Consumer's Investment Account- Home Page

Top Right Options: Home (to return to this page), Print Screen and Logout

Menu Bar: navigation menu for the HSA investment portal including: Investment Account Information, My HSA Performance, Manage My Investment Account, Investment Guidance Help, HSA Calculators, and Questions?

Welcome to your HSA Investment Account: lists the consumer and employer name, if applicable, any outstanding messages, the stock market at a glance, the consumer's account balance, account rate of return, and year to date investment by sweeps from their cash account.

Your Investment Portfolio: provides a pie chart showing the funds held in the consumer's HSA investment account; including a percent and balance held in each fund. The consumer can click the "**Realign Investment Balances**" button to go directly to the page to realign their current account balance.

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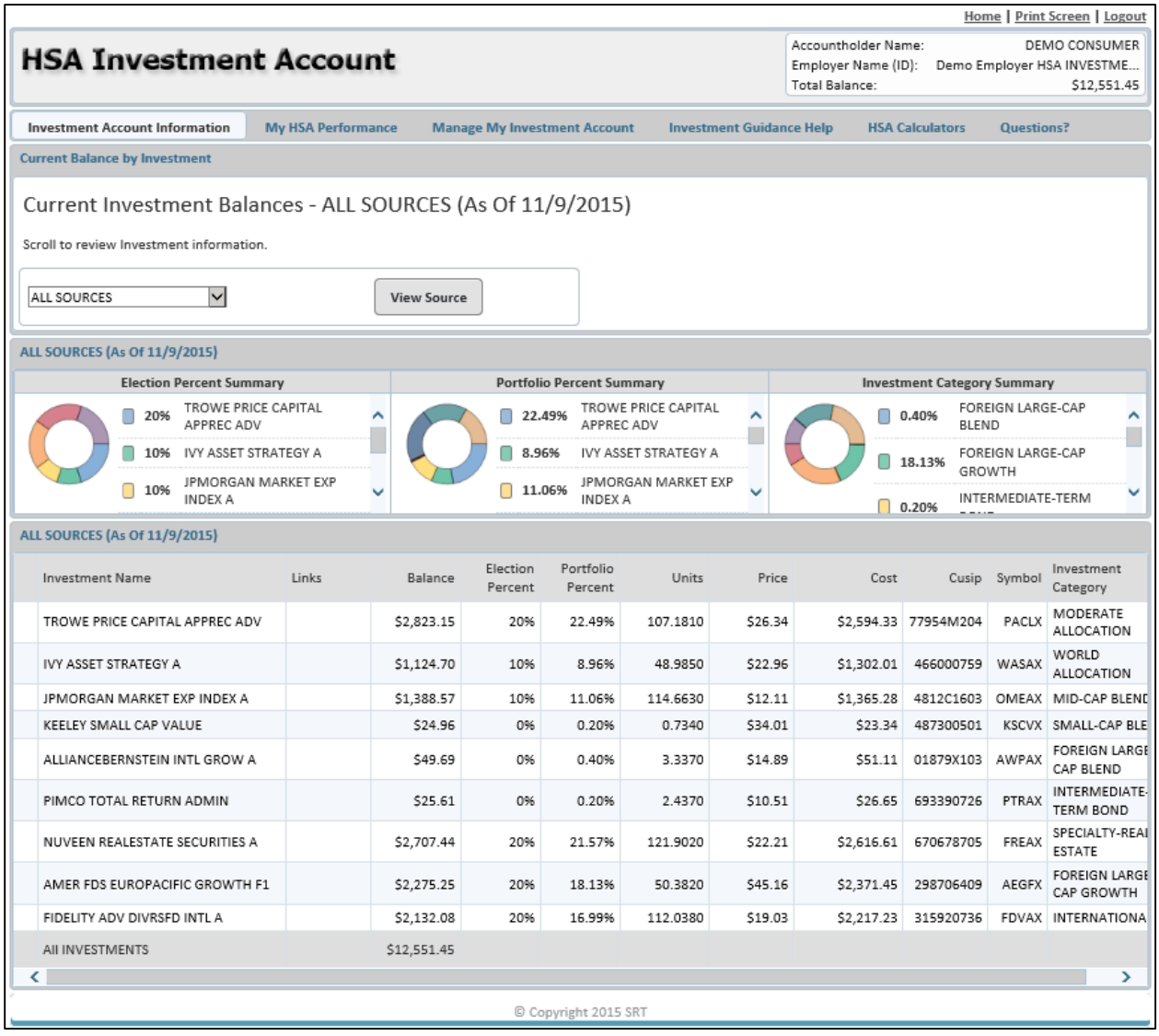
Your Investment Elections: provides a pie chart showing the investment election percent for each fund that the consumer has setup. The consumer can click the "Update Investment Elections" button to go to directly to the page to update their current investment elections.

Your Cumulative Investment Returns: provides a graph showing the rate of return on the consumer's investment account since it was first funded.

Your Net Investment with Returns: provides a graph showing the amount invested with the overall returns since the consumer's investment account was first funded. The blue line represents the market value by date, and the black line represents the amount invested by date.

Investment Account Information – Current Balance by Investment

The Current Balance by Investment screen shows the balance of the investment account by fund in three views: Elections Percent Summary, Portfolio Percent Summary and Investment Category Summary.



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Pie Charts
Election Percent Summary: indicates how any future investment buy sweeps will be invested.

Portfolio Percent Summary: indicates how the consumer's dollars are currently invested amongst each fund. This may be different than the investment elections due to market fluctuation and/or changes to investment elections.

Investment Category Summary: indicates how the consumer's dollars are currently invested amongst each of the different investment categories.

Column Headings

- Investment Name: names of the funds.
- Links: for future use.
- Balance: current balance in each fund.
- Election Percent: indicates how any future investment buy sweeps will be invested (corresponds to Election Percent Summary pie chart above).
- Portfolio Percent: indicates how the dollars are currently invested amongst each fund (corresponds to Portfolio Percent Summary pie chart above).
- Units: number of shares held in that fund.
- Price: price per share of each fund at the most recent close of business.
- Cost: total amount paid when purchased into the fund.
- CUSIP: unique identifier for each fund which identifies the company or issuer and type of security.
- Symbol: aka ticker; a combination of letters used to reference a particular stock; mostly used for placing orders and looking up information on the mutual fund.
- Investment Category: a description of the type of securities the mutual fund holds.

Fund Performance & Information

The Fund Performance screen provides details on all the available funds in the Investment Account including the ticker, a link to the fund fact sheets, a link to the fund prospectuses, fund price, historic returns over multiple periods of time and fund expense ratio.

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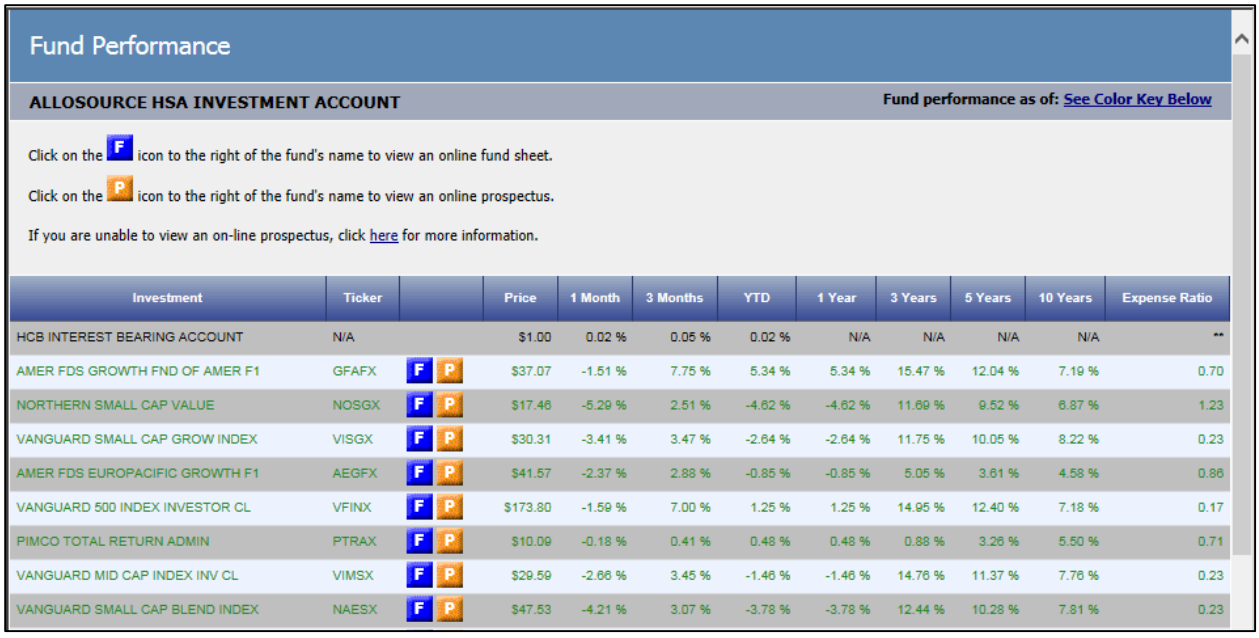

Fund Performance

ALLOSOURCE HSA INVESTMENT ACCOUNT — Fund performance as of: See Color Key Below

Click on the F icon to the right of the fund's name to view an online fund sheet.

Click on the P icon to the right of the fund's name to view an online prospectus.

If you are unable to view an on-line prospectus, click here for more information.

Investment	Ticker		Price	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	Expense Ratio
HCB INTEREST BEARING ACCOUNT	N/A		$1.00	0.02 %	0.05 %	0.02 %	N/A	N/A	N/A	N/A	**
AMER FDS GROWTH FND OF AMER F1	GFAFX	F P	$37.07	-1.51 %	7.75 %	5.34 %	5.34 %	15.47 %	12.04 %	7.19 %	0.70
NORTHERN SMALL CAP VALUE	NOSGX	F P	$17.46	-5.29 %	2.51 %	-4.62 %	-4.62 %	11.69 %	9.52 %	6.87 %	1.23
VANGUARD SMALL CAP GROW INDEX	VISGX	F P	$30.31	-3.41 %	3.47 %	-2.64 %	-2.64 %	11.75 %	10.05 %	8.22 %	0.23
AMER FDS EUROPACIFIC GROWTH F1	AEGFX	F P	$41.57	-2.37 %	2.88 %	-0.85 %	-0.85 %	5.05 %	3.61 %	4.58 %	0.86
VANGUARD 500 INDEX INVESTOR CL	VFINX	F P	$173.80	-1.59 %	7.00 %	1.25 %	1.25 %	14.95 %	12.40 %	7.18 %	0.17
PIMCO TOTAL RETURN ADMIN	PTRAX	F P	$10.09	-0.18 %	0.41 %	0.48 %	0.48 %	0.88 %	3.26 %	5.50 %	0.71
VANGUARD MID CAP INDEX INV CL	VIMSX	F P	$29.59	-2.66 %	3.45 %	-1.46 %	-1.46 %	14.76 %	11.37 %	7.76 %	0.23
VANGUARD SMALL CAP BLEND INDEX	NAESX	F P	$47.53	-4.21 %	3.07 %	-3.78 %	-3.78 %	12.44 %	10.28 %	7.81 %	0.23

Column Heading

- **Investment:** name of funds.
- **Ticker:** a combination of letters used to reference a particular stock; mostly used for placing orders and looking up information on the mutual fund.
- F is a link to the fund fact sheet, which is a short overview of the fund, including fund objectives, top holdings and asset allocation.
- P is a link to the fund prospectus, which is a detailed description of the fund and provides all of the mutual fund information that the company makes available on each fund.
- **Price:** price per share of each fund at the most recent close of business.
- **Rate of Return:** percentages shown are rates of return for the period in the column heading.
- **Expense Ratio:** is the approximate annual fee that the mutual fund takes out of the fund to cover the management and other operating costs of the fund. This is a percent and the expense itself is only reflected in the price or net asset value of the fund. This is not reflected in a specific transaction within the investment account.

Transaction Detail

The Transaction Details screen shows the processed transactions in the investment account for a specified period.

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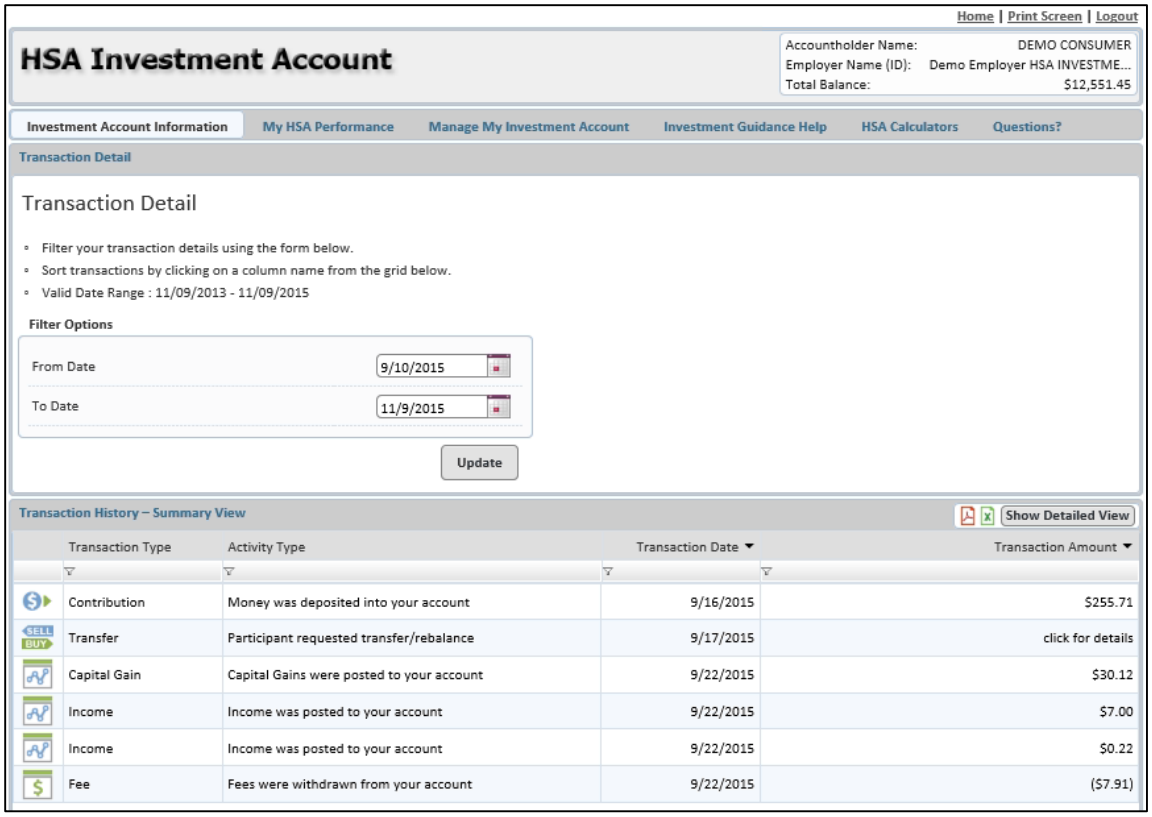
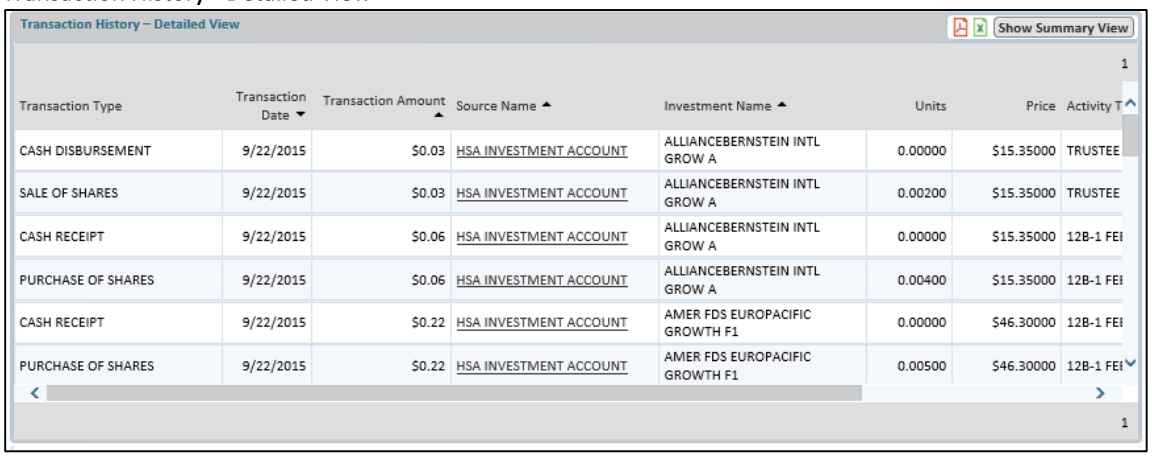


Transaction History - Detailed View



- From Date and To Date: enter dates in the date fields or click on the calendars.
- Update: click to update once the parameters are specified.
- Show Detailed View / Show Summary View: clicking this button will allow the consumer to switch between views.
- PDF and Excel icons: click on these to export the detailed view to PDF or Excel.

All of the headers in **Summary View** and **Detailed View** are sortable and filterable.

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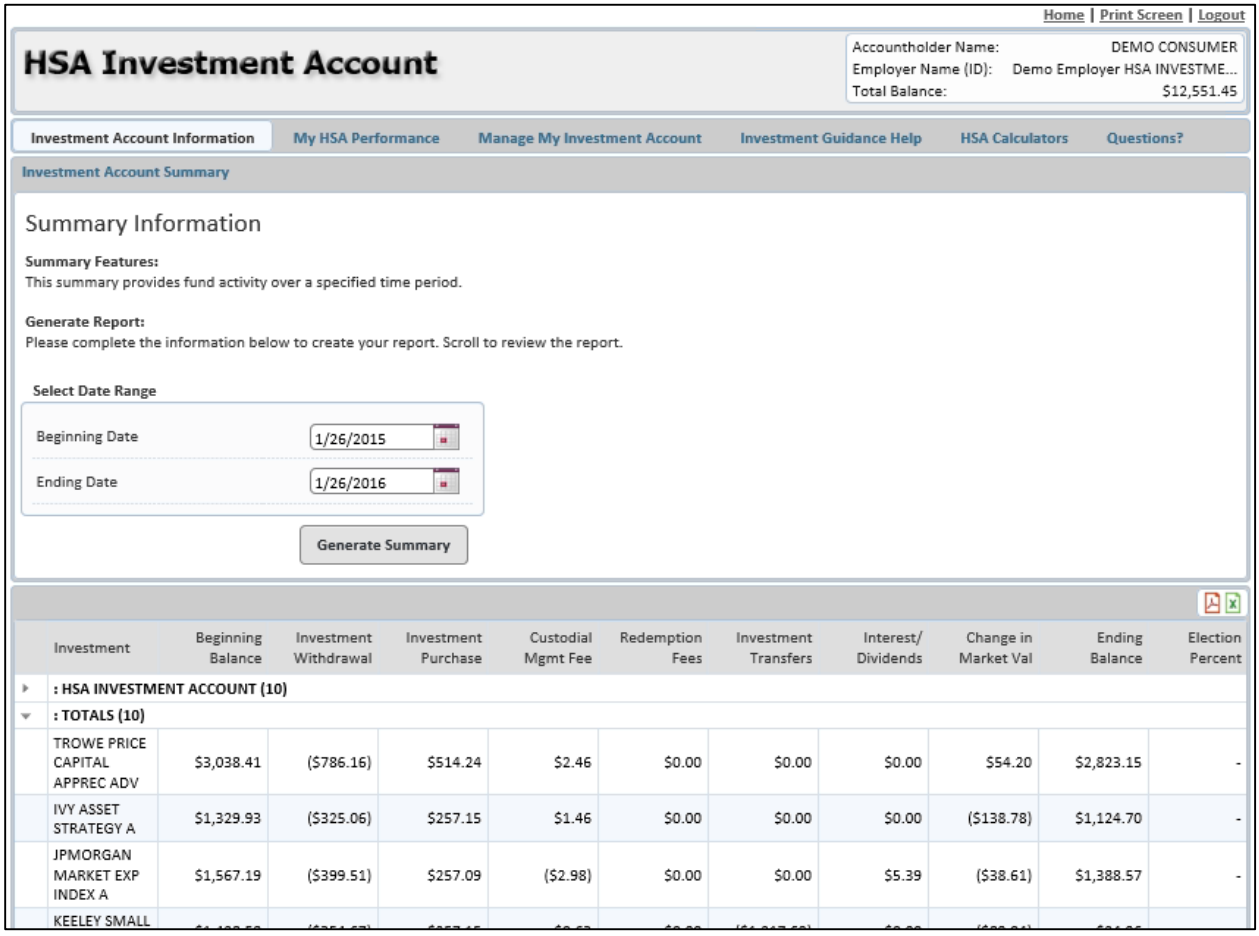
Investment Account Summary

The Investment Account Summary screen provides a summary of each fund's activity over a specified date range.



Investment	Beginning Balance	Investment Withdrawal	Investment Purchase	Custodial Mgmt Fee	Redemption Fees	Investment Transfers	Interest/ Dividends	Change in Market Val	Ending Balance	Election Percent
: HSA INVESTMENT ACCOUNT (10)										
: TOTALS (10)										
TROWE PRICE CAPITAL APPREC ADV	$3,038.41	($786.16)	$514.24	$2.46	$0.00	$0.00	$0.00	$54.20	$2,823.15	-
IVY ASSET STRATEGY A	$1,329.93	($325.06)	$257.15	$1.46	$0.00	$0.00	$0.00	($138.78)	$1,124.70	-
JPMORGAN MARKET EXP INDEX A	$1,567.19	($399.51)	$257.09	($2.98)	$0.00	$0.00	$5.39	($38.61)	$1,388.57	-
KEELEY SMALL										

Select a date range, and then click **Generate Summary** to see fund activity over the specified period.

Column Headings

- **Investment**: name of the fund.
- **Beginning Balance**: balance per fund at the beginning of the selected period.
- **Investment Withdrawal**: investment sell sweeps back to the cash account during the selected period.
- **Investment Purchase**: investment buy sweeps into the investment account during the selected period.
- **Custodial Management Fees**: custodial management fees deducted from the investment account during the selected time period.
- **Redemption Fees**: early withdrawal penalties charged by the fund company due to excessive trading during the selected time period. Redemption fees are not applicable to all funds.
- **Investment Transfers**: fund transfers initiated by the consumer within investment account during the selected period.
- **Interest/Dividends**: income, interest or dividends that have been posted to each fund during the selected time period.

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- **Change in Market Val**: the change in the market value experienced in the fund due to the mutual fund price fluctuation during the selected time period.
- **Ending Balance**: balance per fund at the end of the selected time period
- **Election Percent**: how the consumer has chosen to have future investment purchases invested at the end of the time period.

The Fund Activity Summary may be exported to **PDF** or **Excel** and available for 1,825 days.

My HSA Performance – My Investment Account Performance

My Investment Account Performance screen displays how the consumer's investment account is performing.

My HSA Performance – Personal Rate of Return – Investment vs Value

My HSA Performance – Personal Rate of Return – Cumulative Returns

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My HSA Performance – Personal Rate of Return – Period Returns

My HSA Performance – Investments – Breakdown

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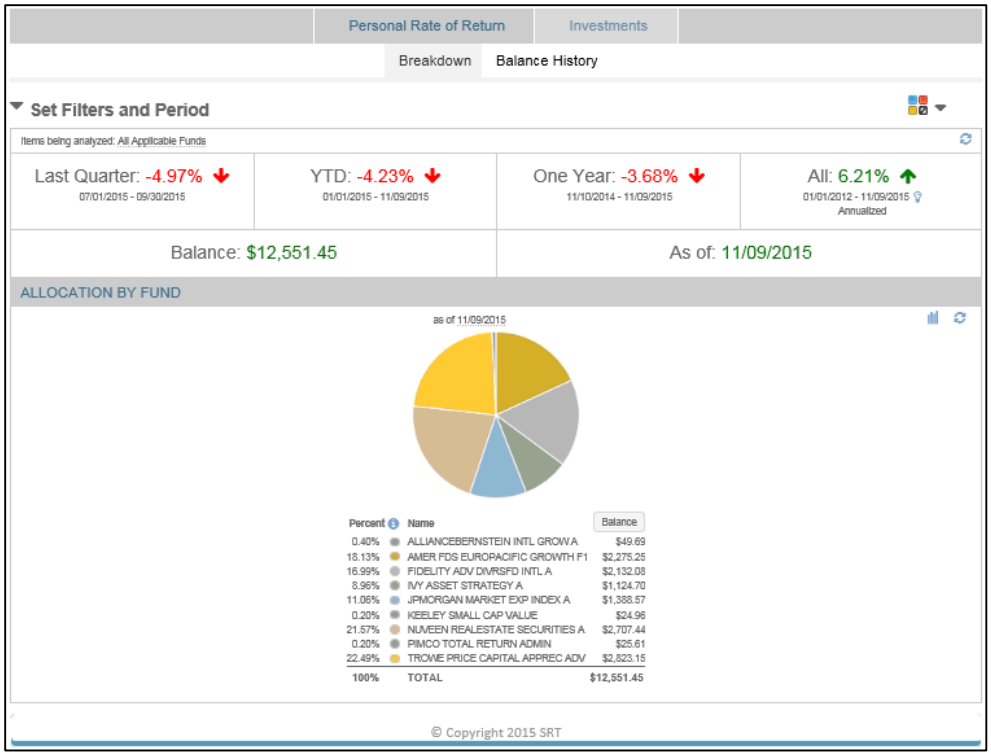

My HSA Performance – Investments – Balance History

For each chart, filters can be established for the Asset Class (Investment Category), Fund and Period.

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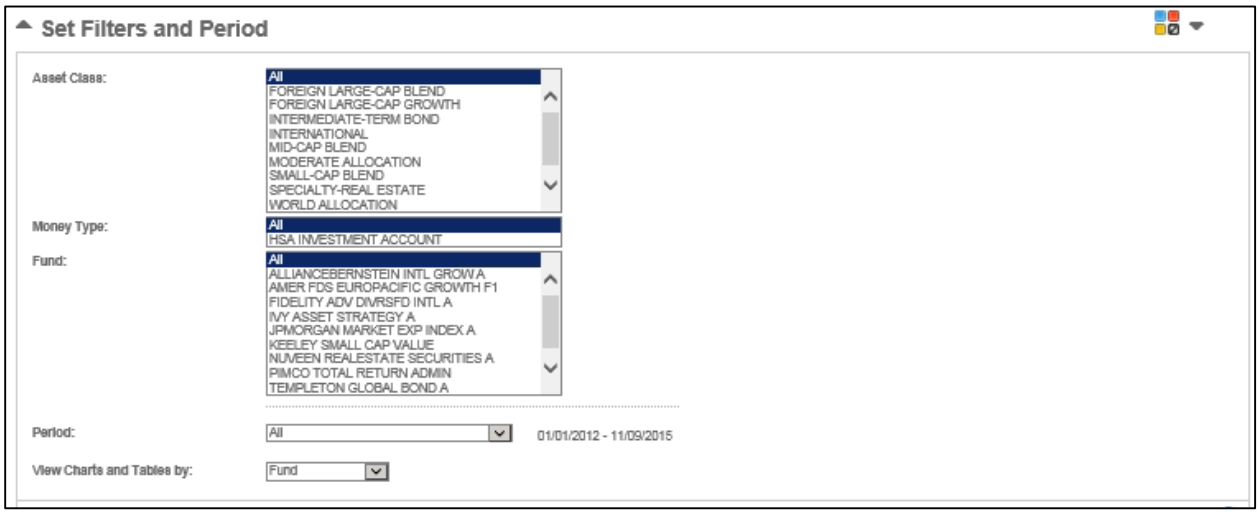

- Clicking the wrench icon will allow the consumer to put a second smaller chart directly below the main chart.
- Clicking the lightbulb icon will provide the consumer with a brief introduction to the charts and how to use it.

- The consumer can also click and drag on each chart to further drill down to a narrower time period. To refresh it back to the overall view, simply click the double arrows icon in the upper right of the charts.

Manage My Investment Account – Update Investment Elections

Update Investment Elections: This option changes how future investment purchases (investment buy sweeps) are made. The consumer may enter a new percentage for each fund (may choose as few or as many as wanted). The total elections must equal 100% and each choice must be a whole number.

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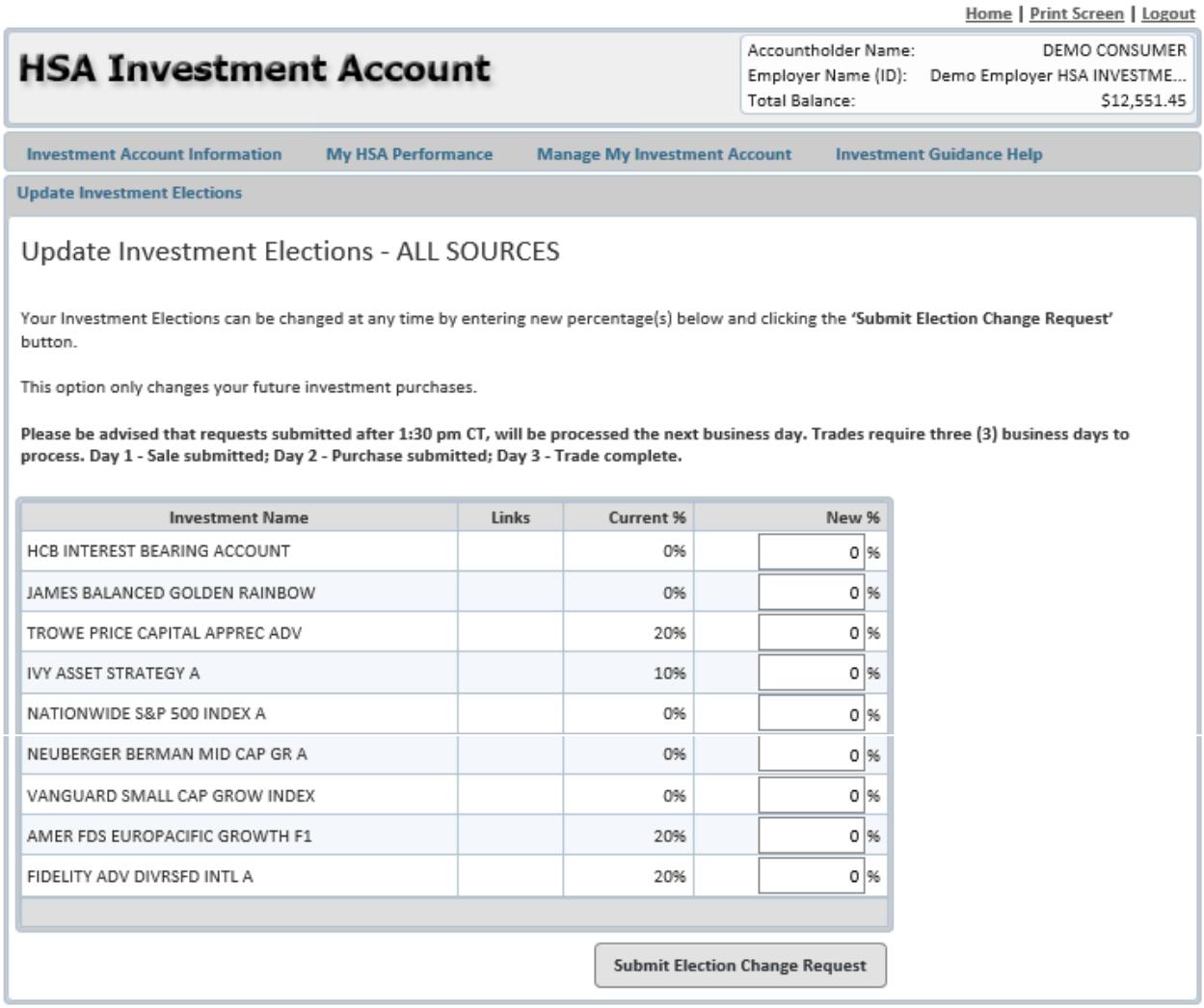

- Investment Name: name of the fund.
- Current %: shows the current election percent of each fund.
- New %: enter new percentages for one or more funds.
- Click Submit Election Change Request to process.

Once the investment election change has been submitted, if the consumer does not have any other pending activity, the system will ask them if they want to realign their current balance to match those new elections. Doing so will automatically create a realignment request.

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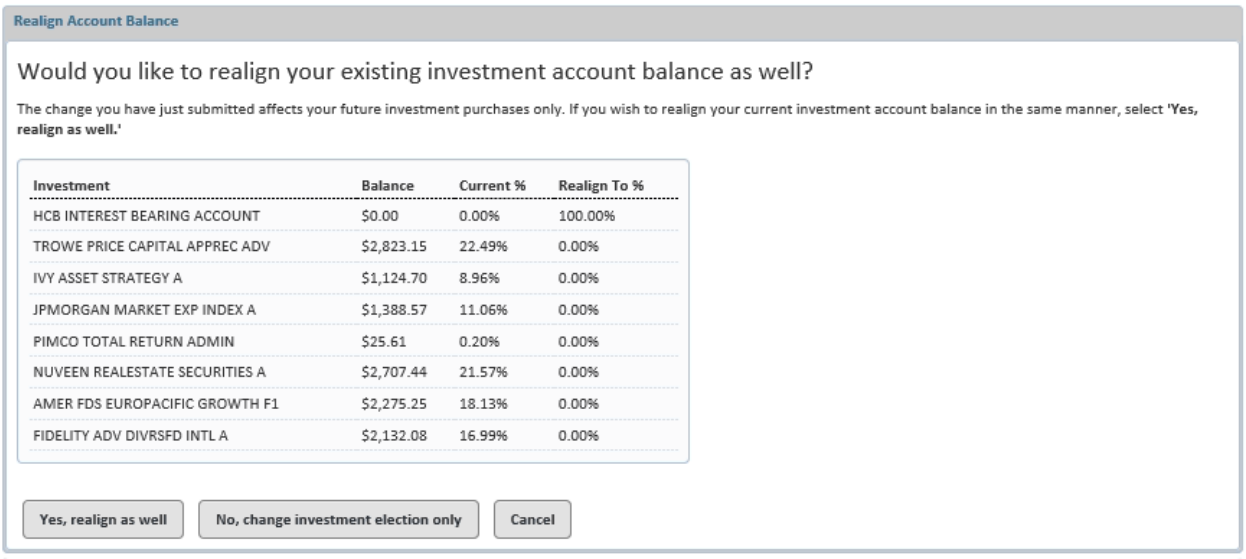

Note: The consumer can view or cancel their pending transaction by clicking Pending & Processed Requests from the Manage My Investment Account tab.

Manage My Investment Account – Realign Investment Balances

Realign Investment Balances: This option redistributes the consumer's investment account holdings based on the new funds and percentages they select.

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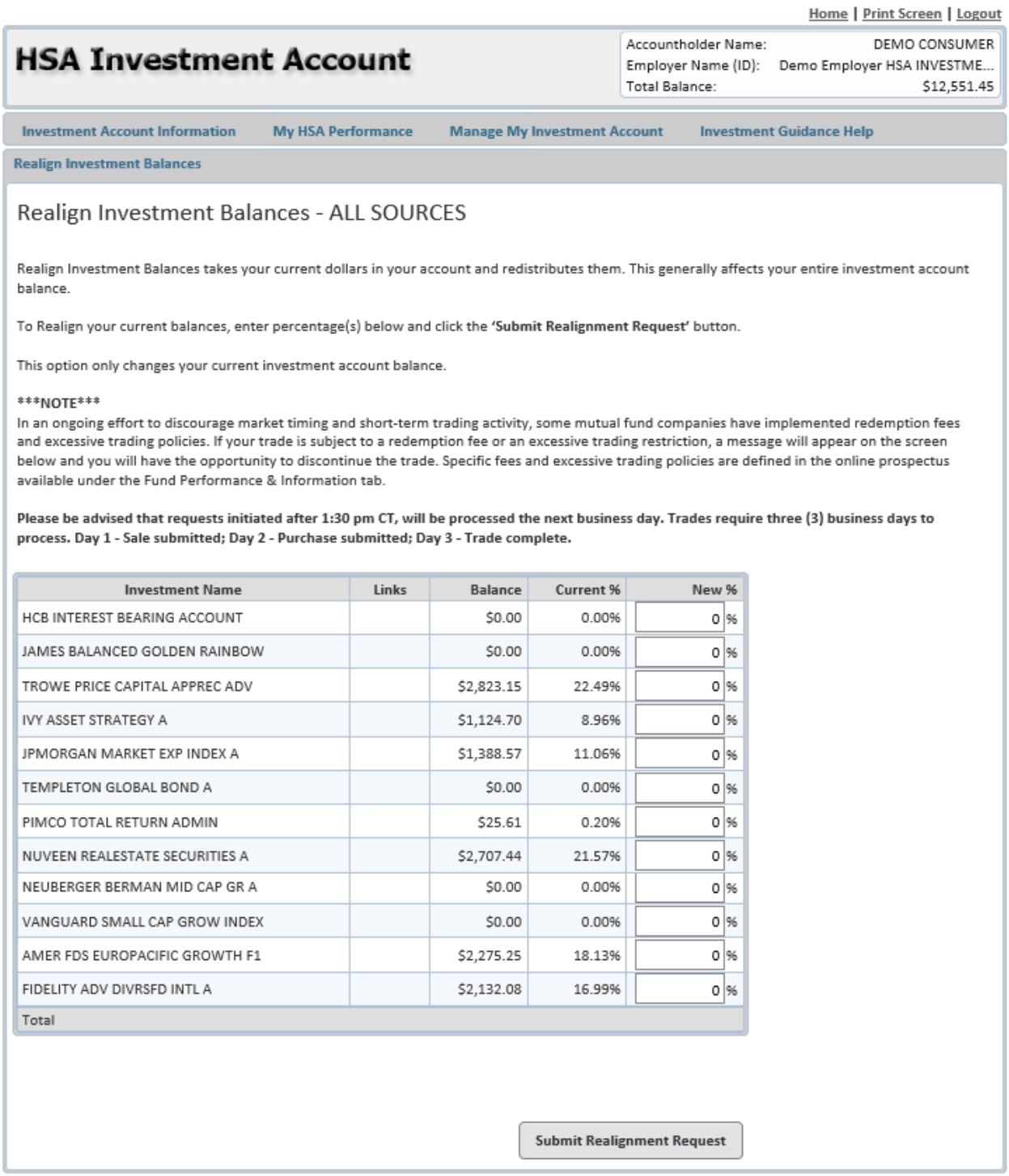

- Investment Name: name of fund.
- Links: for future use.
- Balance: provides the current balance in each fund.
- Current %: provides the current balance percentage in each fund.
- New%: enter new percentages for one or more funds.

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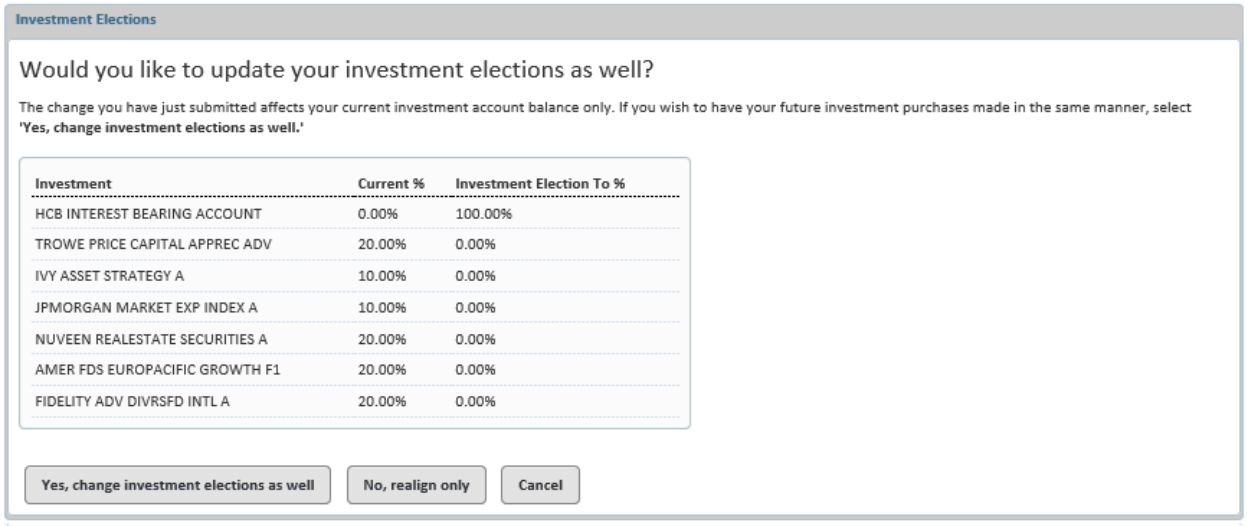
- Any applicable redemption fees for a fund will be noted under Contingent Redemption Fee, just above the Submit button.
- Click Submit Realignment Request to process.

Once the realignment request has been submitted, if the consumer does not have any other pending activity, the system will ask them if they want to update their investment elections for future investment sweep purchases to match the realignment. Doing so will automatically create an update investment elections request.



Note: The consumer can view or cancel pending transactions by clicking Pending & Processed Requests from the Manage My Investment Account tab.

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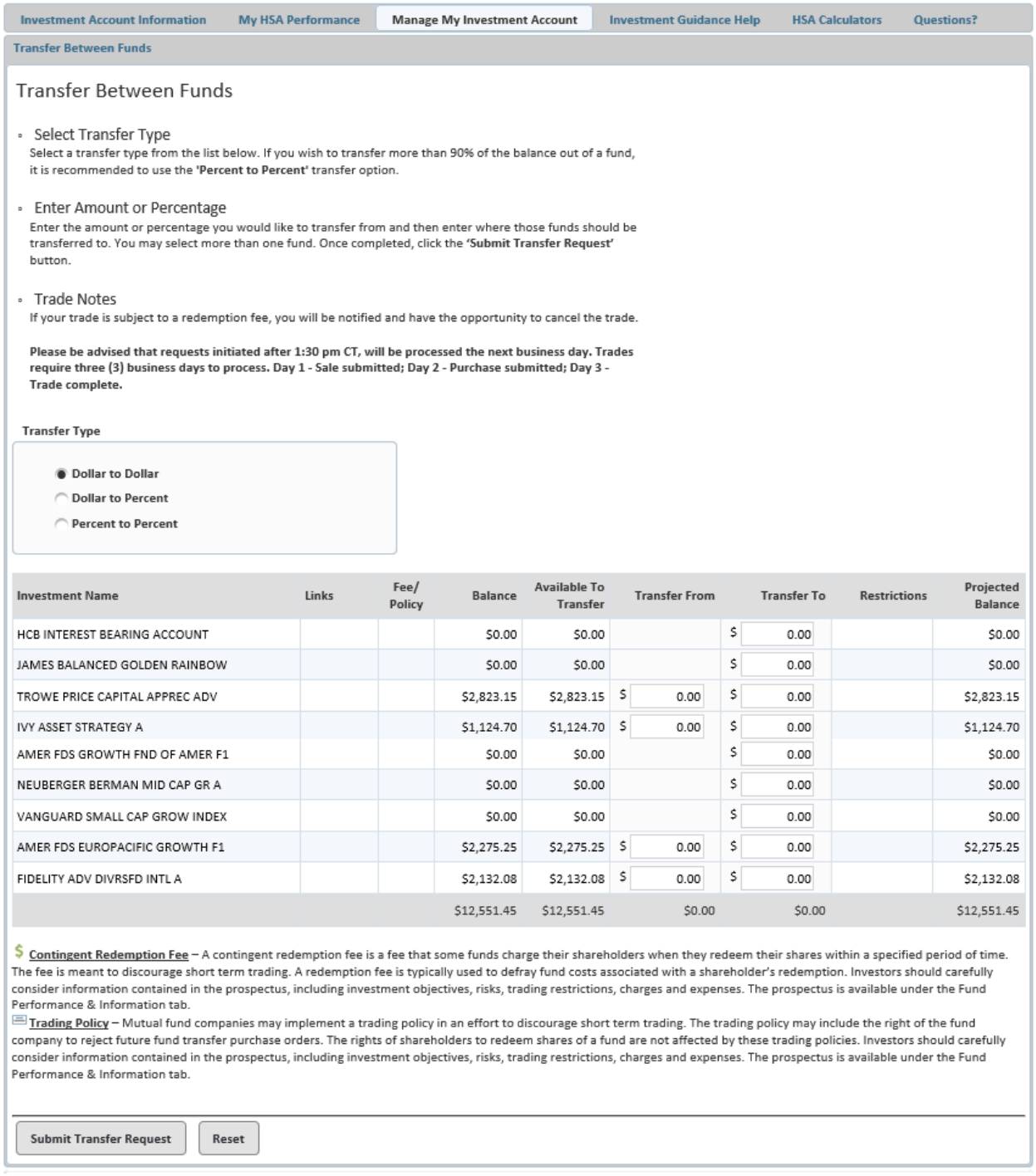
Manage My Investment Account – Transfer Between Funds

Transfer Between Funds: This option allows consumers to move dollars between specific funds within their investment account, without having to realign the entire account's balance.



- **Transfer Type:** the consumer selects a transfer type. Consumers may choose an amount or percent of the balance in one or more funds and transfer it to one or more new funds.

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- **Investment Name:** name of the fund.
- **Links:** for future use.
- **Fee Policy:** an icon will appear here if the fund has an applicable redemption fee or trading policy in effect.
- **Balance:** current balance in each fund.
- **Available Balance:** current balance available for transfer in each fund.
- **Transfer From:** enter amount or percent of fund to transfer from.
- **Transfer To:** enter amount or percent of fund to transfer to.
- **Restrictions:** will show any potential restrictions such as if a is fund closed for new purchases.
- **Projected Balance** is the approximate balance in each fund once the transfer is completed. Any applicable redemption fees will be noted under Contingent Redemption Fee.
- Click **Submit Transfer Request**.

Note: The consumer can view or cancel pending transaction by clicking Pending & Processed Requests from the Manage My Investment Account tab.

Manage My Investment Account – Automatic Investment Account Rebalance

The Automatic Account Rebalance screen allows a consumer to set their investment account to automatically be rebalanced on a specified cycle date. Using this option will keep a consumer's balance in line with their investment elections. The available cycle intervals are annually, semi-annually and quarterly.

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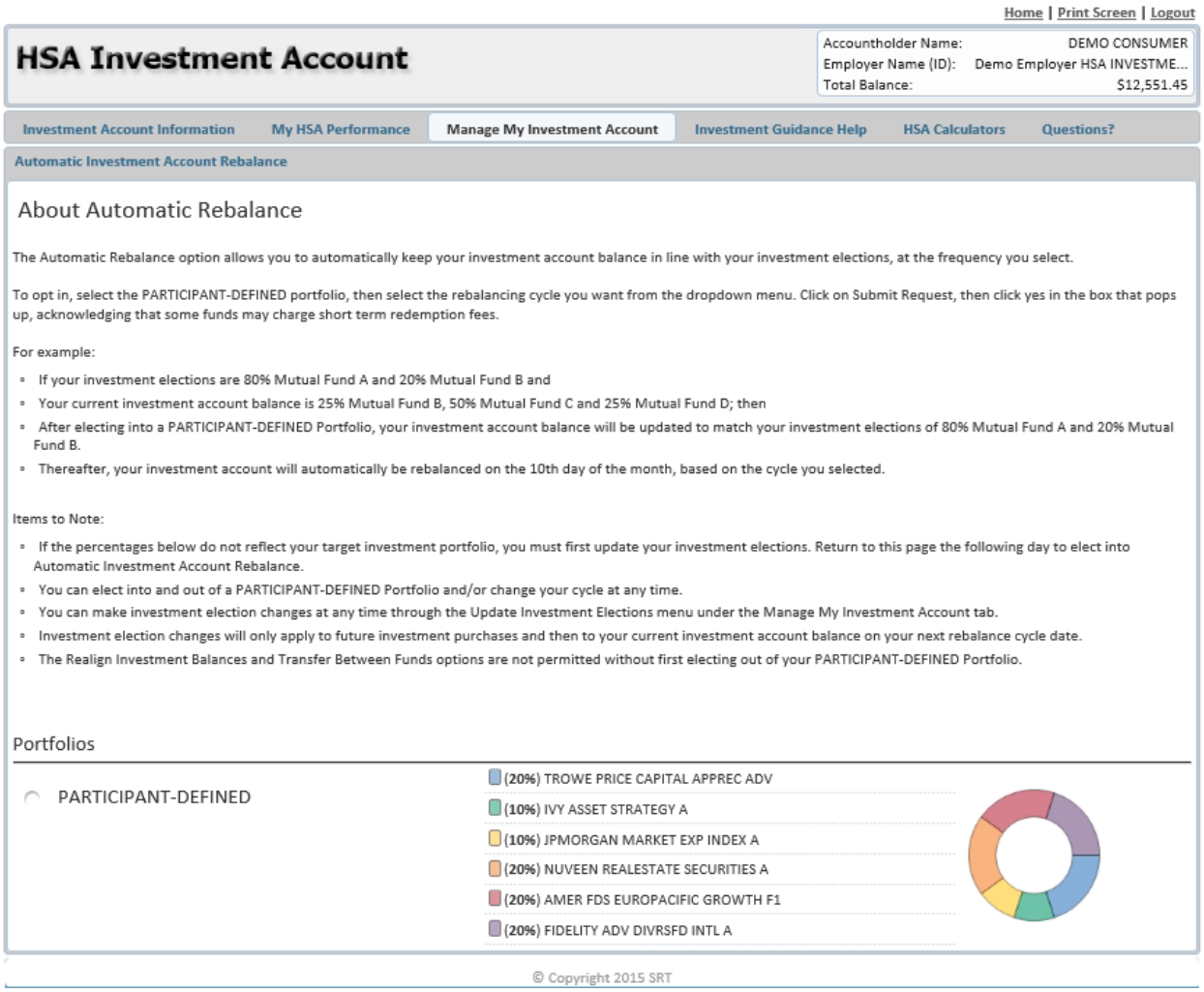
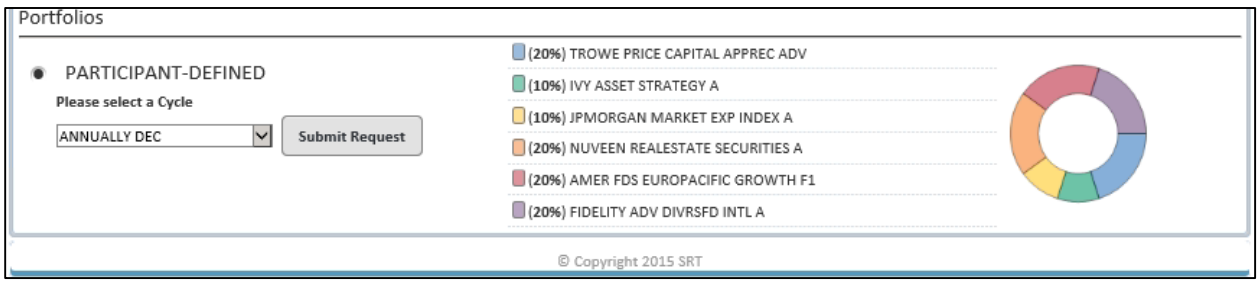


- PARTICIPANT-DEFINED: click the button.
- Drop Down Box: select a cycle.
- Click Submit Request button. This allows the consumer to elect into Automatic Investment Account Rebalance.



Manage My Investment Account – Pending & Processed Requests

View Activity: This option shows any activity the consumer has initiated on their investment account.

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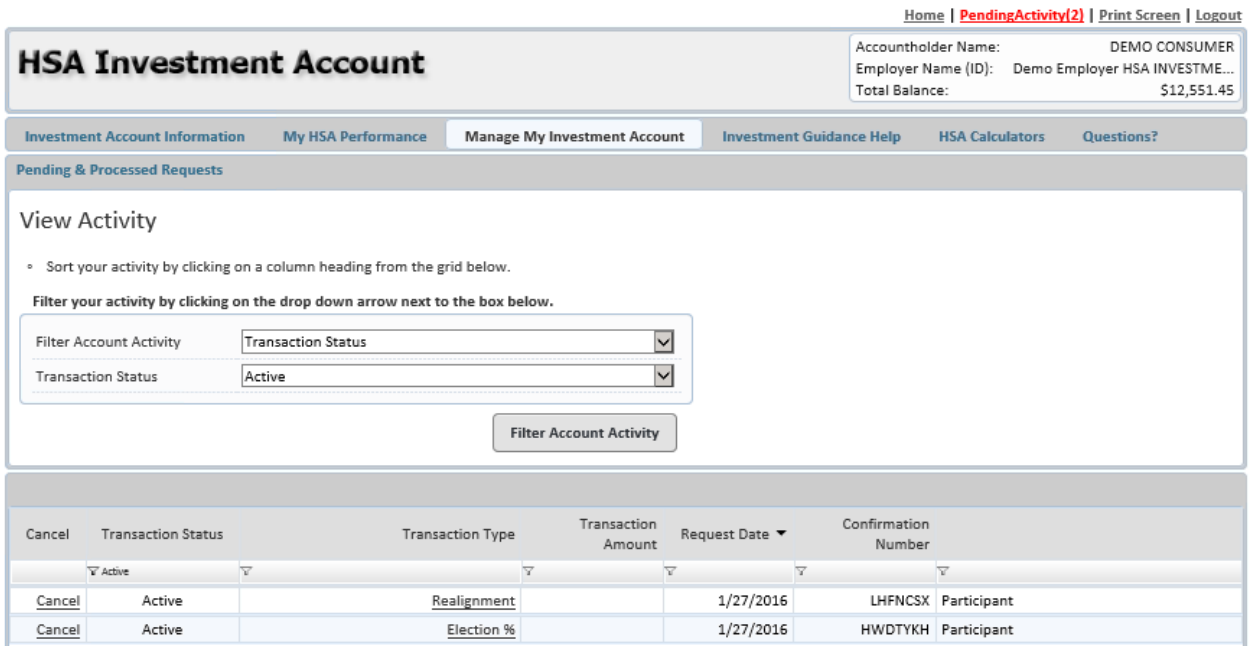

- Filter Account Activity: from the drop down box the consumer can choose a specific category of activity to view. Choosing the blank option will show all activity ever initiated on the investment account.
- Transaction Status: from the drop down box the consumer can choose a specific status of activity to view. Choosing the blank option will show all activity ever initiated on the investment account.
- Cancel: allows consumer to cancel a pending transaction. This option will appear if the transaction has not been processed yet.
- Transaction Status: is the status of a transaction.
  - Active – consumer has submitted a transaction and it will be processed unless canceled prior to the next trade cutoff.
  - Canceled – consumer has submitted and canceled the transaction before the trade cutoff.
  - Processed – consumer has submitted and the transaction has been sent to the investment system to be processed.
- Transaction Type: indicates the type of transaction initiated.
- Transaction Amount: indicates the dollar amount or percentage of transaction (if applicable).
- Request Date: indicates the date the transaction was submitted by the consumer.
- Confirmation Number: a unique number assigned to each submitted transaction.

Investment Guidance Help – Guidance on Selecting Investments

Clicking on this link will take the consumer to a separate page where they can develop a personalized HSA investment strategy for their HSA investment account, based on their own unique circumstances.

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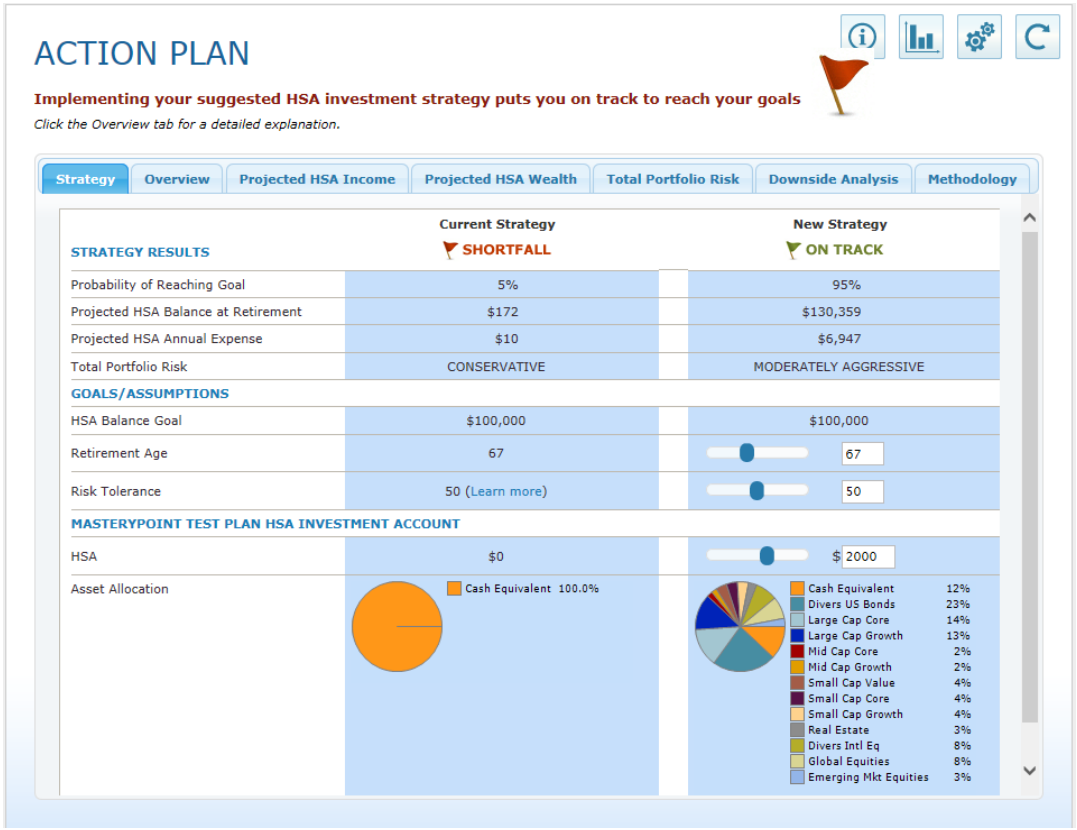

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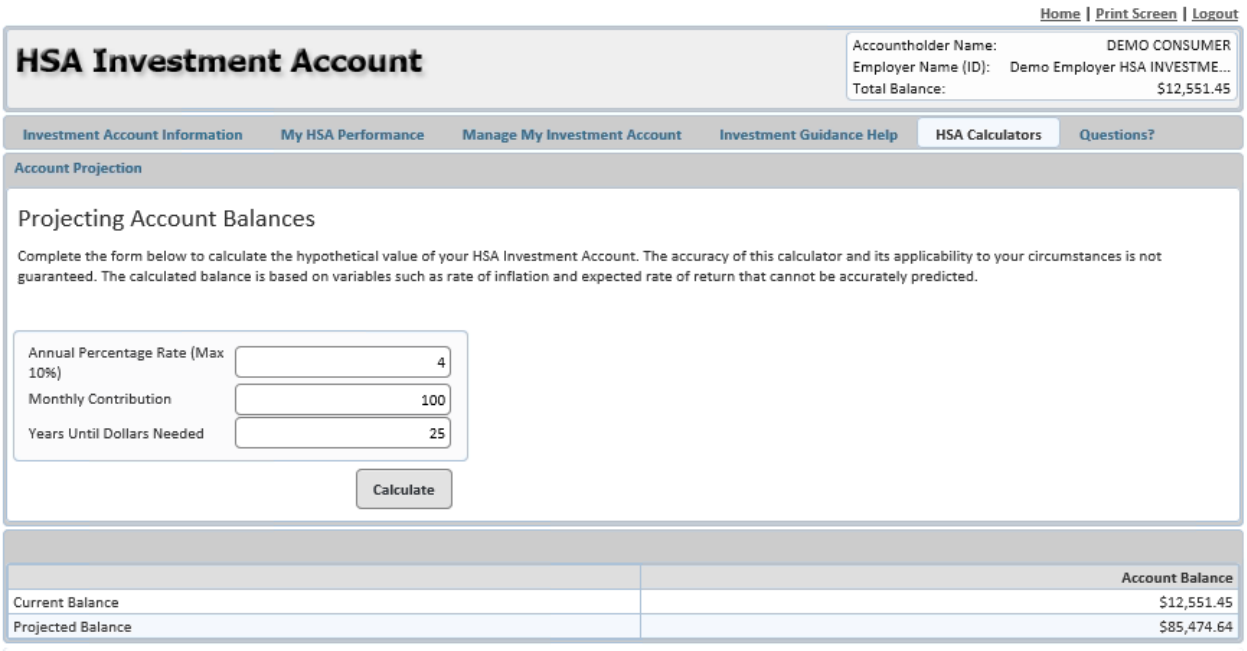
HSA Calculators – Account Projection

Account Projection: provides a hypothetical estimate of how the consumer's balance may accumulate over time.



- **Annual Percentage Rate:** (Max 10%): enter projected annual return on investment.
- **Monthly Contribution:** Enter monthly HSA contribution.
- **Years Until Dollars Needed:** Enter number of years before HSA dollars are needed or until retirement
- Click **Calculate** for a projection of what the consumer's account balance could be.
-

HSA Calculators – Financial Calculators

Calculators available:

- HSA Contribution Calculator
- HSA Goal Calculator
- HSA Savings Calculator
- HSA vs. Traditional Health Plan

Questions? – Frequently Asked Questions

Frequently Asked Questions is a list of the most frequently asked questions about the HSA Investment Portal. This includes questions on how to navigate the site and where to go to complete certain actions, as well as general information about investing and what investing is. This is the best place for a consumer to go to first to see if their questions can be answered. No screenshots provided as this list changes from time to time.

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