

Quick Reference Guide

Investing your health savings account (HSA) dollars

Once you have more than the minimum balance in your HSA cash account, you can open an investment account. Confirm the minimum balance with your employer.

What are some benefits of investing?

With an investment account, you can take advantage of benefits like:

- Access to a diversified group of mutual funds professionally managed by an investment adviser
- Mutual fund fact sheets with historical performance information
- 401(k)-like investment capabilities

Investment fund options

All funds available for investment are traded at Net Asset Value (NAV). NAV per share is calculated daily. This is based on closing market prices of securities in the fund's portfolio. All mutual funds' buy and sell orders are processed at the NAV after the trade is received.



Steps to set up an investment account

- Log in to **PayFlexDirect.com**. If you're an Aetna member, you can log in to your Aetna Navigator® secure member website. Click on **Access Your Account** to go to the PayFlex® member portal.
- On **My Dashboard**, select the **Financial Center** tab. Then select your **Health Savings Account** from the drop-down menu.
- From the left side of the screen, select **Investment Information** or **Invest**.
 - Click **Investment Information** for an overview of all participating mutual funds. Click the Prospectus link to read information about specific funds.
 - Click **Invest** to view your current HSA cash account balance. If you are eligible to invest, click **Open Account**.
- View the investment agreement. Check the box to confirm you read it and acknowledge the agreement and fees. Then type your initials.
- Click **Submit** to create your investment account. Or click **Cancel** to return to the previous page.

Note: It can take up to 24 hours for us to set up your investment account. Any trades requested before your account is opened are pended and processed on the first available trade date after your account is set up.

Manage your investment account

Once logged in to the PayFlex member portal, click **My Investments** located on the left side of the screen. Then, choose from the following actions:

- View Account Activity
- Transfer to Mutual Funds
- Recurring Investments
- Transfer from Mutual Funds
- Close Account



View Account Activity

This page shows all HSA activity, including activity related to your HSA investment account. You can also view transfers made from your HSA cash account to your HSA investment account. And vice versa.

- If searching for a specific transaction, use the drop-down menus to filter your search.
- For more detail, click **View** in the Action(s) column.

In addition to your HSA transactions, you can view the following investment activity:

- **All Investments** — View all investment account activity.
- **Investment Buys** — View funds allocated to investments.
- **Investment Sells** — View transactions where shares were sold.
- **Investment Dividends** — View dividends that were paid out or re-invested over a specified time frame.

Note: Dividends are re-invested into the fund from which they were earned. If you close your investment account or liquidate a fund, earned dividends are deposited into your HSA cash account.

Transfer to Mutual Funds

Select this action if you want to transfer money from your HSA cash account to the available investment options.

Recurring Investments

Funds that are part of your recurring investment plan are displayed on this page. From here, you can:

- **Create** a new recurring investment plan.
- **Modify** an existing recurring investment plan.
- **Cancel** an existing recurring investment plan.

Transfer from Mutual Funds

On this page, you can sell shares of your mutual funds. The proceeds are transferred back to your HSA cash account.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (PayFlex), an affiliate of Aetna Life Insurance Company (Aetna). PayFlex's robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.

Investment services are independently offered through a third-party financial institute.

By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal amount invested, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks. Past performance is no guarantee of future results.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision.

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

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Close Account

When you close your HSA investment account, all shares of all mutual funds are sold. The proceeds are transferred to your HSA cash account.

Things to keep in mind

- To continue to move funds into your investment account, you need to have a minimum balance in your HSA cash account at the time you want to invest. Only the amount that exceeds the minimum balance is available for investing.
- Once you have funds in an investment account, you'll be charged a monthly account fee. This fee is automatically deducted from your HSA cash account. View the HSA fee schedule in the **Financial Center** on your PayFlex member portal.
- By transferring funds into an investment account, you can possibly benefit from capital appreciation in the value of mutual fund holdings. However, you'll also be exposed to a number of risks, including the loss of principal. Read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.
- Investments are not insured by the Federal Deposit Insurance Corporation (FDIC) and are subject to investment risks, including fluctuation in value and possible loss of the amount invested.
- PayFlex is not responsible for the funds' performance.

Questions?

Visit PayFlexDirect.com, or call us at **1-888-678-8242**, Monday - Friday, 7 a.m. - 7 p.m. CT and Saturday, 9 a.m. - 2 p.m. CT.

