

# Get Started with Your HSA Investment Account

Take advantage of investing<sup>1</sup> the funds in your BenefitWallet® Health Savings Account (HSA) and give yourself the potential of tax-free<sup>2</sup> investment growth. With a broad range of mutual funds, investing guidance, and an integrated user-friendly investing portal, it's easy to get started today.

## Advantages of a BenefitWallet Investment Account

Once the balance in the checking account portion of your HSA reaches \$1,000, you can establish an investment account and begin to invest in a wide selection of mutual funds.

If you have an expense and need more cash in your HSA, you can transfer funds back and forth between your checking and investment account at any time.

You can invest HSA funds and pay no federal taxes on any interest and/or investment earnings as long as the money remains in your HSA and is used to pay for qualified medical expenses.

BenefitWallet offers more than 25 highly rated funds from a variety of fund families. See the next page for the current investment options.

## Features of the Investment Platform

- No loads or transaction fees
- No minimum investment
- Automatic investing
- Online tools to learn about and research fund options

## Investment Account Costs

A flat fee of \$2.90 is charged per month for your investment account regardless of the number of transactions or positions you hold.

There are no transaction costs or load fees when you buy mutual funds at BenefitWallet. There may be funds that impose an early redemption fee associated with the sale of shares.

Investment expense ratios apply but are lower with only Institutional Class funds available. Please see the prospectus for more details.

## How to Open Your Investment Account

1. Log in to your account at [mybenefitwallet.com](https://mybenefitwallet.com)
2. Select *Investments* from the top navigation bar
3. If you have a balance of \$1,000 in your HSA checking account, the *Start Investing* button will be active; click this button to open your investment account

*Note: If you already have an open investment account, you will see your personal investing dashboard at login*

4. Review your personal information for accuracy and then click *Continue*
5. Decide how to fund your investment account by choosing *Automatic Investments* or *One-Time Investment* and then click *Continue*
6. If you choose Automatic Investments for your funding, you can select between two types of automatic investing: Sweep or Recurring; make your selection and then click *Continue*
7. Select your mutual funds and percentage to invest for each and then click *Continue*
8. After you've reviewed and confirmed your selections, click *Submit*

## Contact Us

If you have any questions, call the BenefitWallet Service Center at **877.472.4200**.

## BenefitWallet HSA Investment Lineup

Our investment offerings are segmented into Passive and Active strategies which gives novice and experienced investors high-performing, low-cost choices.

Fund Category	Passive Funds	Active Funds	Symbol
	Investment Name		
<b>Asset Allocation</b>			
Target Date – Passive	Vanguard Target Retirement Income		VTINX
Target Date – Passive	Vanguard Target Retirement 2015		VTXVX
Target Date – Passive	Vanguard Target Retirement 2020		VTWNX
Target Date – Passive	Vanguard Target Retirement 2025		VTTVX
Target Date – Passive	Vanguard Target Retirement 2030		VTHRXX
Target Date – Passive	Vanguard Target Retirement 2035		VTTHX
Target Date – Passive	Vanguard Target Retirement 2040		VFORX
Target Date – Passive	Vanguard Target Retirement 2045		VTIVX
Target Date – Passive	Vanguard Target Retirement 2050		VFIFX
Target Date – Passive	Vanguard Target Retirement 2055		VFFVX
Target Date – Passive	Vanguard Target Retirement 2060		VTTSX
Target Date – Passive	Vanguard Target Retirement 2065		VLXVX
Target Risk – Active	American Funds Growth & Income		GAIHX
Target Risk – Active	American Funds Moderate Gr. & Income		BLPDX
Target Risk – Active	American Funds Conservative Gr. & Inc.		INPDX
<b>Passive Investment Strategies</b>			
Large Cap	Vanguard Total Stock Market Index		VITSX
Mid Cap	Vanguard Mid Cap Index		VIMAX
Small Cap	Vanguard Small Cap Index		VSMAX
International	Vanguard Total International Stock Index		VTIAX
Fixed Income	Vanguard Total Bond Market Index		VBTLX
<b>Active Investment Strategies</b>			
Large Cap	T. Rowe Price US Large-Cap Core		RCLIX
Mid Cap	Vanguard Strategic Equity		VSEQX
Small Cap	Goldman Sachs Small Cap Eq. Insights		GCSIX
International	MFS International Value		MINIX
International	Oppenheimer Developing Markets		ODVIX
Fixed Income	Calvert Short Duration Income		CDSIX
Fixed Income	Dodge & Cox Income		DODIX
Fixed Income	PIMCO Income		PIMIX
Real Assets/Inflation Protection	PIMCO Inflation Response MultiAsset		PIRMX
Money Market	Fidelity Instl. Money Market Govt. Portfolio		FRGXX



Not FDIC Insured • May Lose Value • No Bank Guarantee

1. BenefitWallet is not recommending any investment, nor can it assure you of a profit or protect you against any loss on any investment made under the BenefitWallet investment platform. 2. Investment gains are tax free at the federal level. State taxes vary.

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