

Get Started with Your HSA Investment Account

Take advantage of investing¹ the funds in your BenefitWallet® Health Savings Account (HSA) and give yourself the potential of tax-free² 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.

Features of the BenefitWallet Integrated Investment Platform

- No loads or transaction fees
- Over 25 highly rated funds from a variety of fund families
- No minimum investment
- Automatic investing
- No separate ID and password needed
- Online tools to learn about and research fund options

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.

Investment Wizard

The Investment Wizard assists you in selecting an asset allocation that meets your investing goals. The Wizard is an online questionnaire that gathers information about your investment goals, risk tolerance and time horizon. The Wizard presents a suitable asset allocation for consideration, based on the information you provide. (You control the ultimate decision regarding which funds to invest in.)

What are the Investment Options?

Available funds are listed on the next page.

Costs

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.

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

Contact Us

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

How to Open Your Investment Account

Log on to mybenefitwallet.com.

Select "Manage Investments" from the top navigation bar.

As soon as you meet a balance minimum of \$1,000 in your HSA checking account or have opened an investment account in the past, you will be presented the option to "Click Here to Start Investing".

Simple Steps to Register

(First-time investors need to register.)

1. Review the registration information – click "Next".
2. Verify your e-mail address, answer questions about your investment goals and occupation – click "Next".
3. View the authorization boxes – click "Next" to agree to account terms.

Simple Steps to Invest

1. From the Portfolio screen – click "Add Investment".
2. Review the prospectus, then check your investment selection – click "Next".
3. Enter an "Invest From" account and a "Dollar Amount" (Automatic Payment can be added on this screen) – click "Next".

If you would like to add another investment, return to the "Portfolio" screen – Step 1.

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.

	Passive Funds	Active Funds	
Fund Category	Investment Name		Symbol
Asset Allocation			
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		VTHR X
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		VTT SX
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
Passive Investment Strategies			
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
Active Investment Strategies			
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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