

## Investing your health savings account (HSA) dollars

Once you have more than the minimum balance in your HSA Federal Deposit Insurance Corporation (FDIC)-insured interest-bearing account, you can open an investment account. Confirm the minimum balance with your employer.

### What are some benefits of investing?

With an investment account, you can take advantage of benefits like:

- Access to a diversified group of mutual funds professionally managed by an investment adviser
- Mutual fund fact sheets with historical performance information
- 401(k)-like investment capabilities

### Investment fund options

All funds available for investment are traded at net asset value (NAV). NAV per share is calculated daily. This is based on closing market prices of securities in the fund's portfolio. All mutual funds' buy and sell orders are processed at the NAV after the trade is received.

### Steps to set up an investment account

- Go to **payflex.com**.\* Click **Sign In**, located at the top right corner.
  - If you're a new user, click **Create Your Profile**.
  - Follow the prompts to create your user name and password.
  - Keep in mind you'll need your PayFlex Card®, your account debit card, to set up your profile.
- On **My Dashboard**, select the **Financial Center** tab. Then select **Health Savings Account** from the drop-down menu.
- From the left side of the screen, select **Investment Information** or **Invest**.
  - Click **Investment Information** for an overview of all participating mutual funds. Click the Prospectus link to read information about specific funds.
  - Click **Invest** to view your current HSA interest-bearing account balance. If you're eligible to invest, click **Open Account**.
- View the investment agreement. Check the box to confirm you read it and acknowledge the agreement and fees. Then type your initials.
- Click **Submit** to create your investment account. Or click **Cancel** to return to the previous page.

### Manage your investment account

Once logged in, click **My Investments** located on the left side of the screen. Then, choose from the following actions:

- View Account Activity
- Recurring Investments
- Transfer to Mutual Funds
- Transfer from Mutual Funds
- Manage My Portfolio
- Close Account

\*If you're an Aetna member, log in to **www.aetna.com**. Click **Access Your Account** to get to your PayFlex member website.

### View account activity

This page shows all HSA activity, including activity related to your HSA investment account. You can also view transfers made from your HSA interest-bearing account to your HSA investment account. And vice versa.

- If searching for a specific transaction, use the drop-down menus to filter your search.
- For more detail, click **View** in the *Action(s)* column.

In addition to your HSA transactions, you can view the following investment activity:

- **All Investments:** View all investment account activity.
- **Investment Buys:** View funds allocated to investments.
- **Investment Sells:** View transactions where shares were sold.
- **Investment Dividends:** View dividends that were paid out or reinvested, if applicable.

**Note:** Dividends are deposited into your HSA interest-bearing account.

### Recurring investments

Funds that are part of your recurring investment plan are displayed on this page. From here, you can:

- Create a new recurring investment plan
- Modify an existing recurring investment plan
- Cancel an existing recurring investment plan

### Transfer to mutual funds

Select this action if you want to transfer money from your HSA interest-bearing account to the available investment options.

### Transfer from mutual funds

On this page, you can sell shares of your mutual funds. The proceeds are transferred back to your HSA interest-bearing account.

### Manage my portfolio

You have two options when rebalancing your portfolio. From here, you can:

- **Set up a rebalancing schedule.** Choose “Manage Rebalance Preferences.”
- **Rebalance investments on the next market day.** Choose “Rebalance My Portfolio Now.”
  - This option is available if you have set up a rebalancing schedule.

### Close account

When you close your HSA investment account, all shares of all mutual funds are sold. The proceeds are transferred to your HSA interest-bearing account.

### Things to keep in mind

- You need to have a minimum balance in your HSA interest-bearing account at the time you want to invest. Only the amount over the minimum balance is available for investing.
- Once you have funds in an investment account, you’re charged a monthly account fee. This fee is automatically deducted from your HSA interest-bearing account. View the HSA fee schedule online.
- By transferring funds into an investment account, you may benefit from capital appreciation in the value of mutual fund holdings. However, you’ll be exposed to a number of risks, including the loss of principal. Read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.
- Investments aren’t insured by the FDIC and are subject to investment risks, including fluctuation in value and possible loss of the amount invested.
- PayFlex isn’t responsible for the funds’ performance.

### Questions?

Log in to your PayFlex member website, and click **Contact Us**. We’re here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

Note: There may be fees associated with a health savings account (“HSA”). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

PayFlex Systems USA, Inc.

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Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principle amount invested. The prospectus describes the funds’ investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decisions. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.