

Guide to Managing HSA Investments

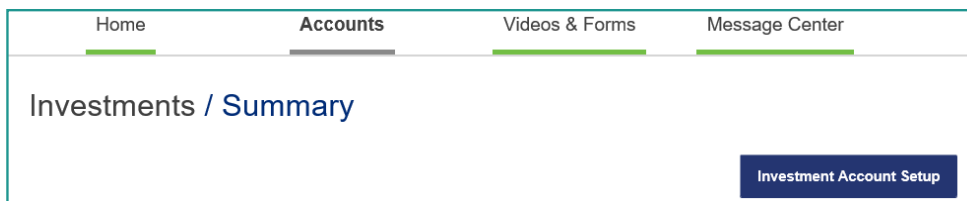


**DON'T JUST SAVE.
INVEST.**

It's easy to track and change your investments when you have a Health Savings Account (HSA) through Aptia. Your fund balances will be automatically reallocated, consistent with your investment elections and at the frequency you select. Even as market conditions change, your overall investment mix will stay on target with your diversification strategy. The investment sweeps will automatically replenish your cash account when it goes below your investment threshold. Simply follow the below steps to manage your investments.

Step 1: Access your online account by logging into your online account and entering your login credentials.

Step 2: From your homepage, select "Accounts" and click "Investments."



Step 3: Click on the [Investment Account Setup](#) link from the Investments/Summary page, which will bring you to the Investments/Setup (Step 1 of 3) page. If you would like auto-investment transfers turned on, select "Yes." The minimum amount will pre-populate for you in the "Transfer Funds to Investment When My Cash Balance Exceeds" box. You can increase the amount in increments of \$100 or choose the minimum. Click "Save and Next."

Step 4: On the Investments/Setup (Step 2 of 3) page, you'll be asked, "You can get help choosing which funds to invest in, or you can select your funds on your own. Which would you like to do?" Once you respond, click "Next."

Step 5: Depending on your previous selection, the next screen for Investments/Setup (Step 3 of 3) will show you one of the following:

- A list of the investment options, where you can choose the percentage of your investment elections and click "Submit."
- A new investment page where you'll make updates and then click "Continue."

Important: Once your investment selections are in place, it can take five to seven business days for the funds to move from the cash account to the interest-bearing account.

Step 6: Once your funds have been allocated, you'll see more options within the "Investments" section.