HSA Account Services
WealthCare Saver as Custodian

Health Savings Account Investments

Your guide to unlocking the unlimited potential of your HSA

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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).[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

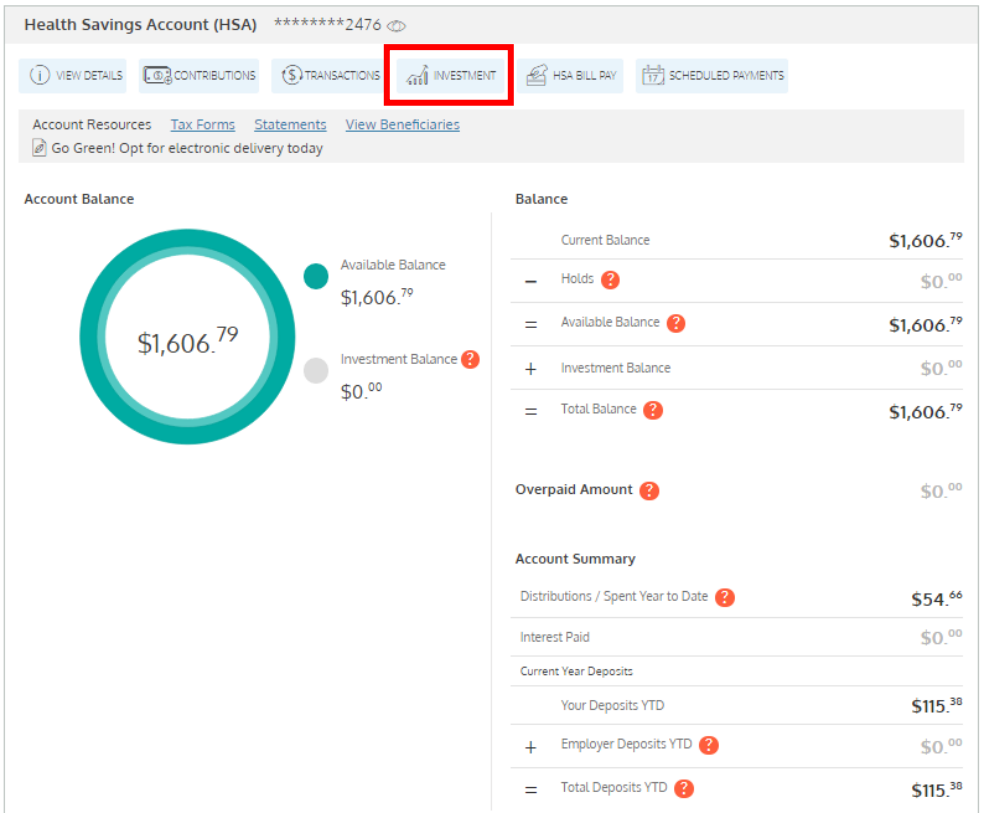
Follow the steps below to get enrolled in your HSA investment account.

1. Log into your health insurance provider's website (as shown on the back of your ID card).

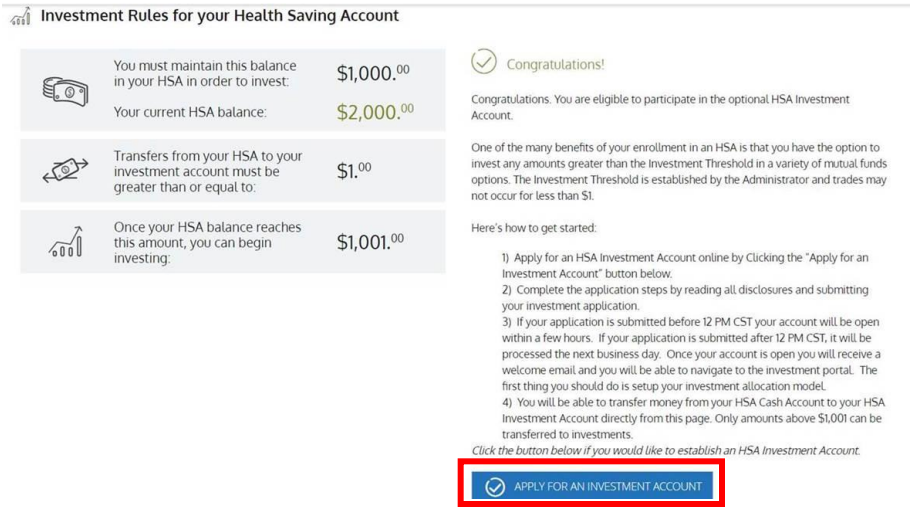
2. Navigate to **Spending Accounts** under the *Menu* tab and click **Manage My Account.**

3. Navigate to **My Accounts > Benefit Account Summary.**

4. Click on **Investment**



5 Read the *Investment rules for your Health Savings Account* and click on **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 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.

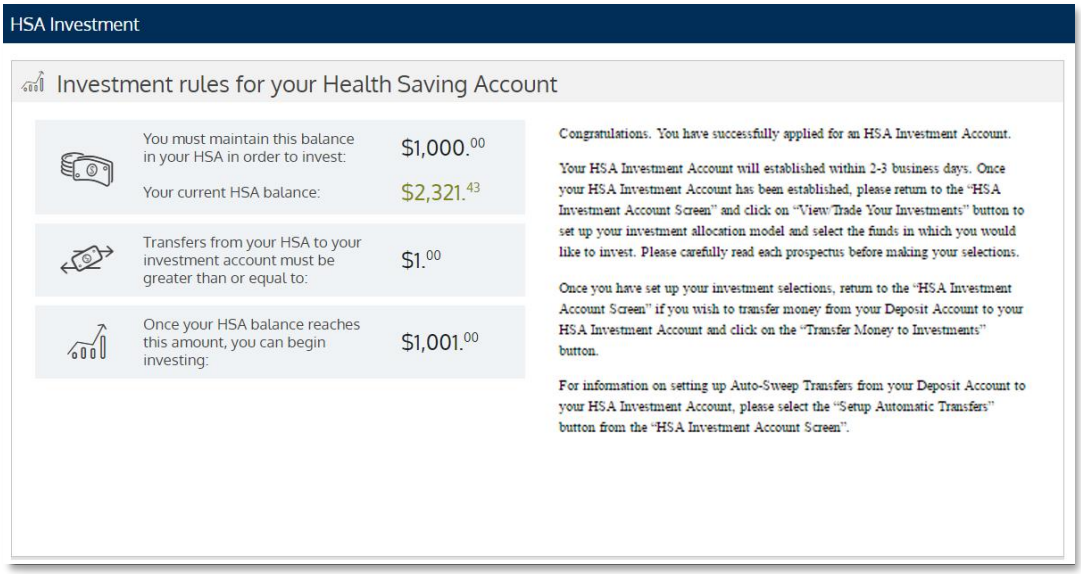
I understand that mutual funds options:

- 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.

CANCEL SUBMIT

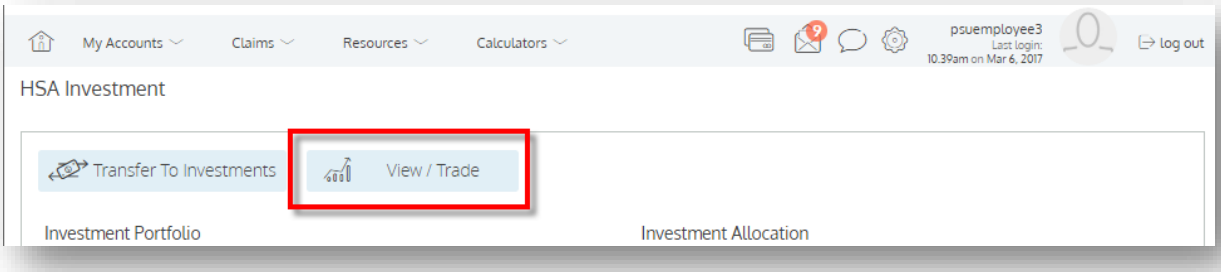
7 The below screenshot will appear confirming enrollment. The application will process within 3-4 business days.



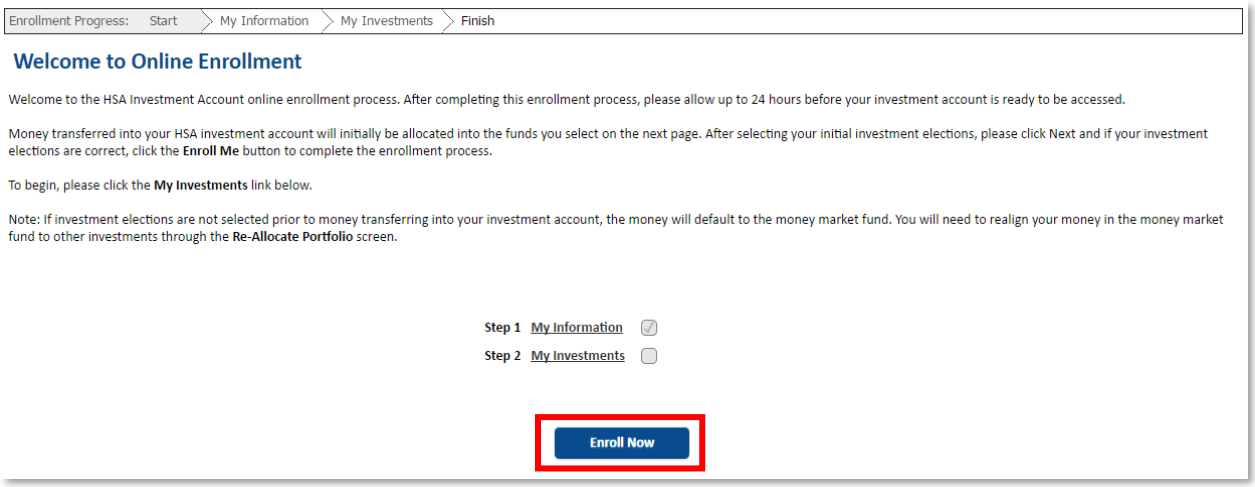
Setting Up Your Investment Plans

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

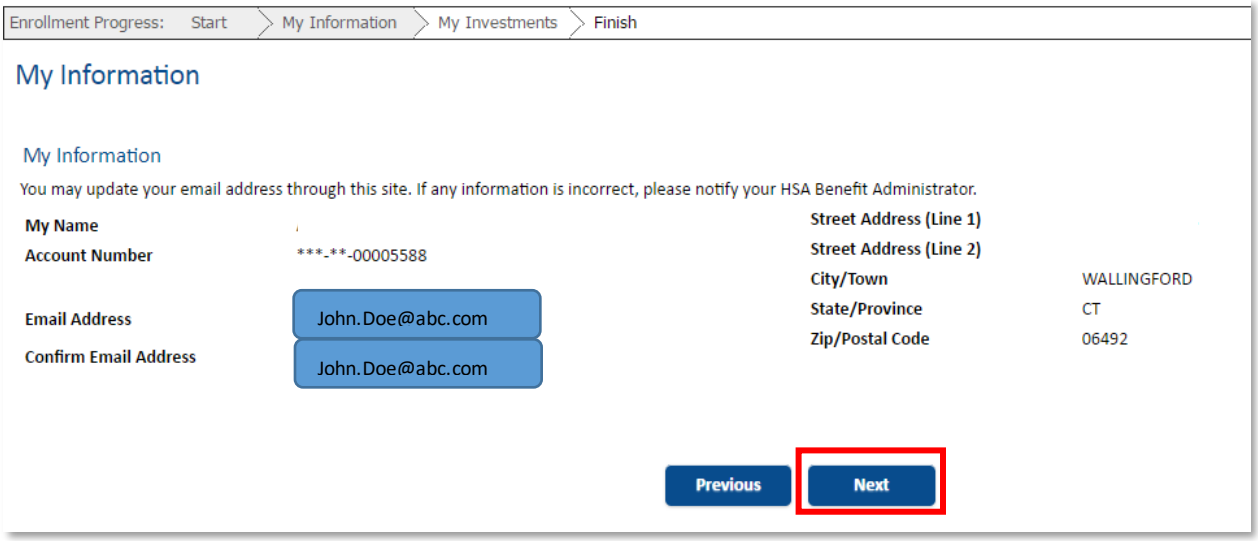


2 Read the information presented on the next screen, then click **Enroll Now**.



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

x



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.

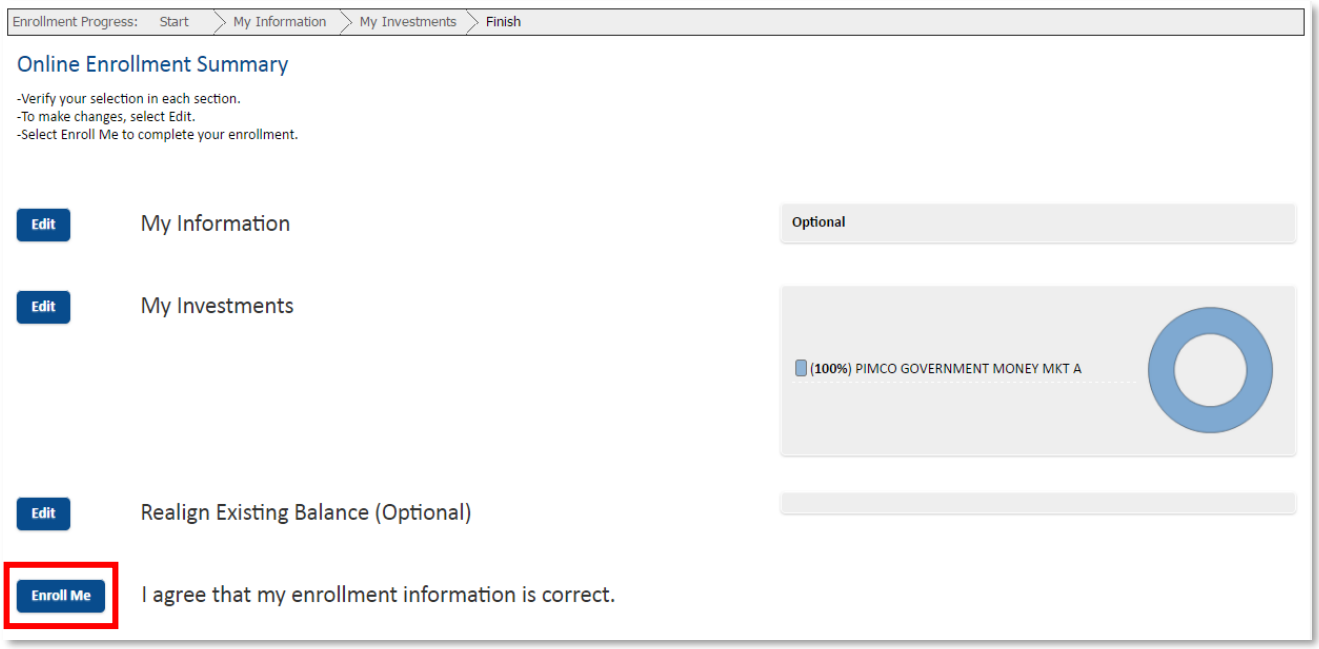
Investment Name	Links	Current Percent	New Percent	Excessive Trading Policy
BLACKROCK EQUITY DIVIDEND INV		0%	0 %	
FRANKLIN GROWTH FUND A		0%	0 %	
AMERICAN FDS INVT CO OF AM F1		0%	0 %	
DREYFUS OPPORT MIDCAP VALUE A		0%	0 %	
PIMCO STOCKSPLUS SMALL FUND A		0%	0 %	
AMERICAN FUNDS NEW PRSPCTV F1		0%	0 %	
FRANKLIN HIGH INCOME FUND A		0%	0 %	
PIMCO TOTAL RETURN A		0%	0 %	
MFS CONSERVATIVE ALLOCATION A		0%	0 %	
MFS MODERATE ALLOCATION A		0%	0 %	
MFS GROWTH ALLOCATION A		0%	0 %	
PIMCO GOVERNMENT MONEY MKT A		100%	0 %	
COHEN & STEERS REAL ESTATE SEC		0%	0 %	
JANUS HENDERSON VENTURE A		0%	0 %	
LOOMIS SAYLES CORE PLUS BOND A		0%	0 %	
VANGUARD 500 INDEX ADMIRAL		0%	0 %	
VANGUARD MID CAP INDEX ADMIRAL		0%	0 %	
VANGUARD SMALL CAP INDEX - ADM		0%	0 %	
VANGUARD TOTAL INTL STK INDEX		0%	0 %	
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 polices. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

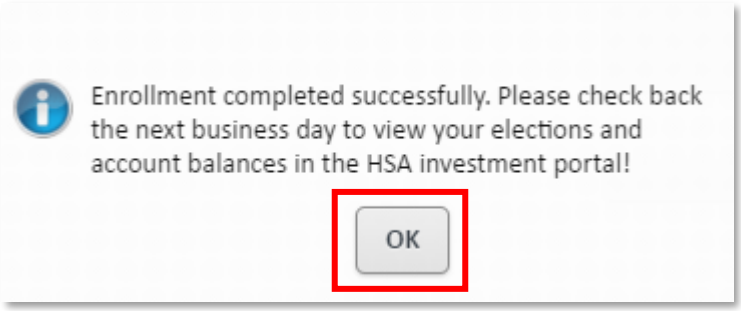
Previous Next

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

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



7 A pop-up window will appear, click **OK**.

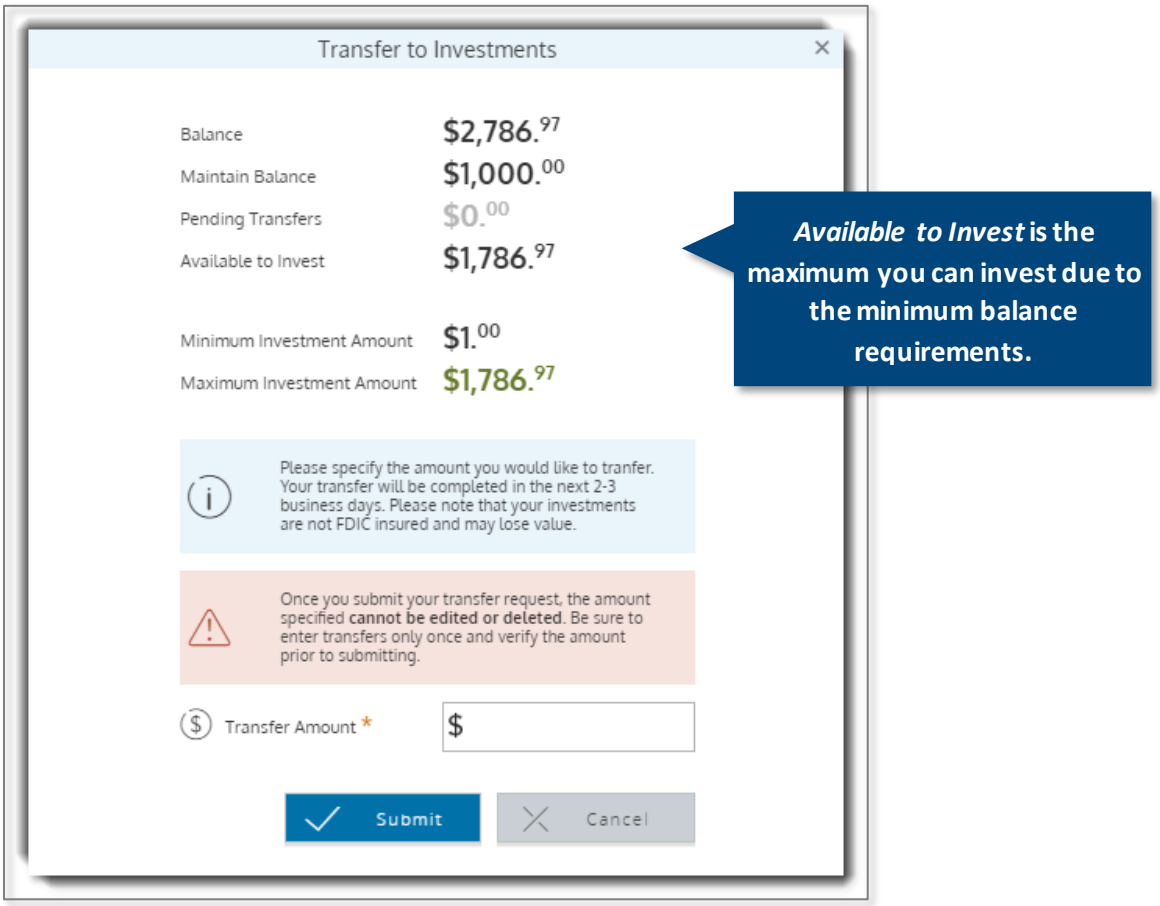


Transferring funds from your HSA to Investments

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.

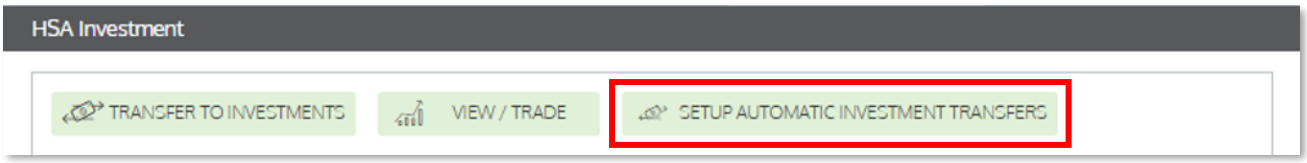
   Enter the amount that you want to transfer next to **Transfer Amount**. Then click **Submit.**



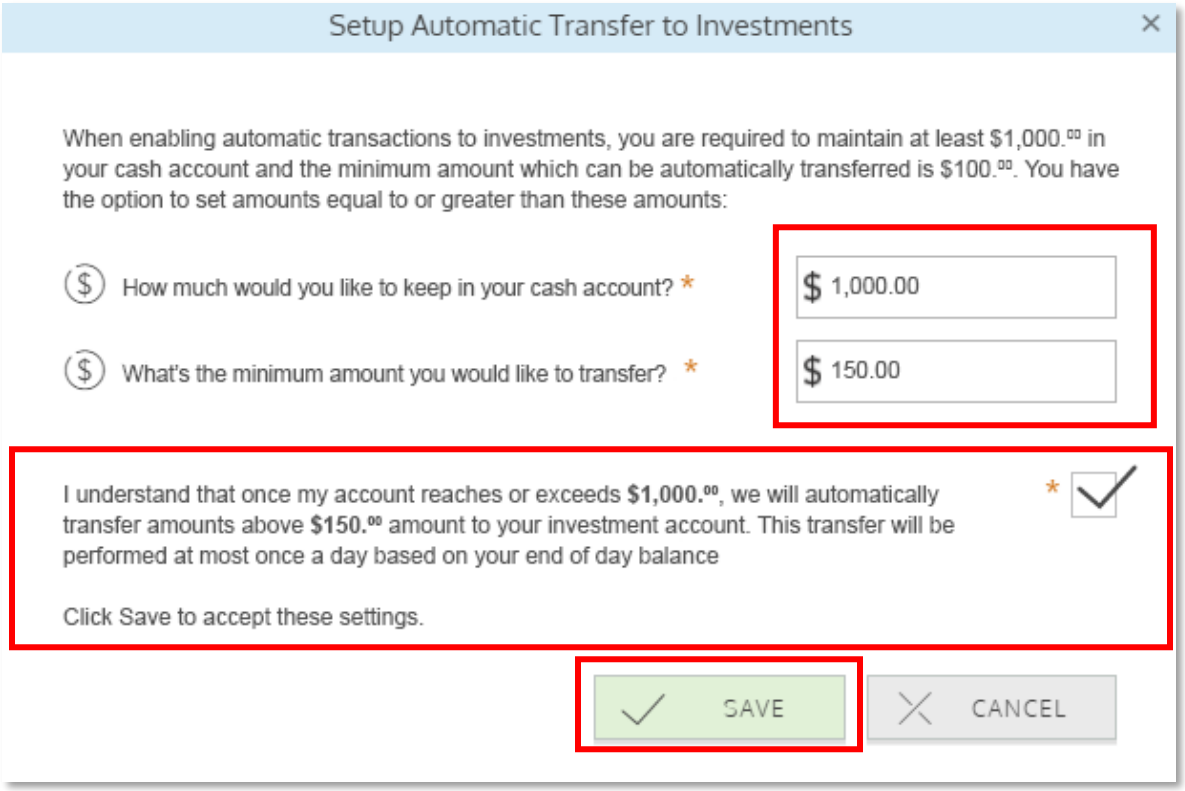
Setting up Automatic Transfers

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**.



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.

Summary Invest Activity Tools & Education

Welcome, Lois! | Account

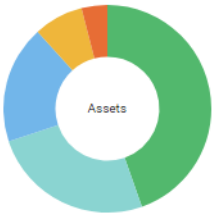
UPDATED 1/22/2021

Welcome to your new investment portal! Click here to learn more.

Account Balance	Overall Return	Last Quarter	Year-to-Date
$17,987[26]	36.49% ↑	14.44% ↑	3.20% ↑
		10/1/2020 – 12/31/2020	1/1/2021 – 1/22/2021

Asset Allocation

PERCENT	CATEGORY	ASSOCIATED INVESTMENTS	BALANCE
44.61%	Multi-Asset	VTWNX VTHRX	$8,023.54
25.28%	Mid Cap	JSMTX VMCIX	$4,548.60
18.41%	Large Cap	MKDVX FIFRX	$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	VTHRX	Multi-Asset	$4,066.72	22.61%	98.230	$41.40	45%	
VANGUARD TARGET RET 2020 INV	VTWNX	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 GOVT MONEY MARKET INSTL	PGYXX	Fixed Income	$721.85	4.01%	721.850	$1.00	0%	

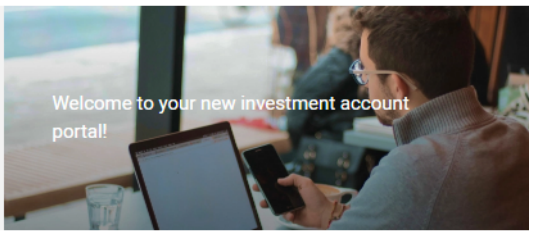
$17,987.26

Your Recent Activity

You moved $1,198.92 to your HSA investment account.
20 days ago

You moved $150.00 to your HSA investment account.
a month ago

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%	
VANGUARD TARGET RET 2020 INV	VTWNX	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%	
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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**

Summary Invest Activity Tools & Education

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 PRECENTAGE CURRENT ELECTION 45%

VANGUARD TARGET RET 2030 INV

45%

45%

ADJUST YOUR PRECENTAGE CURRENT ELECTION 45%

JACKSON SQUARE SMID-CAP GROWTH

10%

10%

ADJUST YOUR PRECENTAGE CURRENT ELECTION 10%

AMERICAN FDS INV CO OF AMER R6

0%

0%

ADJUST YOUR PRECENTAGE CURRENT ELECTION 0%

AMERICAN FDS WASHINGTON MUT R6

0%

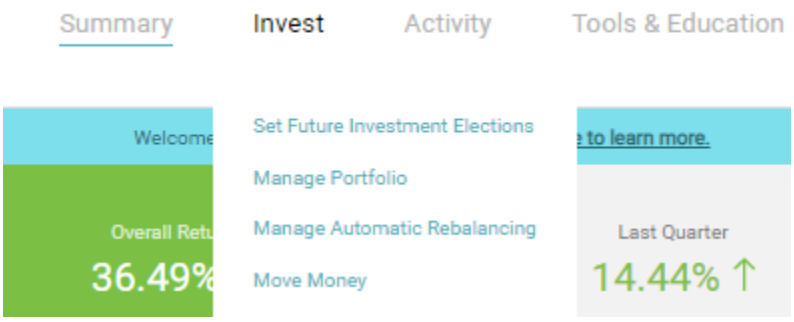
0%

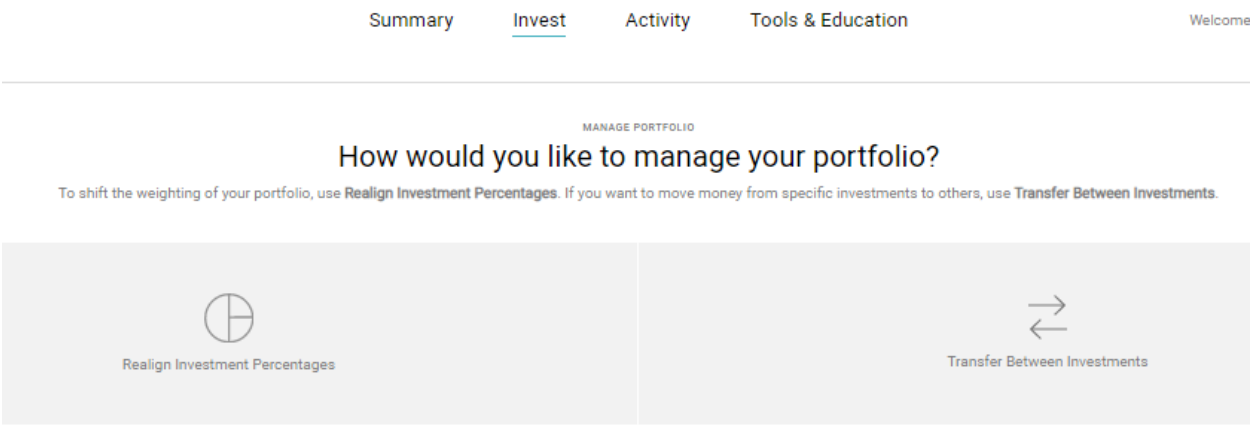
ADJUST YOUR PRECENTAGE CURRENT ELECTION 0%

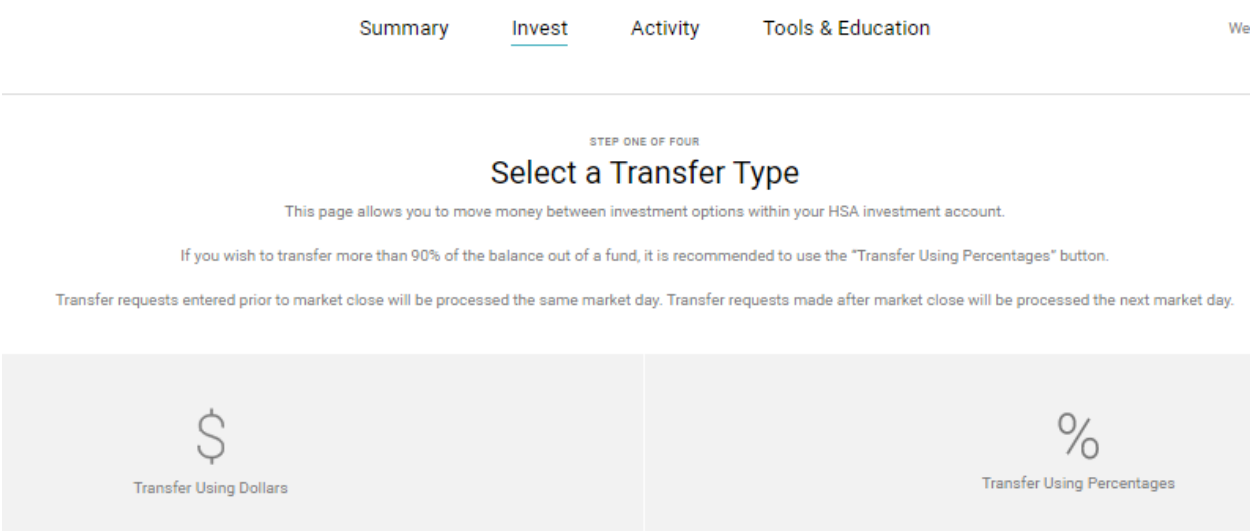
Manage Your Portfolio

Manage Portfolio>Transfer Between Investments

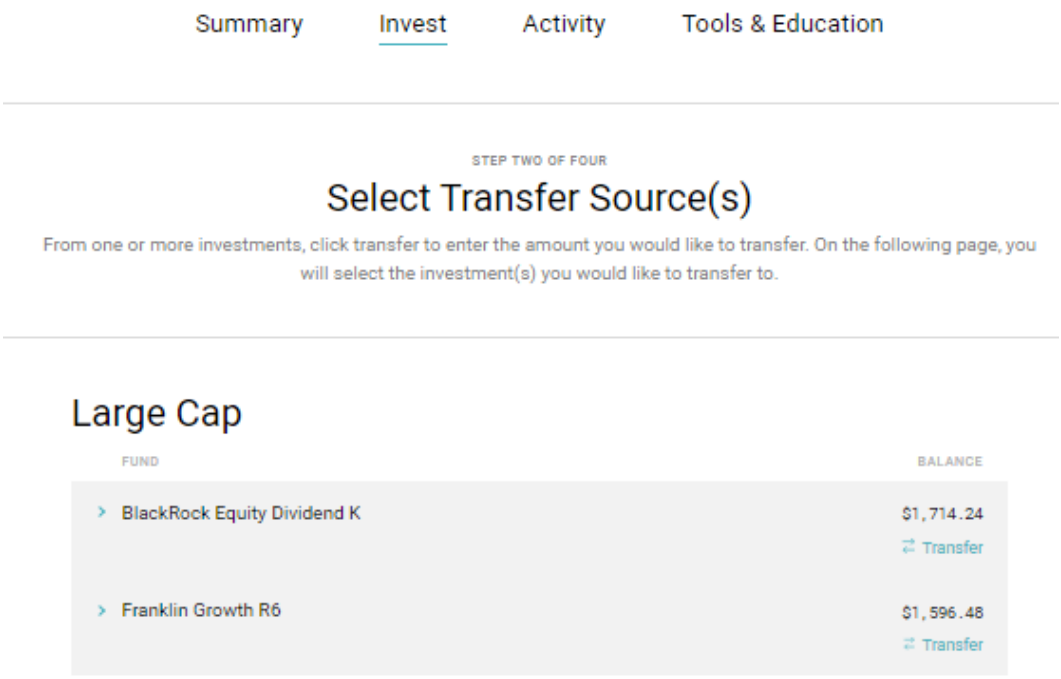
This page allows you to re-allocate existing funds*. You can put the new percentages in the **New %** column to re-allocate their current positions or you can transfer specific dollar amounts between funds.



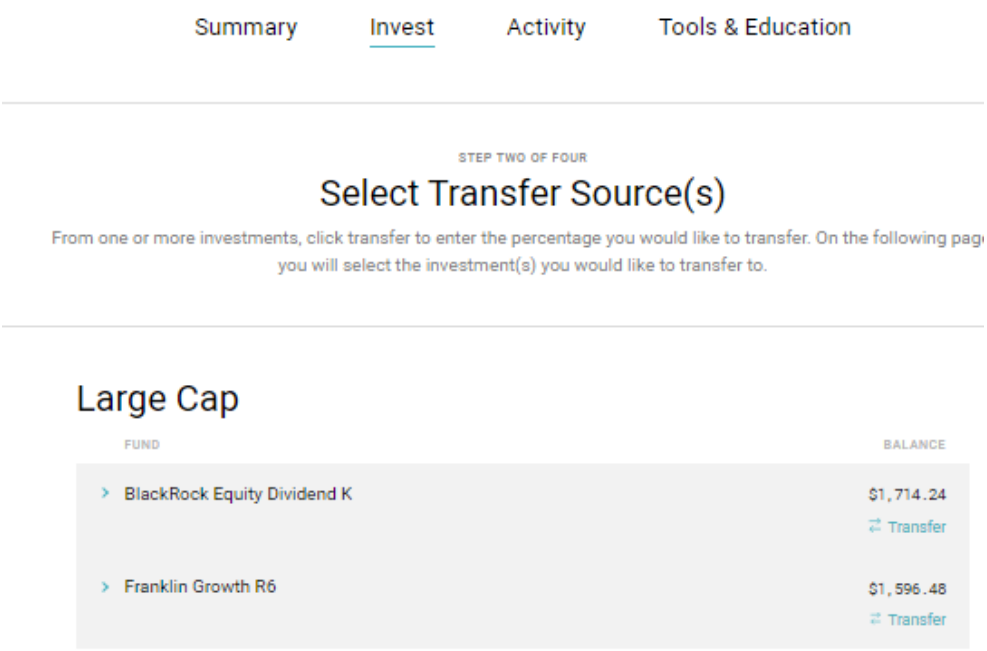




Transfer Using Dollars



Transfer Using Percentages

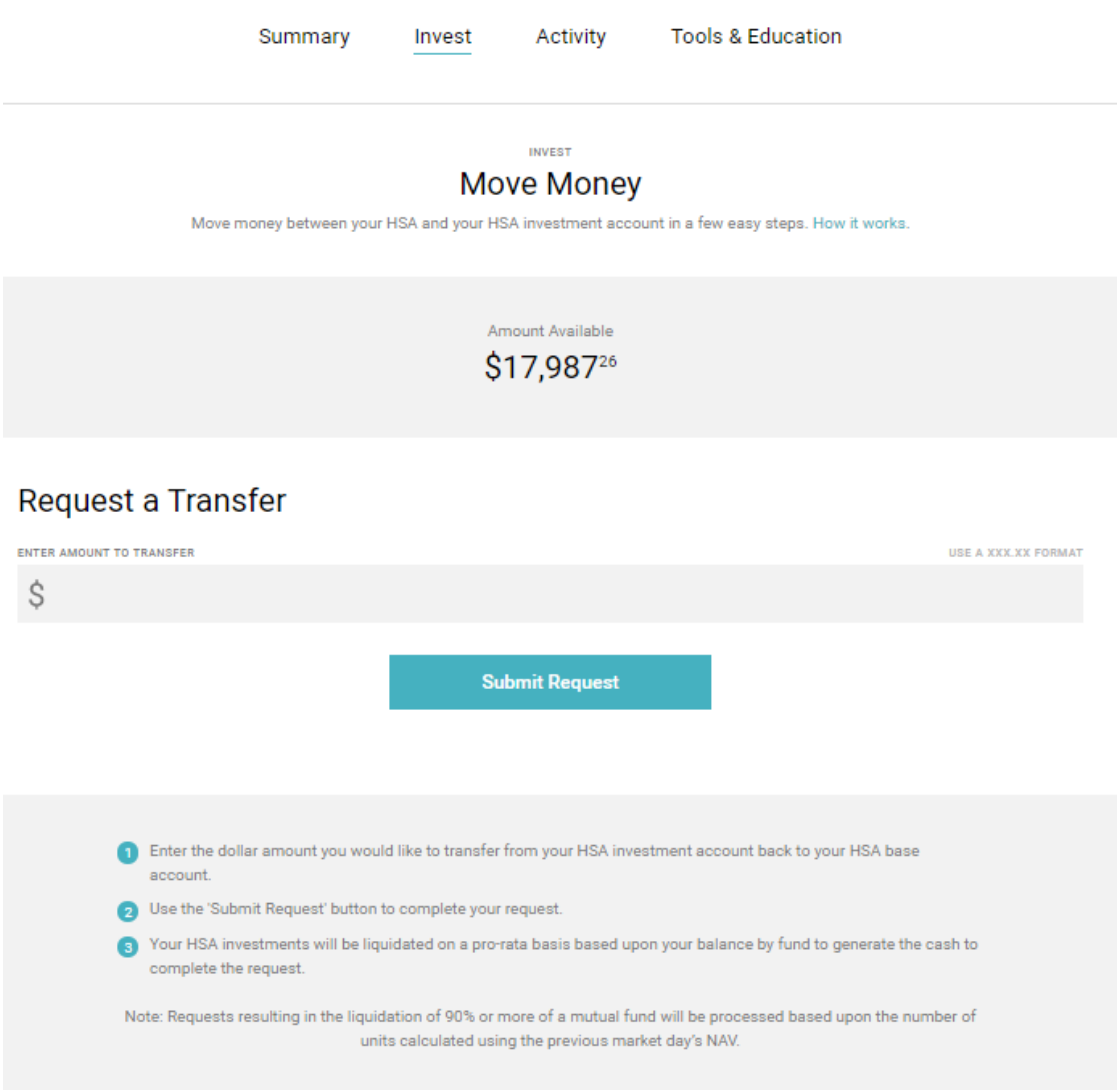


*Please note the image below is for illustration purposes. Access the investment funds site for more information.

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.

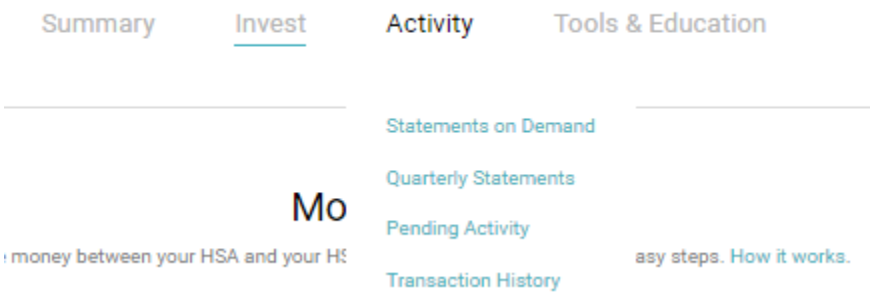


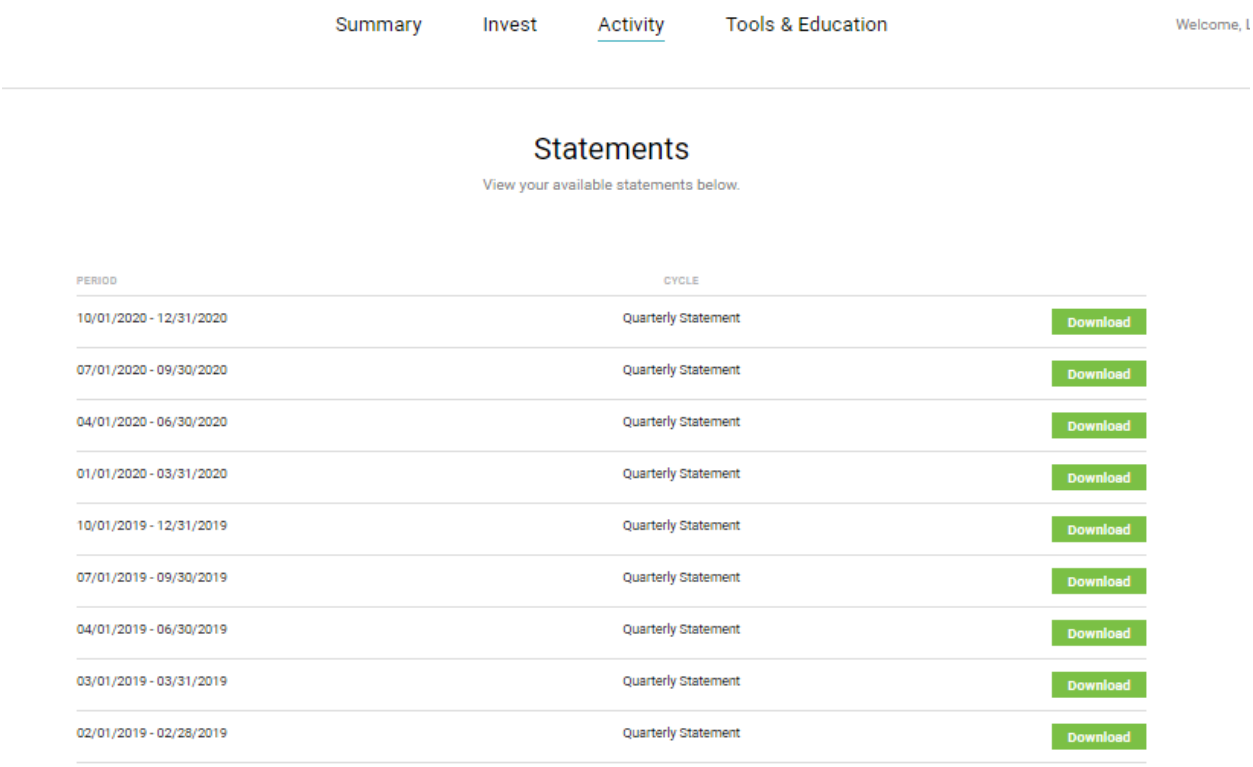
Account Statements on Demand

Investment account statements are separate from HSA statements. You will be notified by email when your statement has been posted each quarter.

Quarterly Statements

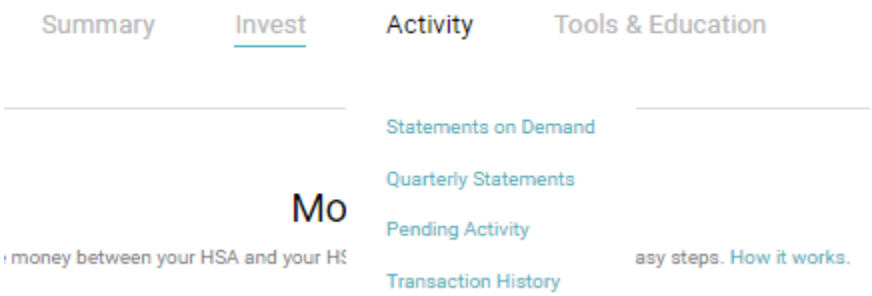
To view a quarterly statement, go to **Activity > Quarterly Statements**



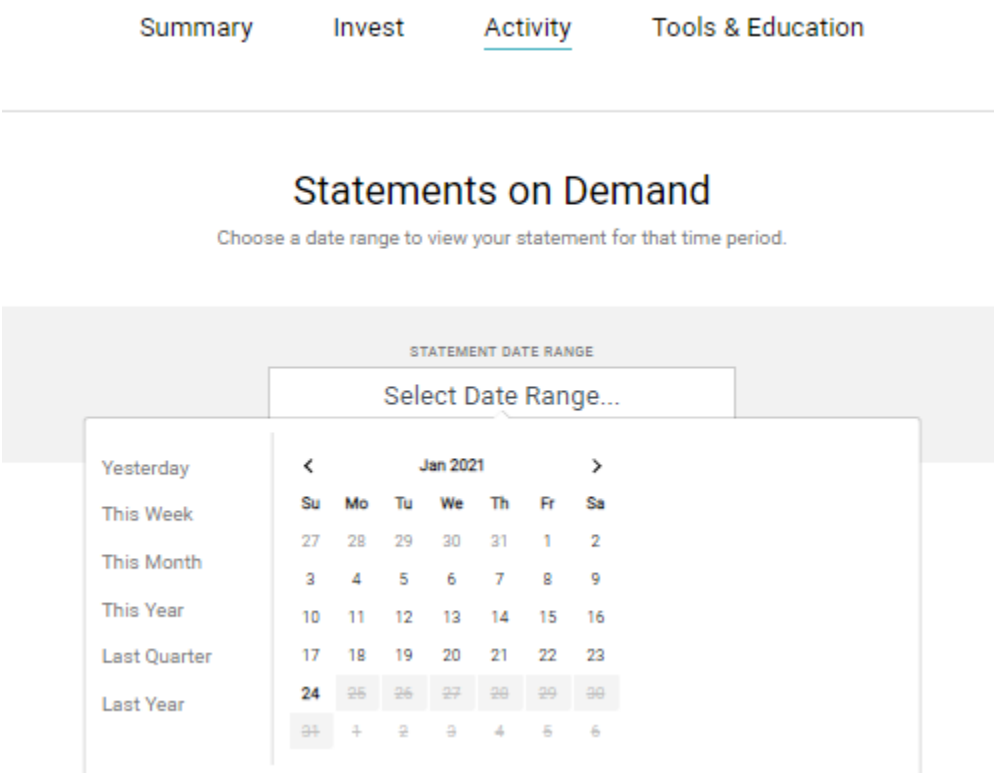


Custom Period Statement

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.