply for an HSA Investment Account online by Clicking the "Apply for an Investment Account" button below.
- 2) Complete the application steps by reading all disclosures and submitting your investment application.
- 3) Within 2-3 business days, your HSA Investment Account will be opened. You will be able to access your HSA Investment Account directly from this page.
- 4) Once your HSA Investment Account is established, set up your investment allocation model.
- 5) You will be able to transfer money from your HSA Cash Account to your HSA Investment Account directly from this page. Only amounts above the Investment Threshold can be transferred to investments. Trades may not occur for less than \$100.

Click the button below if you would like to establish an HSA Investment Account.

Apply For An Investment Account

6

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

Apply for an Investment Account ×

Mutual funds are selected by Devenir Investment Advisors, LLC. Devenir Investment Advisors, LLC is not an affiliate of PNC Bank. 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 HSA Account Services toll-free number at 1-855-424-7211 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.

PNC Bank, National Association has been selected by your Administrator to act as Custodian of your Health Savings Account and PNC Bank does not select the mutual funds available through your Administrator's platform.

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC"). Bank deposit products for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC.

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
- ✓ [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 PNC Bank 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.

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

HSA Investment

Investment rules for your Health Saving Account

	You must maintain this balance in your HSA in order to invest:	\$1,000.00	<p>Congratulations. You have successfully applied for an HSA Investment Account.</p> <p>Your HSA Investment Account will be 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 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.</p> <p>Once you have set up your investment selections, return to the "HSA Investment 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.</p> <p>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".</p>
	Your current HSA balance:	\$2,321.43	
	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	

Setting Up Your Investment Plans

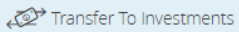
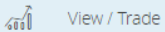
Follow the steps below to set-up your investments with our self-directed investment solution partner, Devenir.

- 1 Click on **View/Trade** to setup account

My Accounts ▾ Claims ▾ Resources ▾ Calculators ▾

psuemployee3 Last login: 10:39am on Mar 6, 2017

HSA Investment

Investment Portfolio Investment Allocation

2 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 [My Investments](#)

Enroll Now

3 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

You may update your email address through this site. If any information is incorrect, please notify your HSA Benefit Administrator.

My Name		Street Address (Line 1)	
Account Number	***-**-00005588	Street Address (Line 2)	
Email Address	John.Doe@abc.com	City/Town	WALLINGFORD
Confirm Email Address	John.Doe@abc.com	State/Province	CT
		Zip/Postal Code	06492

Previous **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.

Enrollment Progress: Start > My Information > My Investments > Finish

Create My Own Investment Portfolio (ALL SOURCES)

Investing My Contributions
 The 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.
 Click [here](#) for performance information on the funds that are available to you.

Investment Name	Links	Current Percent	New Percent	Excessive Trading Policy
BLACKROCK EQUITY DIVIDEND INV		0%	<input type="text" value="0"/> %	
FRANKLIN GROWTH FUND A		0%	<input type="text" value="0"/> %	
AMERICAN FDS INVT CO OF AM F1		0%	<input type="text" value="0"/> %	YES
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"/> %	YES
FRANKLIN HIGH INCOME FUND A		0%	<input type="text" value="0"/> %	
PIMCO TOTAL RETURN A		0%	<input type="text" value="0"/> %	
MPS CONSERVATIVE ALLOCATION A		0%	<input type="text" value="0"/> %	
MPS MODERATE ALLOCATION A		0%	<input type="text" value="0"/> %	
MPS GROWTH ALLOCATION A		0%	<input type="text" value="0"/> %	
PIMCO GOVERNMENT MONEY MKT A		100%	<input type="text" value="0"/> %	
COHEN & STEERS REAL ESTATE SEC		0%	<input type="text" value="0"/> %	
JANUS HENDERSON VENTURE A		0%	<input type="text" value="0"/> %	YES
LOOMIS SAYLES CORE PLUS BOND A		0%	<input type="text" value="0"/> %	
VANGUARD 500 INDEX ADMIRAL		0%	<input type="text" value="0"/> %	YES
VANGUARD MID CAP INDEX ADMIRAL		0%	<input type="text" value="0"/> %	YES
VANGUARD SMALL CAP INDEX - ADM		0%	<input type="text" value="0"/> %	YES
VANGUARD TOTAL INTL STK INDEX		0%	<input type="text" value="0"/> %	YES
Total		100%	0%	

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.

[Previous](#) [Next](#)

5


Once you have populated your percentage allocation, click **Next**.

6 If “My Information” and “My Investments” sections are correctly populated, click **Enroll Me**.

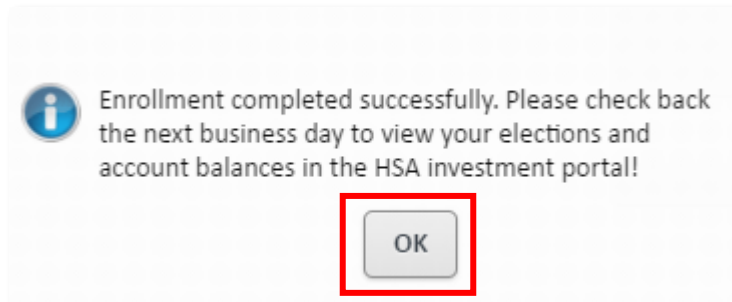
Enrollment Progress: Start > My Information > My Investments > Finish

Online Enrollment Summary

-Verify your selection in each section.
-To make changes, select Edit.
-Select Enroll Me to complete your enrollment.

Edit	My Information	Optional
Edit	My Investments	<input checked="" type="checkbox"/> (100%) PIMCO GOVERNMENT MONEY MKT A 
Edit	Realign Existing Balance (Optional)	
Enroll Me	I agree that my enrollment information is correct.	

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
×

Balance	\$2,000. ⁰⁰
Maintain Balance	\$1,000. ⁰⁰
Pending Transfers	\$0. ⁰⁰
Available to Invest	\$1,000. ⁰⁰
Minimum Investment Amount	\$100. ⁰⁰
Maximum Investment Amount	\$100. ⁰⁰

Please specify the amount you would like to transfer from your Deposit Account to your HSA Investment Account.

- Transfer requests submitted before 1:00 p.m. ET on Active Trading Days will be processed on the next active Trading Day.

(i) Important: Once you submit your transfer request, the amount specified cannot be edited or deleted. Please be sure to enter transfers only once and verify the amount prior to submitting. You understand that investments in mutual funds are not deposits of, or guaranteed or endorsed by PNC Bank or any other banking institution, are not FDIC-insured and are not insured by any other governmental agency; and involve investment risk including possible loss of principal amount invested.

\$
Transfer Amount *

✓
SUBMIT

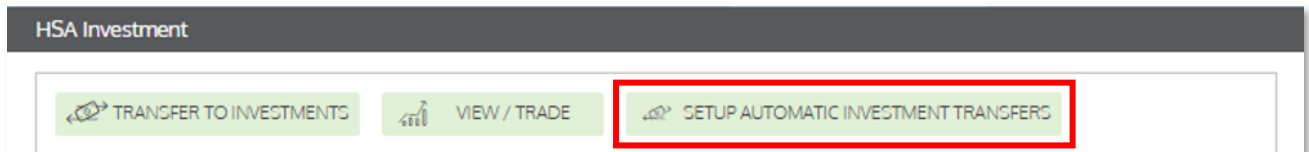
×
CANCEL

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**



- 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 least \$1,000.⁰⁰ 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? *

\$ 1,000.00

\$ 150.00

I understand that once my account reaches or exceeds \$1,000.⁰⁰, we will automatically transfer amounts above \$150.⁰⁰ 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.

✓ SAVE

✕ 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.

The screenshot displays the investment account homepage with the following components:

- Navigation:** Summary (active), Invest, Activity, Tools & Education. User: Welcome, Lois! Account. Updated: 1/22/2021.
- Summary Cards:**
 - Account Balance: \$17,987.26
 - Overall Return: 36.49% ↑
 - Last Quarter: 14.44% ↑ (10/1/2020 - 12/31/2020)
 - Year-to-Date: 3.20% ↑ (1/1/2021 - 1/22/2021)
- Asset Allocation:**

PERCENT	CATEGORY	ASSOCIATED INVESTMENTS	BALANCE
44.61%	Multi-Asset	VTMNX VTHRK	\$8,023.54
25.28%	Mid Cap	JSMTX VMCIX	\$4,548.00
18.41%	Large Cap	MKDVK FFRK	\$3,310.72
7.69%	Other	CSZIX	\$1,382.55
4.01%	Fixed Income	PGYXX	\$721.85
0.00%	International		\$0.00
0.00%	Small Cap		\$0.00
- Your Investments:**

FUND	TICKER	CATEGORY	BALANCE	PORTFOLIO %	UNITS	PRICE	ELECTION %	DETAILS
VANGUARD TARGET RET 2030 INV	VTHRK	Multi-Asset	\$4,066.72	22.61%	98.230	\$41.40	45%	[Icons]
VANGUARD TARGET RET 2020 INV	VTWNX	Multi-Asset	\$3,956.82	22.00%	113.767	\$34.78	45%	[Icons]
JACKSON SQUARE SMID-CAP GROWTH	JSMTX	Mid Cap	\$3,325.10	18.48%	79.011	\$41.01	10%	[Icons]
BLACKROCK EQUITY DIVIDEND K	MKDVK	Large Cap	\$1,714.24	9.53%	82.021	\$20.90	0%	[Icons]
FRANKLIN GROWTH R6	FFRK	Large Cap	\$1,506.48	8.88%	11.562	\$138.08	0%	[Icons]
COHEN & STEERS REAL ESTATE Z	CSZIX	Other	\$1,382.55	7.69%	84.302	\$16.40	0%	[Icons]
VANGUARD MID CAP INDEX INSTL	VMCIX	Mid Cap	\$1,223.50	6.80%	20.911	\$58.51	0%	[Icons]
PIMCO GOVT MONEY MARKET INSTL	PGYXX	Fixed Income	\$721.85	4.01%	721.850	\$1.00	0%	[Icons]

Total: \$17,987.26






























The screenshot shows the 'Your Recent Activity' section with the following details:

- Your Recent Activity:**
 - You moved \$1,198.92 to your HSA investment account. 20 days ago.
 - You moved \$190.00 to your HSA investment account. a month ago.
 - [View all Activity](#)
- Welcome Message:** Welcome to your new investment portal! (Accompanied by an image of a person using a laptop and smartphone).

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%	   
VANGUARD TARGET RET 2020 INV	VTWIX	Multi-Asset	\$3,956.82	22.00%	113.767	\$34.78	45%	   
JACKSON SQUARE SMID-CAP GROWTH	JSMTX	Mid Cap	\$3,325.10	18.48%	79.911	\$41.61	10%	   
BLACKROCK EQUITY DIVIDEND K	MKDVX	Large Cap	\$1,714.24	9.53%	82.021	\$20.90	0%	   
FRANKLIN GROWTH R6	FIFRX	Large Cap	\$1,596.48	8.88%	11.562	\$138.08	0%	   
COHEN & STEERS REAL ESTATE Z	CSZIX	Other	\$1,382.55	7.69%	84.302	\$16.40	0%	   
VANGUARD MID CAP INDEX INSTL	VMCIX	Mid Cap	\$1,223.50	6.80%	20.911	\$58.51	0%	   
PIMCO G			\$721.85	4.01%	721.850	\$1.00	0%	   

\$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**

The screenshot shows a navigation bar with four tabs: 'Summary' (underlined), 'Invest', 'Activity', and 'Tools & Education'. Below the navigation bar is a summary card. The card has a green header with 'Welcome' and a green body with 'Overall Return 36.49%'. To the right of the green body is a list of links: 'Set Future Investment Elections', 'Manage Portfolio', 'Manage Automatic Rebalancing', and 'Move Money'. To the right of the list is a grey box with 'Last Quarter 14.44% ↑' and a date range '10/1/2020 - 12/31/2020'. A link 'to learn more.' is also visible.

INVESTMENTS

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](#).

FUND

VANGUARD TARGET RET 2020 INV	45%	45%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 45%
VANGUARD TARGET RET 2030 INV	45%	45%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 45%
JACKSON SQUARE SMID-CAP GROWTH	10%	10%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 10%
AMERICAN FDS INV CO OF AMER R6	0%	0%	ADJUST YOUR PERCENTAGE	CURRENT ELECTION 0%
AMERICAN FDS WASHINGTON MUT R6	0%	0%	ADJUST YOUR PERCENTAGE	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.

Summary Invest Activity Tools & Education

Welcome

Overall Return
36.49%

Set Future Investment Elections

Manage Portfolio

Manage Automatic Rebalancing

Move Money

[Click here to learn more.](#)

Last Quarter
14.44% ↑


Summary Invest Activity Tools & Education

Welcome


MANAGE PORTFOLIO

How would you like to manage your portfolio?

To shift the weighting of your portfolio, use **Realign Investment Percentages**. If you want to move money from specific investments to others, use **Transfer Between Investments**.



Realign Investment Percentages



Transfer Between Investments

Summary Invest Activity Tools & Education

We


STEP ONE OF FOUR

Select a Transfer Type


This page allows you to move money between investment options 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 Dollars



Transfer Using Percentages

Transfer Using Dollars

Summary Invest Activity Tools & Education

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.

Large Cap

FUND	BALANCE
> BlackRock Equity Dividend K	\$1,714.24 Transfer
> Franklin Growth R6	\$1,596.48 Transfer

Transfer Using Percentages

Summary Invest Activity Tools & Education

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.

Large Cap

FUND	BALANCE
> BlackRock Equity Dividend K	\$1,714.24 Transfer
> Franklin Growth R6	\$1,596.48 Transfer

*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.

Summary Invest Activity Tools & Education

Welcome

Overall Return **36.49%**

Set Future Investment Elections [Click here to learn more.](#)

Manage Portfolio

Manage Automatic Rebalancing

Move Money

Last Quarter **14.44% ↑**

Summary Invest Activity Tools & Education

INVEST

Move Money

Move money between your HSA and your HSA investment account in a few easy steps. How it works.

Amount Available
\$17,987²⁶

Request a Transfer

ENTER AMOUNT TO TRANSFER USE A XXXX.XX FORMAT

\$

Submit Request

- 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.

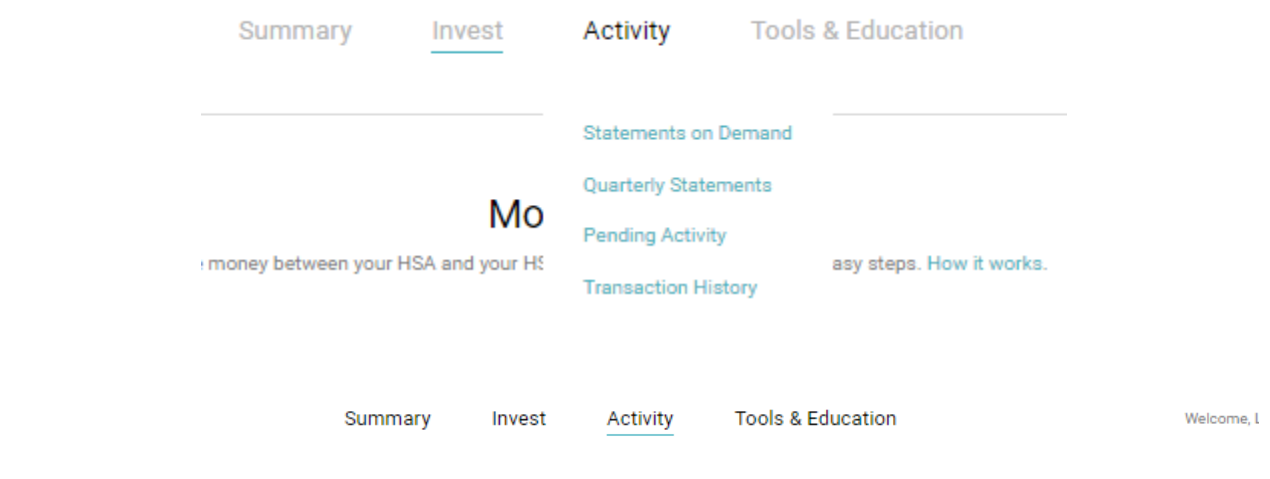
Note: Requests resulting in the liquidation of 90% or more of a mutual fund will be processed based upon the number of units calculated using the previous market day's NAV.

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

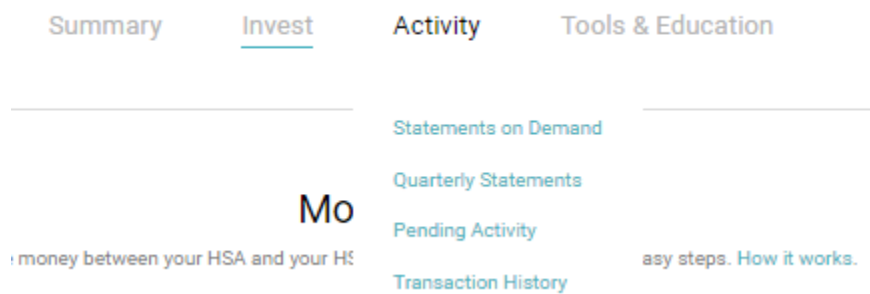
To view a quarterly statement, go to **Activity > Quarterly Statements**



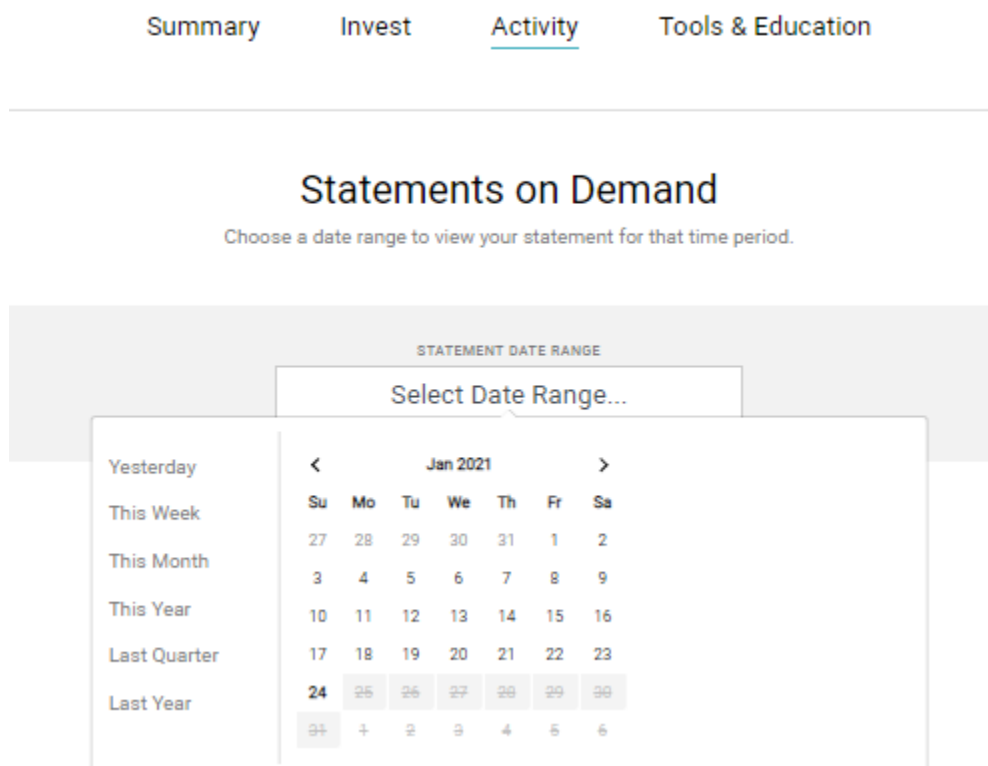
PERIOD	CYCLE	
10/01/2020 - 12/31/2020	Quarterly Statement	Download
07/01/2020 - 09/30/2020	Quarterly Statement	Download
04/01/2020 - 06/30/2020	Quarterly Statement	Download
01/01/2020 - 03/31/2020	Quarterly Statement	Download
10/01/2019 - 12/31/2019	Quarterly Statement	Download
07/01/2019 - 09/30/2019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



Select the timeframe from Select Date Range



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 Instl	\$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 [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.