

# Health Savings Account Investing Your HSA Funds



Maximize your Chard Snyder HSA Advantage Account™ to pay for healthcare costs today or save for the future.



Invest your HSA funds on the Chard Snyder Mobile App or online and grow your savings anytime, anywhere.

## Invest Your HSA Savings



Investing your HSA now allows you to be better prepared for future healthcare and retirement expenses. Your invested HSA funds grow tax free and remain tax free when you use them to pay for eligible healthcare expenses. You can also use your HSA as a long-term retirement investment option. After the age of 65, your HSA funds can be used for any non-healthcare expenses (ordinary income

taxes would apply).

Your HSA Advantage account offers self-directed mutual fund investments to help you grow your healthcare savings for future needs. Easily manage your account from the Chard Snyder Mobile App or your online account.

## Create Your Portfolio

To begin investing, decide how much money you want to invest while maintaining your cash account for current eligible healthcare expenses. Review the list of available mutual funds, choose your portfolio, and set up your automatic investments.

There is a minimum amount, set by your employer, that you must have in your HSA before you can create an investment account. If you haven't reached this amount, you can still schedule an automatic transfer on your online account to begin investing as soon as you reach the minimum cash balance.

## Manage Investments

You can rebalance your HSA portfolio at any time by choosing one of these options:

- **Realign Portfolio** - Move my investments to a different fund.
- **Realign Portfolio & Update Elections** - Change where your money is now, and where new money will be invested when it moves into your investment account.
- **Fund-To-Fund Transfer** - Select specific funds to sell, then specific funds to buy. If you need additional funds for healthcare expenses, easily transfer investment funds back to your cash (or interest bearing) account.



## Ready to invest your HSA?

Keep reading for helpful instructions to enroll or manage your HSA investments on the Chard Snyder Mobile App or your online account.

## Investment Education



Log in to your Chard Snyder account online, go to *Accounts* and choose *Education* under *Investments* from the drop-down menu to access.

## Fund Performance

Get a full summary of fund performance, including fact sheets and the prospectus.

## Guidance Tool

Develop a personalized action plan on how much to save and where to direct your HSA investments.

## FAQs

View frequently asked questions about investments and terminology.

## Unexpected Expenses?

Quickly transfer invested funds to your cash (or interest bearing) account on the mobile app or online. Once in the cash account, your funds can be used for any eligible healthcare expenses.

On the mobile app: Find this option under *Manage Investments*, choose *Fund-To-Fund Transfer*, select a fund to sell, and buy/transfer the amount to your interest bearing (cash) account.

Online: Find this open under *Manage Investments*, choose *Change Investments*, then follow the prompts.

## Email questions

[askpenny@chard-snyder.com](mailto:askpenny@chard-snyder.com)



[www.chard-snyder.com](http://www.chard-snyder.com)

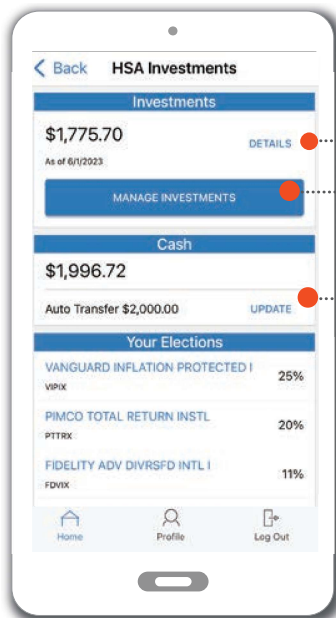
# Chard Snyder helps you get the most out of your HSA benefit.

## Enroll or Manage Your HSA Investments

### Chard Snyder Mobile App

Please note, you may not see these investment options on the mobile app until you reach the minimum HSA cash balance set by your employer.

- **Open/download** the Chard Snyder Mobile App and log into your account
- **Click** on *View HSA Investments* under the *I Want To* section



#### HSA Investments Home Page

Quickly view your investments balance, cash balance, and current elections for each fund portfolio.

#### Investment Details Page

View your investment summary, monitor your rate of return calculation, and compare portfolio percentages.

#### Manage Investments Page

Rebalance your portfolio by following the prompts to complete your task. In this section you will see:

- Realign Portfolio
- Realign Portfolio & Update Elections
- Fund-To-Fund Transfer

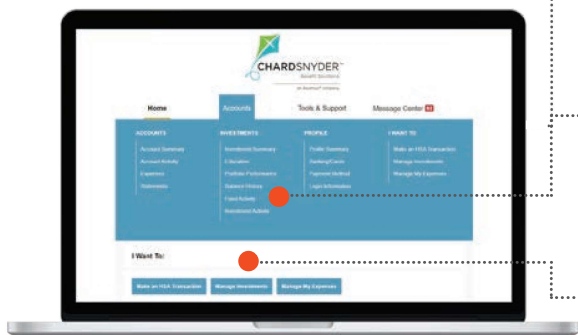
#### Update Automatic Transfer Section

Update or set your desired cash balance threshold.

- To view the fund information page, select any fund on this page.

### Online Account

- Go to [www.chard-snyder.com](http://www.chard-snyder.com) and log in to your account
  - Click on *Manage Investments* under the *I Want To* section
- OR
- Go to the *Accounts* tab, choose *Investment Summary* in the drop-down menu



#### Investments Page

View your investment summary, education, portfolio performance, balance history, fund activity, and investment activity.

#### Education Page

Learn valuable investment information:

- Fund Performance
- Guidance Tool
- FAQ

#### Manage Investments Page

Manage your investment summary page accounts in several ways:

- Start Investing/View Funds
- View Balances and Earnings
- Auto-Transfers to or from an Investment Account
- Contribute or Distribute
- Manage Portfolio Breakdown

As with all investments, mutual funds involve risk and past performance of investments is no guarantee of future returns. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances and shares may fluctuate in value based on investment returns. Mutual fund investments are not FDIC insured, and are not guaranteed by Chard Snyder or WEX Health, Inc. acting solely as custodians with any mutual funds being offered and sold through a registered broker-dealer. Quarterly administrative fees will be assessed to your account.

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## The Chard Snyder Mobile App



Manage your HSA investments anywhere, anytime

Download from the App Store or Google Play. Use on your smartphone or tablet device of choice.



## Chard Snyder Participant Services

Our Participant Services team is here to help answer questions you may have about your HSA. Contact us via Live Chat on the Chard Snyder website or give us a call.



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)