



# HSA Investments User Guide

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*The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information.*

*WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts.*

*CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis.*

*DriveWealth, LLC, a registered broker dealer and member of [FINRA](#) and [SIPC](#). SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.*

# Welcome

You made a smart choice in selecting a health savings account (HSA)! Now it's time to take advantage of the investment opportunity that comes with your HSA to grow your account and save for your future. We're making it easy for you to get the investment experience that's just right for you, whether you're a new or seasoned investor. Within this guide, you'll learn how to enroll, set up and manage your investments.

## HSA investments 101

### Planning for healthcare costs in retirement

The average couple can expect to spend \$300,000 on out-of-pocket healthcare costs during retirement, including Medicare premiums, gap coverage, expensive medications, and more.<sup>1</sup> Investing your HSA can help you build a nest egg and ensure you have enough money set aside for the future.<sup>2</sup>

Once your HSA reaches the required minimum balance, you can begin to build wealth and save for retirement by investing your funds, just like a 401(k). But unlike a 401(k), you **never pay taxes** on earnings or withdrawals for qualified medical expenses! HSA contributions offer greater tax savings than 401(k) contributions and give you the potential to save at a faster rate.

### Key things to know before getting started

- **Minimum balance:** You will need to accumulate a minimum balance in your HSA cash account before you are able to invest. Any funds above this threshold can be invested. To see your minimum balance requirement, log in to your HSA portal and click on the 'investments' button within your *HSA account summary*.
- **Transferring funds:** If you have unexpected medical costs, you can transfer your investment funds back into your HSA at any time. There are no fees or penalties for withdrawing money from your investments to pay for qualified medical expenses.
- **Industry-leading solution:** Enjoy an innovative and modern investment experience that provides access to different investment account types, real-time investment account opening and trading, and modern investment tools.
- **Online account management:** You can manage your investments online via your mobile phone, desktop computer, or tablet – from the same place you manage your HSA!
- **Flexible options:** Choose from a variety of investment options that fit your needs, whether you're a new or seasoned investor: [Managed](#), [Self-Directed](#) or [Brokerage](#).
- **Market hours:** Market hours refer to the business time of the US stock market. While trades can be submitted at any time, transactions are only executed during stock market hours, which are Monday- Friday, 9:30 AM - 3:55 PM EST. The stock market closes for most federal holidays.

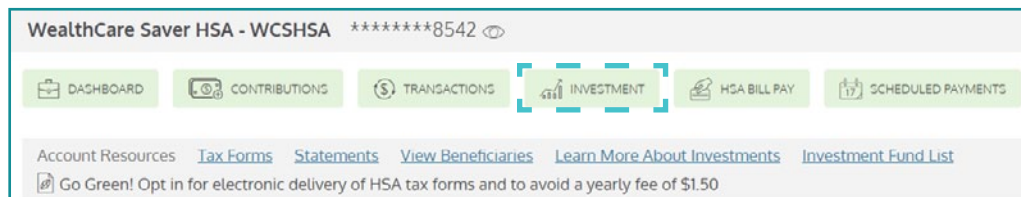
<sup>1</sup>Source: Employee Benefit Research Institute

<sup>2</sup>Investments in securities through the HSA investment account are:  
**Not FDIC insured | May lose value | No bank guarantee**

## Opening an investment account


Follow the steps below to open your HSA investment account.

1. Log in to your HSA portal.
2. Expand 'my accounts' from the menu and click 'investments' or navigate to your HSA account summary and click the 'investment' button.



3. Click on the 'start investing' button.

**\*Note:** you can only proceed with the next steps if you have achieved the minimum required balance in your HSA.



Hi Madison, welcome to your HSA investment experience!


There's no doubt your HSA is a great way to pay for current-year eligible medical expenses, but did you know it can also be used as a long-term investment vehicle? By investing your HSA, you give your money a chance to grow, maximizing opportunities to boost your savings and prepare for the future, including retirement.

Currently, you have **\$6,000.00** available to invest.

Opening an investment account is simple. To take full advantage of all the long-term savings opportunities your HSA delivers, click the button below!

**START INVESTING**

Able to invest



Hi Lindsay, welcome to your HSA investment experience!

There's no doubt your HSA is a great way to pay for current-year eligible medical expenses, but did you know it can also be used as a long-term investment vehicle? By investing your HSA, you give your money a chance to grow, maximizing opportunities to boost your savings and prepare for the future, including retirement.

Opening an investment account is simple. Once your HSA balance reaches \$1,001.00, you may choose to invest any HSA cash dollars above this threshold.

Your current balance is \$0.00. Keep saving and once your balance exceeds \$1,001.00, we'll let you know you're eligible to invest.

Unable to invest –  
minimum threshold  
not met

4. Accept the investment account terms and conditions. If you are affiliated with a broker, are a shareholder/director of a publicly traded company, or are family of a public official, you will be prompted to disclose this information per federal regulations.

Disclosures

According to federal regulations, you must disclose the following accordingly.  
For most people, none of these will apply.

☐ I am affiliated with or work for a broker/dealer

☐ I am a 10% shareholder or director of a publicly traded company

☐ I am or an immediate family member is a current or former Politically Exposed Person/Public Official

☐ None of these apply (most common)

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Disclosure Agreements

Please review the disclosure agreements below in order to proceed.

▶ CAPTRUST Relationship Summary

▶ CAPTRUST Form ADV Part 2

▶ Risks Associated with Investing

▶ DriveWealth Privacy Policy

▶ DriveWealth Disclosures & Agreements for Opening a Managed Account\*

▶ DriveWealth Disclosures & Agreements for Opening a Self-Directed or Brokerage Account Type\*

▶ HSA Investment Terms & Conditions

Investment Fee Schedule

▶ Investment Fee Schedule

FundList For Healthcare Saver Investments

▶ Investment Fund List (Self-Directed)

\*Your acceptance of the terms for Managed, Self-Directed and Brokerage account types allows you to open any one of these account types, and gives you the option to change account types should you choose to do so.

☒ By checking this box, you acknowledge that you have read and agree to each of the disclosures and agreements listed above.

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ACCEPT

5. Choose your preferred investment method: Managed, Self-Directed, or Brokerage.


Great!

Please select your preferred Investment account type.

Managed

0.075% of investment balance charged monthly in arrears  
Fee example: If you had a \$5,000 investment balance, you would be charged \$3.75 per month

Designed for novice investors who prefer to have our advisor tool automatically select and rebalance investments on an ongoing basis in accordance with their age and/or risk profile.  
This account type delivers a "do-it-for-me" approach to investing.




Effort to Manage

SELECT

Self-Directed

0.033% of investment balance charged monthly in arrears  
Fee example: If you had a \$5,000 investment balance, you would be charged \$1.67 per month

Designed for intermediate investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually. This account type provides a balance between do-it-for-me and DIY.




Effort to Manage

SELECT

Brokerage

0.033% of investment balance charged monthly in arrears  
Fee example: If you had a \$5,000 investment balance, you would be charged \$1.67 per month

Designed for adept investors who desire to perform advanced research and trading across hundreds of individual stocks and ETFs. This account type offers a hands-on, DIY approach to investing.



Effort to Manage

SELECT

6. Based on your preferred investment selection, you will be guided through a series of easy steps to either review or self-select funds, enter your investment amount(s) and begin investing.

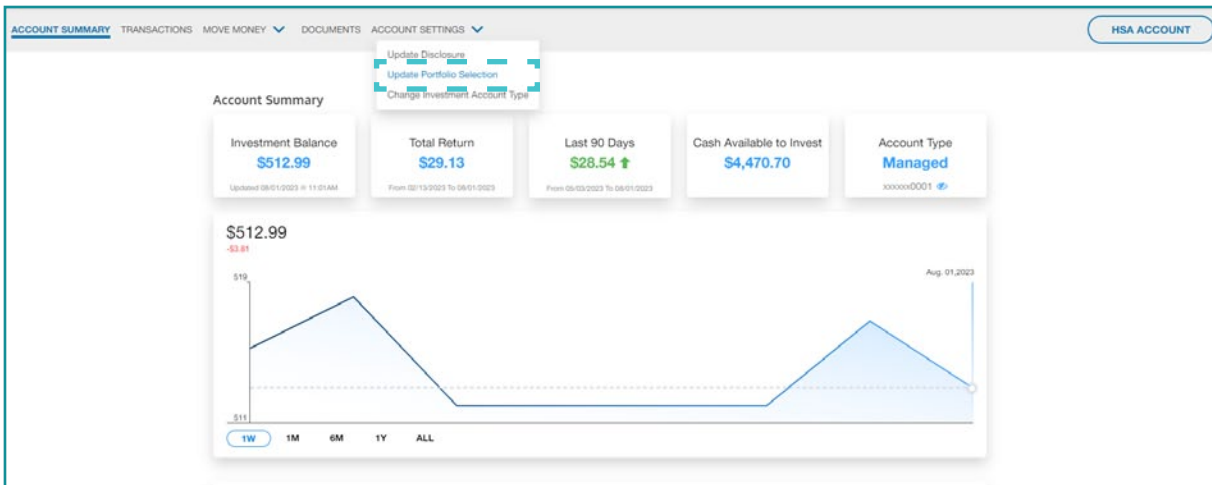
For more information about the three investment methods, see the 'how to' sections on the next page.

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## Updating your risk questionnaire

To change your answers to the risk questionnaire, click on 'account settings' and select 'update portfolio selection'. Review your current answers and adjust your selections as needed. The advisor tool then suggests a portfolio that better suits your needs. When ready to accept the suggested portfolio, simply click 'invest'. Buys and sells are executed accordingly to transition from your old portfolio to your new one.



## Transferring funds in a Managed account

Follow these steps to move money between your HSA cash account and your HSA investment account.

1. Click 'move money' and select 'Transfer Funds'
2. Enter the amount you'd like to transfer
3. Select the account you want to transfer from
4. Select the account you want to transfer to
5. Review the transfer request and click 'submit'

The screenshot shows the 'Transfer Funds' form. The title is 'Transfer Funds' and the subtitle is 'Move money to and from your investment account.' The form includes a text input field for 'Enter the amount you would like to transfer.' with the value '50.00' and a blue circle with the number '2' next to it. Below this is a checkbox labeled 'Would you like to transfer your entire investment balance?'. The form also features two dropdown menus: 'From' and 'To'. The 'From' dropdown is labeled 'WealthCare Saver HSA - WCSHSA' with a balance of '\$2,794.49' and a blue circle with the number '3' next to it. The 'To' dropdown is labeled 'Investment Account' with a balance of '\$500.06' and a blue circle with the number '4' next to it. A blue arrow points from the 'From' dropdown to the 'To' dropdown. At the bottom of the form is a blue button labeled 'REVIEW' and a link labeled 'Close Investment Account'.

If you're transferring money from your HSA cash account into your HSA investment account, buys are executed according to your portfolio allocations and may take up to two business days.

If you're transferring money from your HSA investment account into your HSA cash account, sells are executed according to your portfolio allocations and the money settles into your HSA cash account within two business days.

## Automated Investment Transfers

You can use Automated Investment Transfers to have money moved from your HSA cash account into your HSA investment account, without lifting a finger.

Start by determining the balance you'd like to maintain in your HSA cash account and the minimum amount you'd like transferred. When your HSA cash balance reaches the amount set, the exceeding balance will be incrementally transferred into your HSA investment account.

Transfers occur at the close of each day. Money is only moved when your minimum HSA cash balance exceeds the amount you've set, **and** the excess money is equal to the minimum transfer amount you've decided on.

Follow these steps to setup Automated Investment Transfers:

1. Click 'Move Money' and select 'Automated Investment Transfers'
2. Review how Automated Investment Transfers work. Click 'proceed'
3. Enter the amount you'd like to maintain in your HSA account
4. Enter the minimum amount you'd like moved for reoccurring transfers
5. Mark the check box to indicate that you understand the Automated Transfer tool
6. Click 'save'

The screenshot shows a web interface for setting up Automated Investment Transfers. At the top, there is a navigation bar with links: ACCOUNT SUMMARY, TRANSACTIONS, MOVE MONEY (highlighted with a dashed blue box), DOCUMENTS, and ACCOUNT SETTINGS. On the far right of the navigation bar is a button labeled 'HSA ACCOUNT'. The main heading is 'Automated Investment Transfer'. Below this, there are two input fields. The first field is preceded by a large blue circle with the number '3' and is labeled 'What is the amount you want maintained in your HSA account? The amount should be more or equal to \$500.00 \*'. The second field is preceded by a large blue circle with the number '4' and is labeled 'What is the minimum amount you would like to set for the reoccurring transfer? Minimum auto transfer amount should be more or equal to \$1.00 \*'. Below the second field, there is a checkbox and a paragraph of text: '\* I understand that once my HSA account reaches or exceeds \$0.00, we will automatically transfer amounts above to your investment account. This transfer will be performed at most once a day based on your end of day balance.' Below this text is a small instruction: 'Click Save to accept these settings.' At the bottom, there are two buttons: 'SAVE' (in a blue rounded rectangle) and 'Cancel' (in a smaller, lighter blue rounded rectangle).



# How to: Self-Directed account type

## What is a Self-Directed account?

The Self-Directed investment path was designed for intermediate investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually. This account type provides a balance between do-it-for-me and DIY approaches to investing.

## Enrolling in a Self-Directed account

If you choose the Self-Directed account type during the investment account opening process, the on-screen prompts guide you through the following steps to complete your enrollment:

- 1. Select an amount to invest.** The amount you choose to invest is transferred from your HSA cash account into your HSA investment account after you complete your enrollment.
- 2. Choose your funds.** Select from a curated fund lineup – be sure to use the resource links next to each fund for additional details and research as you make your selections.
- 3. Allocate your money.** Determine how you would like to allocate your money among the funds, by percentage. The total percentage must equal 100%.
- 4. Review your selections and open your account.** After clicking the 'invest' button, your investment account is opened and the amount you entered is invested according to the allocations you selected.

**Account Funding**

Your current HSA cash balance is \$2,692.70.  
You need to keep a minimum balance of \$10.00 in your HSA cash account.  
The amount you have available to invest is \$2,682.70.

Choose how much money you want to invest.

or Enter Amount:

You will be investing  
**\$500.00**

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**Fund Distribution** Amount Investing: \$2,000.00 Total Allocated: 100%

The investment portfolio below has been created for you to invest in. Use the resource links to find out more about each instrument. Once you decide which instruments you want to invest in, you can allocate your investment dollars across your selections. You must invest in at least one instrument but you do not need to invest in all of them. Your total allocation must equal 100%.

Fund Name	Resource Link	FUND SYMBOL	FUND NAME	FUND TYPE	ALLOCATION	PERCENTAGE	AMOUNT
Value ETF Vanguard	LINK	VTV	Value ETF Vanguard	STOCK	10%	10%	\$200.00
Health ETF Vanguard	LINK	VHB	Health ETF Vanguard	STOCK	10%	10%	\$200.00
Core S&P 500 Index ETF	LINK	VFI	Core S&P 500 Index ETF	STOCK	10%	10%	\$200.00
Total World Stock Vanguard ETF	LINK	VTSX	Total World Stock Vanguard ETF	STOCK	10%	10%	\$200.00
Vanguard Extended Market ETF	LINK	VEXT	Vanguard Extended Market ETF	STOCK	10%	10%	\$200.00
U.S. Total Stock Market Index Vanguard	LINK	VTSI	U.S. Total Stock Market Index Vanguard	STOCK	10%	10%	\$200.00

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**Trade Review**

Below is your proposed portfolio allocations. If you want to make changes, you can go back and adjust your allocations accordingly. If you're satisfied with the allocations below, click the Invest button to complete the trades. You can rebalance your portfolio using the Reallocate Funds link under the Move Money menu item at anytime.

Symbol	Ticker	Resource Link	FUND NAME	Allocation %	\$ Amount
Value ETF Vanguard	VTV	LINK	Value ETF Vanguard	10%	\$200.00
Health ETF Vanguard	VHB	LINK	Health ETF Vanguard	10%	\$200.00
Core S&P 500 Index ETF	VFI	LINK	Core S&P 500 Index ETF	10%	\$200.00
Total World Stock Vanguard ETF	VTSX	LINK	Total World Stock Vanguard ETF	10%	\$200.00
Vanguard Extended Market ETF	VEXT	LINK	Vanguard Extended Market ETF	10%	\$200.00
U.S. Total Stock Market Index Vanguard	VTSI	LINK	U.S. Total Stock Market Index Vanguard	10%	\$200.00

Total Amount Investing: \$2,000.00

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**Congratulations!**  
Congratulations! Your trades were successfully fulfilled. You can review them on the Transactions page.

[VIEW DASHBOARD](#)

## Managing a Self-Directed account

Unlike the Managed account type, the Self-Directed account type is not automatically rebalanced for you. If you would like to rebalance your existing portfolio, you may do so at any time. If you rebalance outside of market hours, it will pend until the next market open.

1. Click 'move money' and then 'rebalance existing portfolio'.
2. You can increase or decrease your current election % but your total allocations must equal 100%.
3. When satisfied with your allocations, click 'review'. Buys and sells are executed accordingly to transition from your old portfolio to your new one.

If you would like to adjust your allocations for the future contributions independently without changes to your existing updates, click 'update future allocations' from the 'move money' menu.

## Transferring funds in a Self-Directed account

Follow these steps to move money between your HSA cash account and your HSA investment account.

1. Click 'move money' and then 'transfer funds'
2. Enter the amount you'd like to transfer
3. Select the account you want to transfer from
4. Select the account you want to transfer to
5. Review the transfer request and click 'submit'

The screenshot displays the 'Transfer Funds' interface. At the top, it says 'Move money to and from your investment account.' Below this, there is a section for entering the transfer amount, labeled '2', with a text input field containing '50.00'. A checkbox labeled 'Would you like to transfer your entire investment balance?' is present but unchecked. The 'From' section, labeled '3', shows a dropdown menu with 'WealthCare Saver HSA - WCSHSA' and a balance of '\$2,794.49'. The 'To' section, labeled '4', shows a dropdown menu with 'Investment Account' and a balance of '\$500.06'. A blue arrow points from the 'From' section to the 'To' section. At the bottom, there is a blue button labeled 'REVIEW'.

If you're transferring money from your HSA cash account into your HSA investment account, the money transfers in real time and is automatically used to buy funds according to your portfolio allocations.

If you're transferring money from your HSA investment account into your HSA cash account, sells are executed according to your portfolio allocations and the money settles into your HSA cash account within two business days.

## Automated Investment Transfers

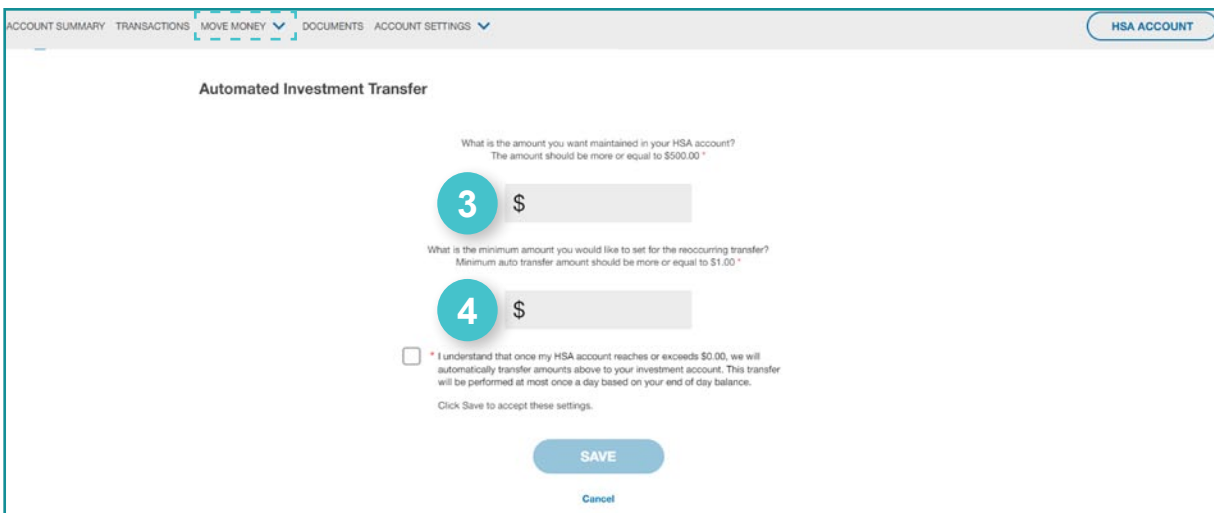
Self-Directed accounts can use the Automated Investment Transfer tool to have money moved from an HSA cash account into an HSA investment account.

First, determine the balance you'd like to maintain in your HSA cash account and the minimum amount you'd like transferred. When your HSA cash balance reaches the amount set, the exceeding balance will be incrementally transferred into your HSA investment account.

Transfers occur at the close of each day. Money is only moved when your minimum HSA cash balance exceeds the amount you've set, **and** the excess money is equal to the minimum transfer amount you've decided on.

Follow these steps to setup Automated Investment Transfers:

1. Click 'Move Money' and select 'Automated Investment Transfers'
2. Review how Automated Investment Transfers work. Click 'proceed'
3. Enter the amount you'd like to maintain in your HSA account
4. Enter the minimum amount you'd like moved for reoccurring transfers
5. Mark the check box to indicate that you understand the Automated Transfer tool
6. Click 'save'



The screenshot shows a web interface for setting up Automated Investment Transfers. At the top, there is a navigation bar with links: ACCOUNT SUMMARY, TRANSACTIONS, MOVE MONEY (highlighted with a dropdown arrow), DOCUMENTS, and ACCOUNT SETTINGS. On the right, there is a button labeled 'HSA ACCOUNT'. The main heading is 'Automated Investment Transfer'. Below this, there are two input fields. The first field is labeled '3' and asks 'What is the amount you want maintained in your HSA account?' with a note 'The amount should be more or equal to \$500.00'. The second field is labeled '4' and asks 'What is the minimum amount you would like to set for the reoccurring transfer?' with a note 'Minimum auto transfer amount should be more or equal to \$1.00'. Below these fields, there is a checkbox and a paragraph of text: '\* I understand that once my HSA account reaches or exceeds \$0.00, we will automatically transfer amounts above to your investment account. This transfer will be performed at most once a day based on your end of day balance.' Below this text is a small note: 'Click Save to accept these settings.' At the bottom, there are two buttons: 'SAVE' and 'Cancel'.

## How to: Brokerage account type

### What is a Brokerage account?

The Brokerage investment path was designed for adept investors who desire to perform advanced research and trading across hundreds of individual stocks and exchange-traded funds (ETFs). This account type offers a hands-on, DIY approach to investing.

## Enrolling in a Brokerage account

If you choose the Brokerage account type during the investment account opening process, the on-screen prompts guide you through the following steps to complete your enrollment:

1. After choosing the Brokerage account type, you are directed to the Brokerage account confirmation screen.
2. Click 'submit' to automatically open your investment account.
3. Search for investment instruments within the lists of popular stocks and popular ETFs, or by using the search feature.
4. When you select a stock or ETF, you can see additional information about the instrument, including performance details.
5. Enter the amount in dollars you want to buy – you can buy either full or fractional shares.

**\*Note:** The dollars for buys and sells move back and forth from your HSA cash account accordingly without a sweep account; you don't need to 'fund' your Brokerage account before buying instruments.

6. Review the order and choose to 'edit' or 'buy'. You will receive a confirmation when your transaction is complete.

The image is a composite of four screenshots from a brokerage account interface, illustrating the enrollment process. A dashed blue arrow points from the first screen to the second. Numbered callouts (3, 4, 5, 6) are placed over specific elements in the screenshots.

- Callout 3:** Points to the 'Frequently Traded Stocks' and 'Frequently Traded ETFs' sections on the confirmation screen.
- Callout 4:** Points to the 'Your investment' section on the stock details page, which shows a market value of \$98.09, a cost/share of \$168.94, and a total return of -\$1.91.
- Callout 5:** Points to the 'HSA Orders Available to Invest' section on the order entry page, showing a total of \$2,882.70.
- Callout 6:** Points to the 'Congratulations!' confirmation message on the final screen, which includes a 'VIEW DASHBOARD' button.

## Managing a Brokerage account

How you choose to build and maintain your portfolio is solely up to you. You can enter the investment experience and initiate buys or sells at any time. Buys or sells initiated outside of market hours will pend until the next market open.

Follow these steps to sell part, or all, of your holdings in an investment instrument:

1. Select the instrument from your dashboard or use the search tool to find it.
2. Click the arrow to select 'buy' or 'sell'.
3. Enter in dollars how much you want to sell – you can sell either full or fractional shares.
4. Review the order and choose 'edit' or 'sell'

## Transferring funds in a Brokerage account

Unlike Managed and Self-Directed, there is no true 'transfer' of funds in a Brokerage account. If you want to move money from your HSA cash account to your HSA investment account, you must buy stocks or EFTs. If you want to move money from your HSA investment account to your HSA cash account, you must sell investment instrument(s).

The money movement for buys happens in real time. The money from sells settles into your HSA cash account within two business days.

To transfer all your investment holdings back into your HSA cash account and close your investment account, see the [switching or closing accounts](#) section of this guide.

## Automated Investment Transfers

The Automated Investment Transfer tool can be used with brokerage accounts to purchase stocks and ETFs.

When you enroll in Automated Investment Transfers with a brokerage account, you must decide which stocks/ETFs will be purchased and designate a percentage of the auto transfer sum to each buy. When the auto transfer is made, the transferred amount will be applied to the selected buys according to the set percentages. For example, if your automated transfer is set to \$200, and you designate 50% of the transfer to Apple stock and 50% to GE stock, the transfer results in a purchase of \$100 of Apple stock and \$100 of GE stock.

To get started, determine the minimum HSA cash balance you'd like to maintain, and the minimum dollar amount you'd like to move with each transfer. Money is only transferred when your minimum HSA cash balance has been met **and** the excess money is equal to your minimum transfer amount.

Automated transfers occur daily and purchases are made at the price of the stock/ETF at the point in time when the transfer occurs.

Follow these steps to setup Automated Investment Transfers with a Brokerage account:

1. Click 'Move Money' and select 'Automated Investment Transfers'
2. Review how Automated Investment Transfers work. Click 'proceed'
3. Enter the amount you'd like to maintain in your HSA account
4. Enter the minimum amount you'd like moved for reoccurring transfers
5. Mark the check box to indicate that you understand the Automated Transfer tool and click 'save'

The screenshot shows the 'Automated Investment Transfer' setup interface within a brokerage account. The top navigation bar includes 'ACCOUNT SUMMARY', 'TRANSACTIONS', 'MOVE MONEY' (highlighted with a dashed box), 'DOCUMENTS', and 'ACCOUNT SETTINGS'. A 'HSA ACCOUNT' button is in the top right. The main heading is 'Automated Investment Transfer'. The first step, labeled with a large blue circle containing the number '3', asks 'What is the amount you want maintained in your HSA account?' with a sub-note 'The amount should be more or equal to \$500.00 \*'. Below this is a text input field with a dollar sign. The second step, labeled with a large blue circle containing the number '4', asks 'What is the minimum amount you would like to set for the reoccurring transfer?' with a sub-note 'Minimum auto transfer amount should be more or equal to \$1.00 \*'. Below this is another text input field with a dollar sign. A checkbox is present with the text: '\* I understand that once my HSA account reaches or exceeds \$0.00, we will automatically transfer amounts above to your investment account. This transfer will be performed at most once a day based on your end of day balance.' Below the checkbox is the instruction 'Click Save to accept these settings.' At the bottom are two buttons: 'SAVE' and 'Cancel'.

- Designate what percentage of each transfer should be applied to the stocks/ETFs available in your portfolio. The total allocation must equal 100%

*Tip: Use the search bar to add stocks to your portfolio.*

- Click 'review order' to finalize your auto transfer preferences on the trade review page
- Click 'save' on the screen that follows

**Fund Distribution** Auto Transfer Amount: \$50.00 Total Allocated: 100%

Below are the selection of instruments you have chosen to allocate the amount in your current account. 100% of your investment amount must be allocated. Use the search bar to find instruments you're looking for and click on them to add them to the list below.

Search

Fund/Ticker	Select Election	\$ Amount
State Street US Div	20 %	\$10.00
State of New York Corporate	20 %	\$10.00
Standard Health	20 %	\$10.00
Investment	10 %	\$5.00
State US	10 %	\$5.00
State US	10 %	\$5.00
State US	10 %	\$5.00
State US	10 %	\$5.00
State US	0 %	\$0.00

Back Total Allocated: 100% **REVIEW ORDER**

**Note:** Automatic Investment Transfers occur daily. Each night, your account balances are evaluated for eligible transfers, based on the thresholds you set, and transfers are completed at the next market open.

## Maximizing your HSA investment account

### Account statements on demand

You can view your investment statements at any time by selecting 'documents', then expanding the 'monthly statements' to choose which statement you want to view.

### Tools and education

You have access to a variety of educational tools and resources designed to help you better understand the benefits of investing your HSA funds as well as provide information about the various investment options available to you.

Simply log in to your HSA portal, navigate to your HSA account summary and click on the 'learn more about investments' link.

### Investment options

The investment fund line-up is a catalog of all investment options currently available to you in each of the investment account types, as selected and monitored by CAPTRUST, the Registered Investment Advisor. You can view this catalog at any time by visiting [wealthcaresaver.com/docs/WealthCare\\_Saver\\_HSA\\_Investment\\_Options.pdf](https://wealthcaresaver.com/docs/WealthCare_Saver_HSA_Investment_Options.pdf) or clicking the link for the 'Investment Fund List' within the account resources tab in your HSA portal.

**WealthCare Saver HSA - WCSHSA** \*\*\*\*\*8542

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## Switching or closing accounts

### Turn-off automated investment transfers

It is recommended that you disable any auto-transfers prior to switching or closing an investment account. Adhering to this practice helps prevent unintended transfers from occurring during the account closure process.

To turn off automated investment transfers follow these steps:

1. Click 'move money'
2. Select 'automated transfers'
3. Click 'turn off auto transfer'
4. Click 'turn off auto transfer' again, on the confirmation page

Your dashboard will confirm that you have successfully disabled automated investment transfers in the auto transfer display.

The image shows a sequence of three screenshots illustrating how to turn off automated investment transfers in an HSA account dashboard.

**Top Screenshot (Initial State):** The dashboard header includes tabs for ACCOUNT SUMMARY, TRANSACTIONS, MOVE MONEY (highlighted with a dashed box), DOCUMENTS, and ACCOUNT SETTINGS. A search bar and a button for HSA ACCOUNT are also present. The main content area displays five cards: Investment Balance (\$2,510.27), Total Return (\$0.00), Last 90 Days (\$0.00), Cash Available to Invest (\$866.13), and Auto Transfer (ACTIVE). The Auto Transfer card includes an 'Edit' link and details: 'Transfer amounts above: \$10000000' and 'Min. transfer amount is: \$1'.

**Bottom Left Screenshot (Confirmation Dialog):** A modal dialog titled 'Your current transfer preferences are:' is shown. It states: 'Transfer amounts above \$10,000,000.00 to investments. Your minimum transfer amount is \$1.00.' Below this, it says 'Here's how it works:' and 'Once your account reaches or exceeds \$10,000,001.00, we will automatically transfer amounts above \$10,000,000.00 to your investment account. The transfer will be performed at most once a day.' At the bottom, there are two buttons: 'TURN OFF AUTO TRANSFER' (highlighted with a dashed box) and 'EDIT'. A 'Cancel' link is also present.

**Bottom Right Screenshot (Final State):** The dashboard is shown again, but the 'Auto Transfer' card now displays 'INACTIVE' with an 'Activate' link. The 'MOVE MONEY' tab in the header remains highlighted. Below the cards, a line chart shows the investment balance over time, with the current balance at \$2,510.45 and a recent increase of \$23.58. The chart includes a y-axis from 2340 to 2530 and x-axis time periods (1W, 1M, 6M, 1Y, ALL). The date 'Oct. 24, 2022' is shown in the top right corner of the chart area.

## Keeping trade confirmations

Once you close an investment account you are unable to access it again. If there is anything you want to save, such as your transaction history or trade confirmations, make sure it is saved prior to closing your investment account.

1. To save any trade confirmations or monthly statements prior to closing your account, navigate to the 'Documents' tab in your investment account'.
2. Click on 'Trade Confirmations' to see a list of all Trade Confirmations that have been generated to date.
3. Click on any of the documents in this list to open and download the PDF from your browser.

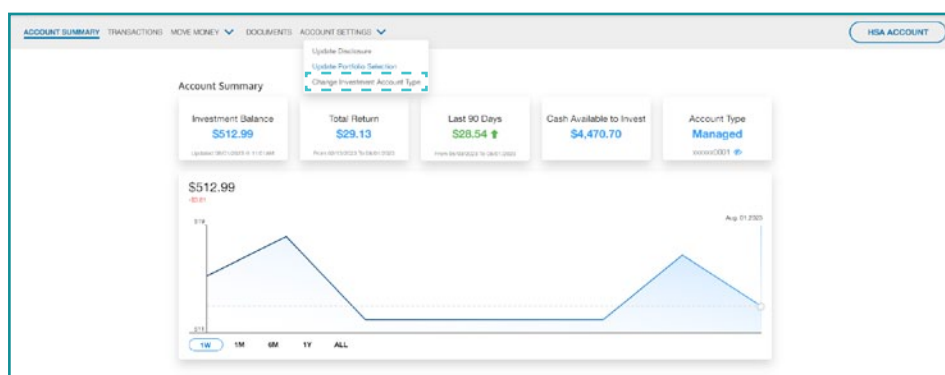
## Switching account types

**Important:** Switching your investment account type closes your current account. The account closure is effective immediately, which means you will not be able to cancel this request. When following the steps below, it is important to note that upon submitting your request, you will not have access to the account including documents and disclosures.

To switch account types, follow these steps:

1. Click 'account settings'
2. Click 'change investment account type'
3. Click 'submit'
4. Complete the steps listed for creating a new account type; [Managed](#), [Self-Directed](#) or [Brokerage](#).

**Note:** When switching from a Managed account to a Self-Directed or Brokerage account, your money will have to settle in your HSA before it is able to be used. While this process is occurring, you will be able to immediately create a new account if you have the minimum amount required to invest in your HSA account independent of the amount waiting to be settled.





## Closing your account

You must zero out your investment balance before you can close your investment account.

To close a Managed account type:

1. Click the 'move money' menu item
2. Click the 'close investment account' link at the bottom of the screen
3. Click 'submit' on the next screen

To close a Self-Directed account type:

1. Click the 'move money' menu item then click 'transfer funds'
2. Click the 'close investment account' link at the bottom of the screen
3. Click 'submit' on the next screen

To close your Brokerage investment account:

1. Sell all of your current holdings and ensure your investment account balance is \$0.
2. Click 'account settings'
3. Click 'close investment account'
4. Click 'submit'

Regardless of which investment account type you have, once you close your investment account, you can no longer access it. The investment account is immediately closed in real time, which means you are unable to cancel the investment account closure request.

The image displays three screenshots from a financial platform's user interface, illustrating the steps to close an investment account.

**Top Left Screenshot: Account Summary**  
This screen shows the 'ACCOUNT SUMMARY' for a 'Managed Account'. Key details include:  
- Investment Balance: \$72.08  
- Total Return: -\$2.12  
- Last 90 Days: -\$2.12  
- Cash Available to Invest: \$990.00  
- Account Type: Brokerage  
A line chart below these metrics shows the account's performance over time, with a peak of \$72.98 and a low of -\$2.12.

**Top Right Screenshot: Transfer Funds**  
This screen is titled 'Transfer Funds' and prompts the user to 'Move money to and from your investment account.' It includes a warning: 'Fund transfers unavailable while markets are closed.' The user is asked to 'Enter the amount you would like to transfer' and is given the option to 'Would you like to transfer your entire investment balance?'. Below this, there are 'From' and 'To' dropdown menus (both set to 'Select Account') and a 'REVIEW' button. A link for 'Close Investment Account' is visible at the bottom.

**Bottom Screenshot: Confirmation Dialog**  
This is a modal dialog box titled 'Do you want to CLOSE your investment account?'. It contains the following text:  
- 'If you click "Close Account", you will no longer have access to your investment account and your account will be closed. If you do want to close your account, please ensure you have saved any necessary documents, disclosures, etc.'  
- A red note: 'Note that you will not be able to cancel after clicking "Close Account".'  
At the bottom, there are two buttons: a blue 'SUBMIT' button and a 'Cancel' link.