



Investment platform

BenefitWallet® has an integrated investment platform, which provides Health Savings Account (HSA) members with a seamless and affordable way to invest and grow their HSA dollars. With a large variety of mutual fund families, the investment platform offers an easy-to-use online environment with access to investment accounts 24 hours a day, seven days a week.

Features of our investment platform include:

- Over 20 investment options
- A variety of fund families
- An initial investment minimum as little as \$1 once the HSA checking account balance reaches \$1,000
- Automatic transfers into, out of, or within a selection of mutual funds with the threshold set by the member and sweeps occurring any time the account reaches that threshold
- Additional investments can be added online, at any time
- Access through the member portal – no other ID and password is needed to manage the investment account
- A comprehensive suite of tools – available online to help the account holder select investments and expand their investment knowledge

Why take advantage of an HSA investment account?

The BenefitWallet HSA begins with an FDIC insured, interest-bearing checking account where all HSA deposits are first credited. No minimum balance is required to open and maintain a BenefitWallet HSA checking account. Once an HSA checking account balance reaches \$1,000, a member can set up a BenefitWallet HSA investment account and begin to diversify accumulated HSA savings into a wide selection of mutual funds. HSA members are able to transfer funds back and forth between their checking account and their investment account online and at any time.

Members can invest HSA dollars in the investment options offered by BenefitWallet and pay no federal taxes on any interest and/or investment earnings as long as this money remains in their HSA and is used to pay for qualified health care expenses.

You can open investments online once your HSA checking balance reaches \$1,000.

If or when you need those investment dollars for health care expenses, they can be returned to your original account without penalty.

What are the BenefitWallet HSA investment options?

A list of available funds is included on the next page.

What is the cost of a BenefitWallet investment account?

A fee of \$2.90 is charged per month to use the BenefitWallet investment platform. There are no additional transaction fees, loads or commissions.

Contact us

If you have any questions, or would like further information, call the BenefitWallet Service Center at 1.877.635.5472, Monday through Friday, from 8 a.m. to 11 p.m. (Eastern Time).

BenefitWallet HSA investment funds

Fund category	Investment fund	Symbol
Large Cap		
No Load	American Funds New Economy	ANFFX
Class A Load Waived	Dreyfus Premier Strategic Value	DAGVX.LW
No Load	Dreyfus Appreciation Fund	DGAGX
No Load	Gabelli Asset Fund	GABAX
No Load	Vanguard Total Stock Market Index	VTSMX
Mid Cap		
Class A Load Waived	Hotchkis and Wiley Value Opps	HWAAX.LW
Class A Load Waived	American Century Heritage	ATHAX.LW
Small Cap		
Class A Load Waived	Fidelity Advisor Small Cap	FSCDX.LW
Class A Load Waived	PIMCO Small Cap StocksPLUS AR	PCKAX.LW
No Load	Vanguard Small Cap Index	NAESX
International		
Class A Load Waived	MFS® International Value	MGIAX.LW
Class A Load Waived	Mutual Discovery	TEDIX.LW
Class A Load Waived	Oppenheimer Developing Markets	ODMAX.LW
Class A Load Waived	PIMCO International Stocks PLUS AR S	PIPAX.LW
Fixed Income		
Class A Load Waived	Goldman Sachs Short Duration Govt	GSSDX.LW
Class A Load Waived	Calvert Short Duration Income	CSDAX.LW
Class A Load Waived	PIMCO Investment Grade Corp Bd	PBDAX.LW
Class A Load Waived	Templeton Global Bond	TPINX.LW
Class A Load Waived	Ivy High Income Adv	WHIAX.LW
Allocation		
Class A Load Waived	American Century Aggressive Alloc	ACVAX.LW
Class A Load Waived	MFS Aggressive Growth Allocation	MAAGX.LW
Class A Load Waived	MFS Moderate Allocation	MAMAX.LW
Class A Load Waived	MFS Conservative Allocation	MACFX.LW
Class A Load Waived	Ivy Asset Strategy	WASAX.LW
Specialty		
No Load	T Rowe Price Real Estate Fund Adv	PAREX
Money Market		
Investor Shares	Fidelity Cash Management Plus	FSLXX