Frequently Asked Questions

How do I change my mutual funds in my Investment Account?

You can initiate changes to your mutual funds using the HSA Investment Portal. When making changes, note that you are allowed to change the investment instructions for *future investment deposits* using the link called **Update Investment Elections** under the **Manage My Investment Account** tab. Once you have submitted your updated elections, it will take you to the **Realign Investment Balances** page and ask if you want to update your balance to match your newly selected investment elections, if so click "Yes, realign as well." To only make changes to *existing balances* and leave your elections as is, you have two choices. Use the link called **Realign Investment Balances** or **Transfer Between Funds** under the **Manage My Investment Account** tab.

Realign Investment Balances affects your entire Investment Account balance. A realignment initiates the sale of your existing mutual funds and reinvests the proceeds according to your new investment elections. Trades initiated after 1:30 p.m. CST will be processed on the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.
Note: mutual funds may have a redemption fee or excessive trading policy that may affect the sale and purchase of funds in your Investment Account. Information will be provided as it applies to the mutual fund and to your Investment Account.

Transfer Between Funds allows you to move dollars from any number of your current holdings into any number of available new mutual funds. Trades initiated after 1:30 p.m. CST will be processed on the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.
Note: Funds may have a redemption fee or excessive trading policy that may affect the sale and purchase of funds in your Investment Account. Information will be provided as it applies to the mutual fund and to your Investment Account.

How do I change where my money will go for future investment deposits?

You can change where your money will go for your future investment deposits using the link called **Update Investment Elections** under the **Manage My Investment Account** tab. This will change your investment elections for future investment deposits, but this does not change how your current balance in your Investment Account is invested. If you have a current balance, after your investment elections changes have been submitted, it will take you to the **Realign Investment Balances** page and ask if you want to update your balance to match your newly selected investment elections, if so click "Yes, realign as well". If you do not want them changed, then click "No, change investment election only".

What is automatic rebalance?

Automatic Investment Account Rebalance allows you to automatically keep your Investment Account balance in line with your current investment elections at one of the frequencies you select. Upon electing into this option, your Investment Account balance will be realigned according to your existing investment elections (Note, it is best to select your investment elections prior to opting into Automatic Investment Account Rebalance if you want your current balance to reflect those elections as soon as possible). Thereafter, your Investment Account balance will automatically be rebalanced on the 10th day of the month, based on the cycle date selected when you elected into this option. The cycles available are Quarterly (March, June, September, December), Semi-annually (June, December) or Annually (December). Automatic Investment Account Rebalance allows you to elect into or out of this option and/or change your cycle date at any time. You are able to make investment election changes at any time; however, investment election changes will affect future investment deposits only and will apply to the rebalance on the next cycle date change. If you want your current balance to reflect the changes sooner than the next cycle date, then you will need to first opt out of Automatic Investment Account Rebalance and then utilize either the **Transfer Between Funds** or **Realign Investment Balances** option.

How do I elect into or out of automatic rebalance?

You can elect into Automatic Investment Account Rebalance using the link called **Automatic Investment Account Rebalance** under the **Manage My Investment Account** tab. To do so, please read the information on the page and then click on the radio button next to *PARTICIPANT-DEFINED* under Porfolios. The investment name and election percent amounts reflect your current Investment Elections. Select your rebalance cycle from the dropdown box. Click

Submit Request. Upon electing into this option, your Investment Account balance will be realigned according to your current investment elections as displayed on this page.

You can cancel a request you have submitted prior to the market close, 1:30 p.m. CST, using the link called **Pending & Processed Requests** under the **Manage My Investment Account** tab. To cancel a submitted transaction, click on **Cancel** under *Cancel* or use the link called **Automatic Investment Account Rebalance** and click **Cancel Pending Request**.

If you have previously elected into Automatic Investment Account Rebalance and want to elect out, use the link called **Automatic Investment Account Rebalance** under the **Manage My Investment Account** tab and click on **Elect Out of this Portfolio**.

How do I verify the changes I submitted to my Investment Account have been received?

The changes you submitted can be found using the link called **Pending & Processed Requests** under the **Manage My Investment Account** tab. Pending & Processed Requests indicates the transaction type and the status. There are three statuses: **Active** you have submitted and it will be processed unless you cancel before trade cutoff; **Processed** you have submitted and the transaction has been processed; and **Canceled** you have submitted and canceled before trade cutoff time.

Note: **Processed** only means that the transaction has been successfully applied to your account, but does not necessarily mean the transaction is fully complete (Realignments/Transfers take three days to complete).

How do I cancel a transaction I have submitted?

You can cancel a transaction you have submitted prior to 1:30 p.m. CST, using the link called **Pending & Processed Requests** under the **Manage My Investment Account** tab. To cancel a submitted transaction, click on **Cancel** under *Cancel*. Once a transaction is canceled, you must recreate the transaction in order for it to be submitted again.

How do I verify the changes I submitted were processed?

You can view the changes you've submitted using the link called **Pending & Processed Requests** under the **Manage My Investment Account** tab. The status for a transaction that has been processed would indicate Processed.

Note: **Processed** only means that the transaction has been successfully applied to your Investment Account, but does not necessarily mean the transaction is fully complete (Realignments/Transfers take three days to complete).

I initiated a transfer/realignment; how do I see what funds sold and purchased and at what price?

You can view the trades involved in your realignment or transfer using the link called **Transaction Details** under the **Investment Account Information** tab. Select the period when your realignment or transfer occurred by entering a date in the date fields or clicking on the calendars and choosing a date and clicking *Update*. Click on the *Show Detailed View* Button. Sort your transactions by activity type by clicking on the column heading *Activity Type*. The realignment or transfer will include sale due to fund transfer and purchase due to fund transfer. The transaction types will be sale of shares and purchase of shares. The number of units and price per share are shown. Click on the *Show Summary View* Button to go back to the summary view. You can also view a summary by fund using the link called **Investment Account Summary** under the **Investment Account Information** tab. Select the time period when your realignment or transfer occurred using the drop-down boxes. A summary of fund transfers occurring during your selected period will be listed by fund and shown in the column titled *Investment Transfers*.

Can I cancel a transaction that has already been submitted and processed?

A transaction that has been submitted and processed becomes a permanent item in your account history. To restore your Investment Account to pre-processing status, a new transaction must be submitted.

How long is my transaction detail available on the HSA Investment Portal?
You can view transaction detail for 2 years.

What is the length of time an Investment Account Summary is available?
You can view a Fund Activity Summary for a specified period of time up to 1,825 days (approximately 5 years) or from your first transaction, whichever is less.

How can I see the total of all my investment deposits posted for a specific time period?
You can view a summary by fund using the link called **Investment Account Summary** under the **Investment Account Information** tab. Select the period using the drop-down boxes. A summary of investment deposits occurring during your selected period will be listed by fund and show in the column titled *Investment Purchase*.

You can also determine your total investment deposits for a specified period by using the link called **Transaction Details** under the **Investment Account Information** tab. Select a time period by entering a date in the date fields or clicking on the calendars and choosing a date and clicking *Update*. Click on the *Show Detailed View* Button. Sort your transactions by activity type by clicking on the column heading *Activity Type*. Investment deposits will be indicated as Investment Purchase. Note that this is a code for processing purposes only and has no tax reporting implications. An investment deposit will consist of a cash receipt (the total amount of your deposit) and a purchase of shares (for each fund in which your deposit was invested). Add your cash receipts to determine the total investment deposit. Click on the *Show Summary View* button if you wish to go back to the summary view.

How can I see when my most recent investment deposit posted?
You can see when your most recent investment deposit posted by using the link called **Transaction Details** under the **Investment Account Information** tab. Select a time period by entering a date in the date fields or clicking on the calendars and choosing a date and clicking *Update*. Click on the *Show Detailed View* Button. Sort your transactions by date by clicking on the column heading *Transaction Date* and look for the most recent date. Investment deposits will be listed under *Activity Type* as Investment Purchase. Note that this is a code for processing purposes only and has no tax reporting implications. An investment deposit will consist of a cash receipt (the total amount of your investment deposit) and a purchase of shares (for each fund in which your investment deposit was invested).

How can I get a printable version of my transaction details?
You can print your transaction details using the link called **Transaction Details** under the **Investment Account Information** tab. Select the time period by entering a date in the date fields or clicking on the calendars and choosing a date and sort your transactions as you choose. When you have transactions pulled up per your specifications, click on the **green X icon** to export as an Excel spreadsheet or the **red A icon** to export as a PDF document on the upper right side right next to the Show Detailed/Summary View. Once the data is exported, you can print the information. You can also print the screen by clicking on **Print Screen** in the upper right corner of the screen.

How can I export and save my transaction details?
You can export and save your transaction details using the link called **Transaction Details** under the **Investment Account Information** tab. Select the time period by entering a date in the date fields or clicking on the calendars and choosing a date and sort your transactions as you choose. When you have transactions pulled up per your specifications, click on the **green X icon** to export as an Excel spreadsheet or the **red A icon** to export as a PDF document on the upper right side right next to the Show Detailed/Summary View. Once the data is exported, you can save the information.

How can I see dividends and income posted to my Investment Account?
You can see dividends and income posted to your account by using the link called **Transaction Details** under the **Investment Account Information** tab. Select your time period by entering a date in the date fields or clicking on the

calendars and choosing a date and clicking *Update*. Click on the *Show Detailed View* Button. Dividends will show under *Activity Type* as Dividend Received (Cash Receipt) and Reinvested Dividend (Purchase of Shares).

How can I see the interest posted to my Interest Bearing Account?

You can see interest posted to your account by using the link called **Transaction Details** under the **Investment Account Information** tab. Select your period by entering a date in the date fields or clicking on the calendars and choosing a date and clicking *Update*. Click on the *Show Detailed View* Button. Interest will show under *Activity Type* as Interest Received (Cash Receipt) and Reinvested Interest (Purchase of Shares).

What is the difference between Transaction Details and Investment Account Summary?

Transaction Details shows transactions in your account by transaction type (purchase of shares, sale of shares, etc). Transaction detail can be sorted by source, fund, transaction type or activity type by clicking on the appropriate column heading. Transaction detail history is available for 2 years. The **Investment Account Summary** shows the activity in your account by fund. Investment Account Summary also shows beginning and ending balance for the time period you selected, total investment deposits, withdrawals, and fund transfers within your account during the selected time. Your investment elections are also shown. Fund activity history is available for 1,825 days (approximately 5 years).

What funds were my investment deposits invested in?

You can view a summary by fund of your contributions using the link called **Investment Acount Summary** under the **Investment Account Information** tab. Select a time period using the drop-down boxes and you will see a summary of the investment deposits occurring during your selected period listed by fund in the column titled *Investment Purchase*. You can view each specific purchase using the link called **Transaction Details** under the **Investment Account Information** tab. Click on the *Show Detailed View* Button. From the drop-down box titled *Only Show Transactions Having*, select **Transaction as Purchase of Shares** and select your period by entering a date in the date fields or clicking on the calendar and choosing a date. Purchases from investment deposits will be listed as Investment Purchase under *Activity Type*. Note that this is a code for processing purposes only and has no tax reporting implications.

What mutual funds should I choose?

In order to determine what mutual funds to choose, please carefully review the fund Prospectuses under the link called **Fund Performance & Information** under the **Investment Account Information** tab.

If you are looking for additional guidance on which funds may fit your needs, you may use the **Guidance on Selecting Investments** tool under the **Investment Guidance Help** tab. This tool will assist you in determining an appropriate asset allocation for your HSA Investment Account, based on such items as your health care expense requirements, retirement age and risk tolerance. Use the **Strategy Builder** link from within the tool and follow the steps to setup your profile, and determine what fund allocations may be best for you based on these factors.

You can also consult your personal financial advisor to assist you with your selection.

How do I find more information on a mutual fund that is being offered in my Investment Account?

You can find more information on any of the available investments using the link called **Fund Performance & Information** under the **Investment Account Information** tab. This page offers return information and expense ratios as well as access to the fund Fact Sheets and Prospectuses.

How can I find the current day's price per share for my mutual funds?

You can find the current day's price per share by using the link called **Balance by Investment** under the **Investment Account Information** tab. The prices listed will be from the most recent close of business day's price set for the funds.

What is the difference between cost and market value of a mutual fund?

Cost is the amount you paid for the shares you currently own and the market value is the current value of the shares you own.

What price will I receive when I sell my mutual funds?

The price you will receive when you sell your shares will be the next price set for the fund after your redemption order is received.

What is my return on my Investment Account?

You can find your personal rate of return using the link called **My Investment Account Performance** under the **My HSA Performance** tab. The default is for the return to be calculated based on all transactions in your investment account during the previous 1,825 days (approximately 5 years) or since the account was activiated, whichever is less.

You can change the settings for the different graphs by clicking on **Set Filters and Period** and changing the options as you see fit. You can view the different graphs available by clicking on the options under **Personal Rate of Return** or **Investments**. To reset the filters and period to the default, click on any of the blue double arrow icons. This will reset the settings on the graph you are on.

How do I find the return on a specific mutual fund in my Investment Account?

You can find the general return on a specific fund using the link called **Fund Performance & Information** under the **Investment Account Information** tab.

To find the return on that fund specific to your Investment Account over a specific time period, click on **My Investment Account Performance** under the **My HSA Performance** tab. Expand the **Set Filters and Period** option and click on the fund your are looking for in the Fund section, then change the Period to the option which applies to you. The graph and numbers will automatically update with the return information.

Why is my Investment Account invested in a fund I didn't choose?

If your investment elections were not selected and processed prior to receiving your first investment deposit, your Investment Account is initially invested in a default fund selected by the custodian. In order to change this, click on the link called **Update Investment Elections** under the **Manage My Investment Account** tab and select how you want your future investment deposits invested. To update your current balance to match these new investment elections, Click "Yes, realign as well" on the following Realign Investment Balances page. Click "No, change investment election only" if you do not want to change what your current balance is invested in. If, instead, you would like to only change how your current balance is invested, click "Cancel" and then click on the link called **Realign Investment Balances** or **Transfer Between Funds** under the **Manage My Investment Account** tab and select how you want your current balance invested.

What is a ticker symbol?

A ticker (also called a symbol) is a unique combination of letters that identifies each fund on a stock exchange or for other purposes. It is mostly used for looking up information on a fund and for placing trade orders. The ticker for the available funds can be found using the link called **Fund Performance & Information** under the **Investment Account Information** tab. Fund tickers can also be found using the link called **Current Balance by Investment** under the **Investment Account Information** tab.

How can I project the future value of my Investment Account?

You can project the future value of your Investment Account using the link called **Account Projection** under the **HSA Calculators** tab. This will give you a hypothetical estimate of how your balance may accumulate over time. Enter an annual percentage rate, monthly contribution amount and years until dollars are needed and click **Calculate** for a projection. Of course, this is only an estimate and your own HSA's performance could be different.