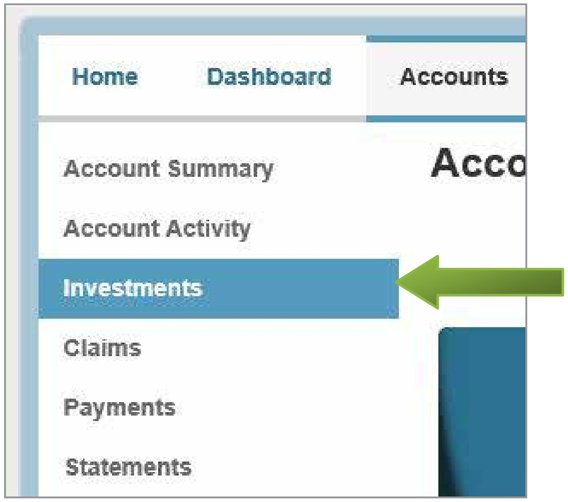
CHARDSNYDER™
Benefit Solutions

Managing Your HSA Advantage™ Investments Online

www.chard-snyder.com

Getting Started

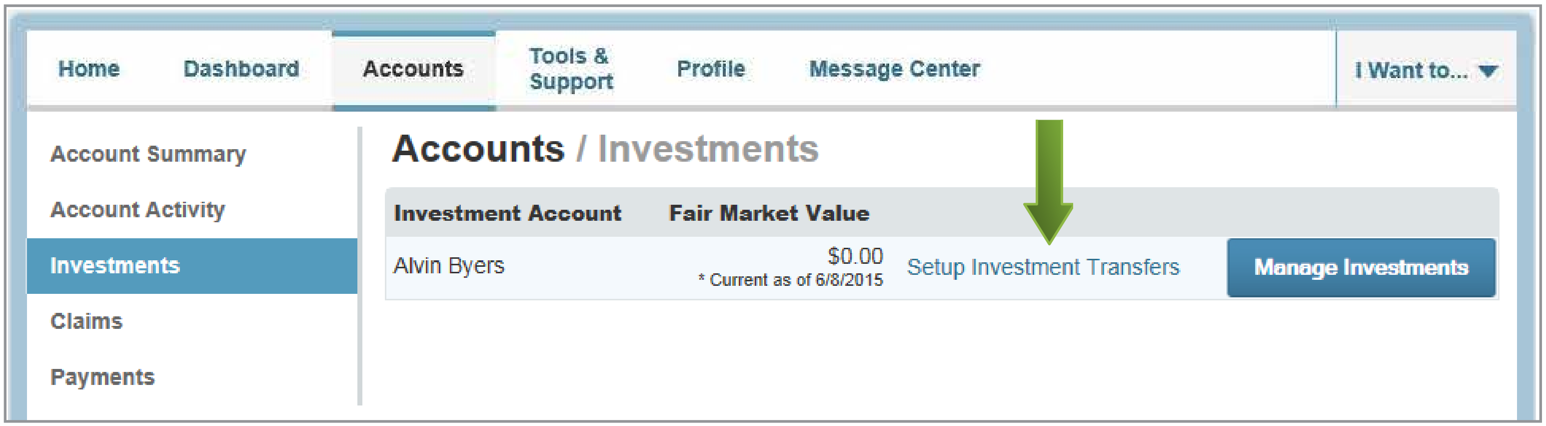
Once you have accrued $4,000 in your HSA Advantage™ account, you may choose to invest the money that exceeds that amount. These investments will be tax-free. Once you have done that, you may find you are ready to invest. To get to the investments, you can use the *Manage Investments* option in the *I Want To...* section on the Home Page or go to the Accounts tab and choose *Investments*.



Savings Threshold

The first thing to do is decide how much money you want to keep readily available and set a threshold for that amount. The default threshold is $4,000. You may choose to set the threshold amount higher to keep more money in your health savings account for medical expenses. Go to the *HSA Summary* menu to complete the mandatory steps before you start investing:

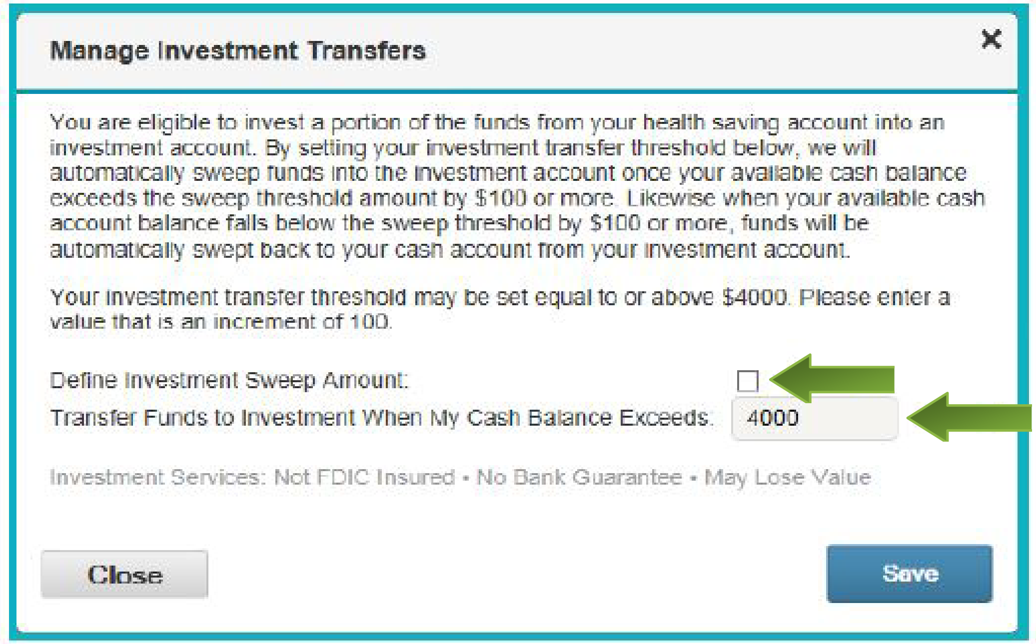
Click on *Setup Investment Transfers*. This enables you to set the amount, the threshold, that you want to keep in your account. Any money that exceeds that threshold is “swept” into your investments. You may choose any amount greater than $4,000 in $100 increments.



NOTE: Remember that money in the investment account is not available on your Benny® or as spendable money in your HSA. If your cash account falls below your threshold, HSA Advantage™ will sweep funds out of your investment account back into your cash account.

Savings Threshold (cont'd)

Next, check the box for *Define Investment Sweep Amount*. If desired, enter a higher amount in the *Transfer Funds to Investment When My Cash Balance Exceeds* box. Click *Save*.



Investment Portal Home Page

Click on the *Manage Investments* button, and after answering a security question you will be taken to the HSA Investment Account page.

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

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

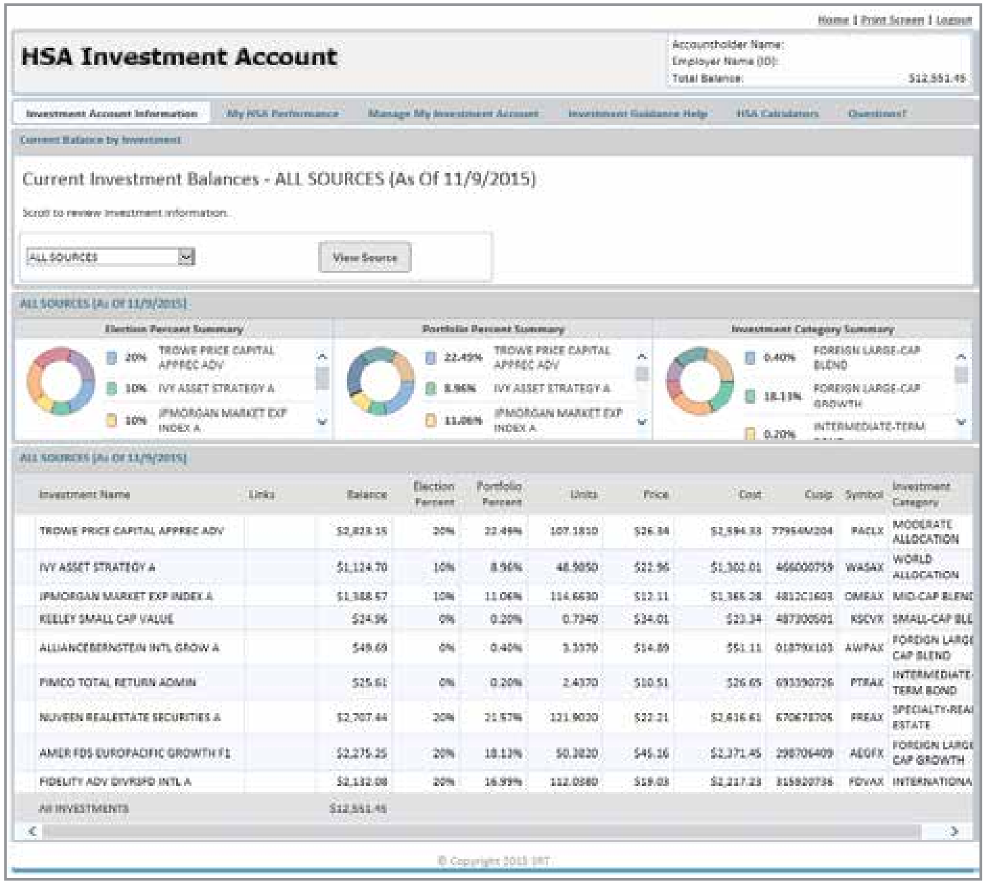
Your Investment Elections: provides a pie chart showing the investment election percent for each fund that you have setup. You can click the *Update Investment Elections* button to go directly to the page to update your current investment elections.

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

Your Net Investment with Returns: provides a graph showing the amount invested with the overall returns since your 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)

Click on the *Investment Account Information* tab to see your current balances for each investment. Also included are pie charts showing Elections Percent Summary, Portfolio Percent Summary and Investment Category Summary.



PIE CHARTS

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

Portfolio Percent Summary: indicates how your 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 your 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; used to reference a particular stock.
- **Investment Category:** a description of the type of securities the mutual fund holds.

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Investment Account Information (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.

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 HEADINGS

- **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.

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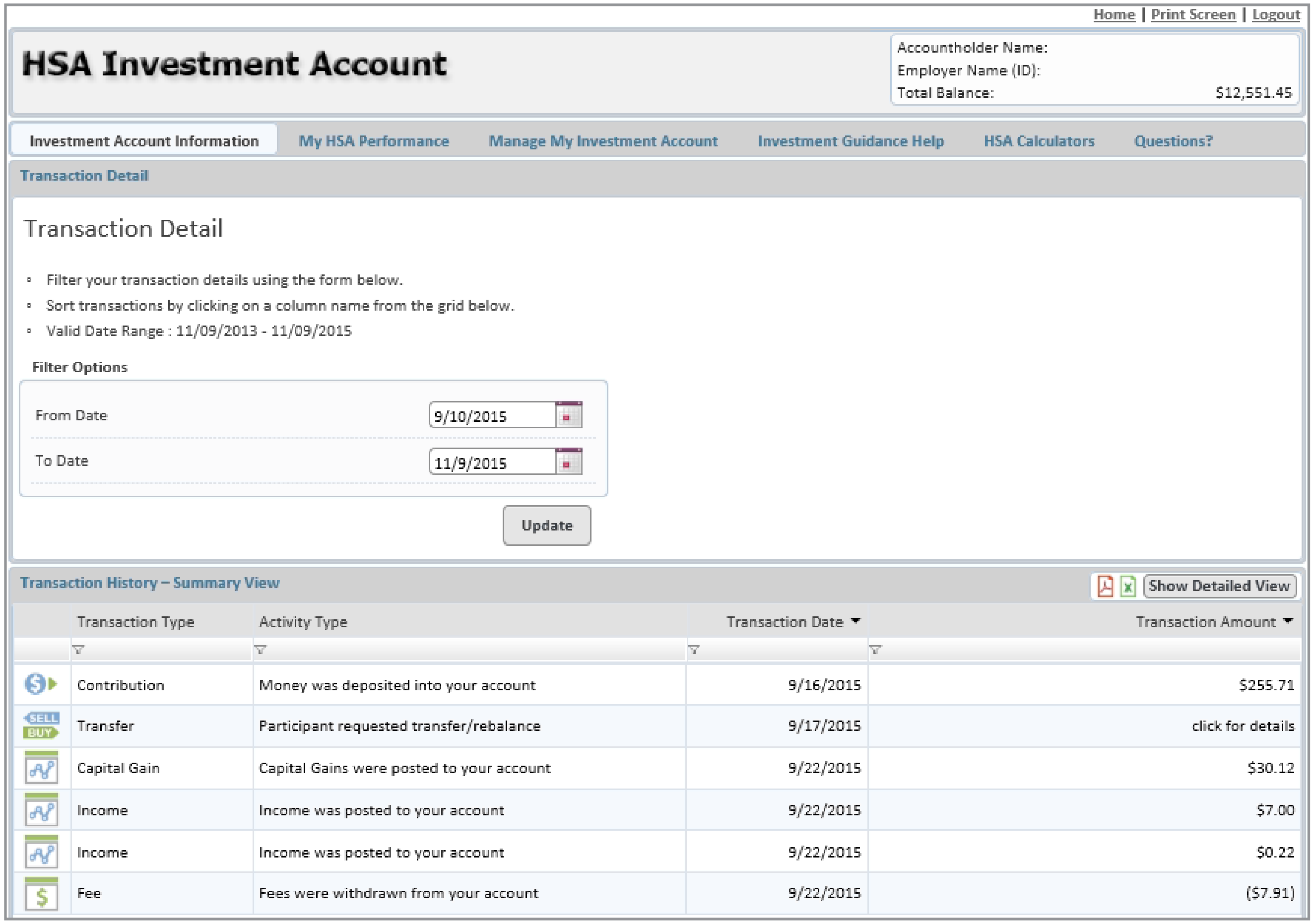
Investment Account Information (Transaction Details)

The Transaction Details screen shows the processed transactions in the investment account for a specified period. Below you see an example of the Summary View.



OPTIONS

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 you 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.

Investment Account Information (Transaction Details)

Here is a an example of the Detailed View.

Transaction History – Detailed View

Show Summary View

1

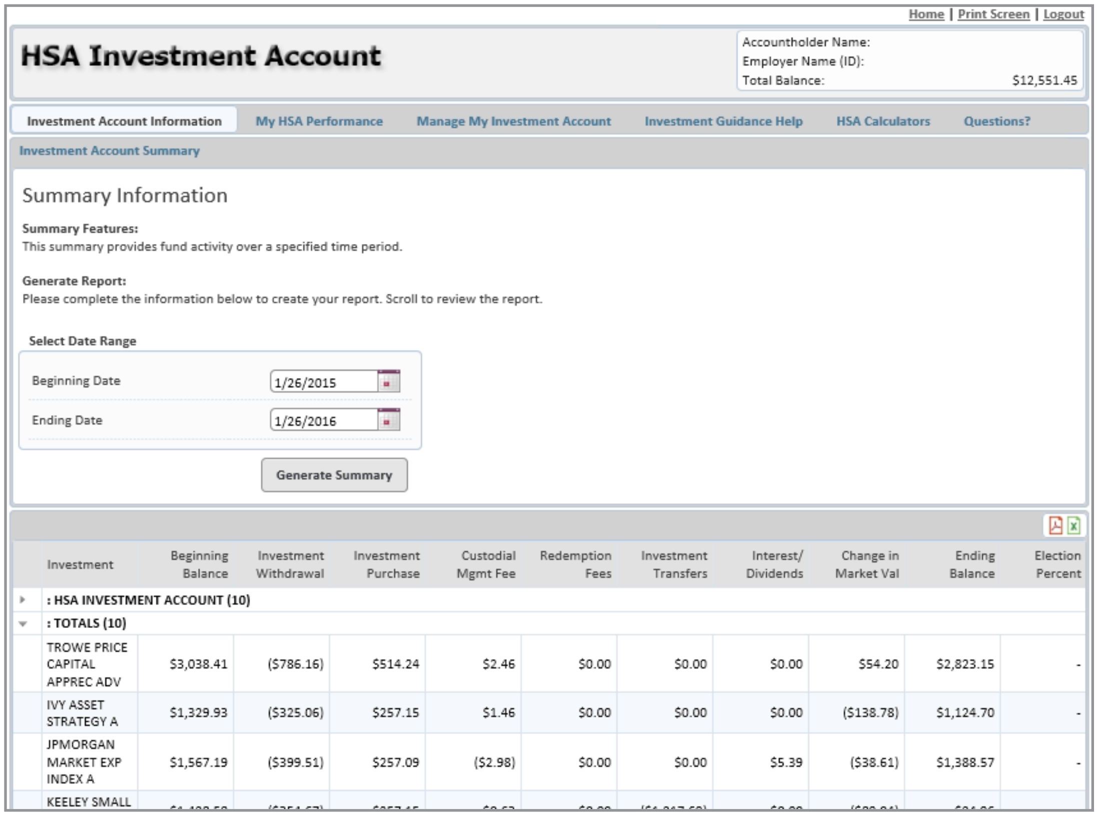
Transaction Type	Transaction Date	Transaction Amount	Source Name	Investment Name	Units	Price	Activity T
CASH DISBURSEMENT	9/22/2015	$0.03	HSA INVESTMENT ACCOUNT	ALLIANCEBERNSTEIN INTL GROW A	0.00000	$15.35000	TRUSTEE
SALE OF SHARES	9/22/2015	$0.03	HSA INVESTMENT ACCOUNT	ALLIANCEBERNSTEIN INTL GROW A	0.00200	$15.35000	TRUSTEE
CASH RECEIPT	9/22/2015	$0.06	HSA INVESTMENT ACCOUNT	ALLIANCEBERNSTEIN INTL GROW A	0.00000	$15.35000	12B-1 FEE
PURCHASE OF SHARES	9/22/2015	$0.06	HSA INVESTMENT ACCOUNT	ALLIANCEBERNSTEIN INTL GROW A	0.00400	$15.35000	12B-1 FEE
CASH RECEIPT	9/22/2015	$0.22	HSA INVESTMENT ACCOUNT	AMER FDS EUROPACIFIC GROWTH F1	0.00000	$46.30000	12B-1 FEE
PURCHASE OF SHARES	9/22/2015	$0.22	HSA INVESTMENT ACCOUNT	AMER FDS EUROPACIFIC GROWTH F1	0.00500	$46.30000	12B-1 FEE

1

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

Investment Account Information (Investment Account Summary)

The Investment Account Summary screen provides a summary of each fund's activity over a specified date range. Select a date range, and then click *Generate Summary* to see fund activity over the specified period. The Fund Activity Summary may be exported to PDF or Excel and available for 1,825 days.



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 you within the investment account during the selected period.
- **Interest/Dividends:** income, interest or dividends that have been posted to each fund during the selected time period.
- **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 you have chosen to have future investment purchases invested at the end of the time period.

My HSA Performance (Personal Rate of Return - Investment vs Value)

Click on the *My HSA Performance* tab to see how your investment account is performing.

My HSA Performance (Personal Rate of Return - Cumulative Returns)

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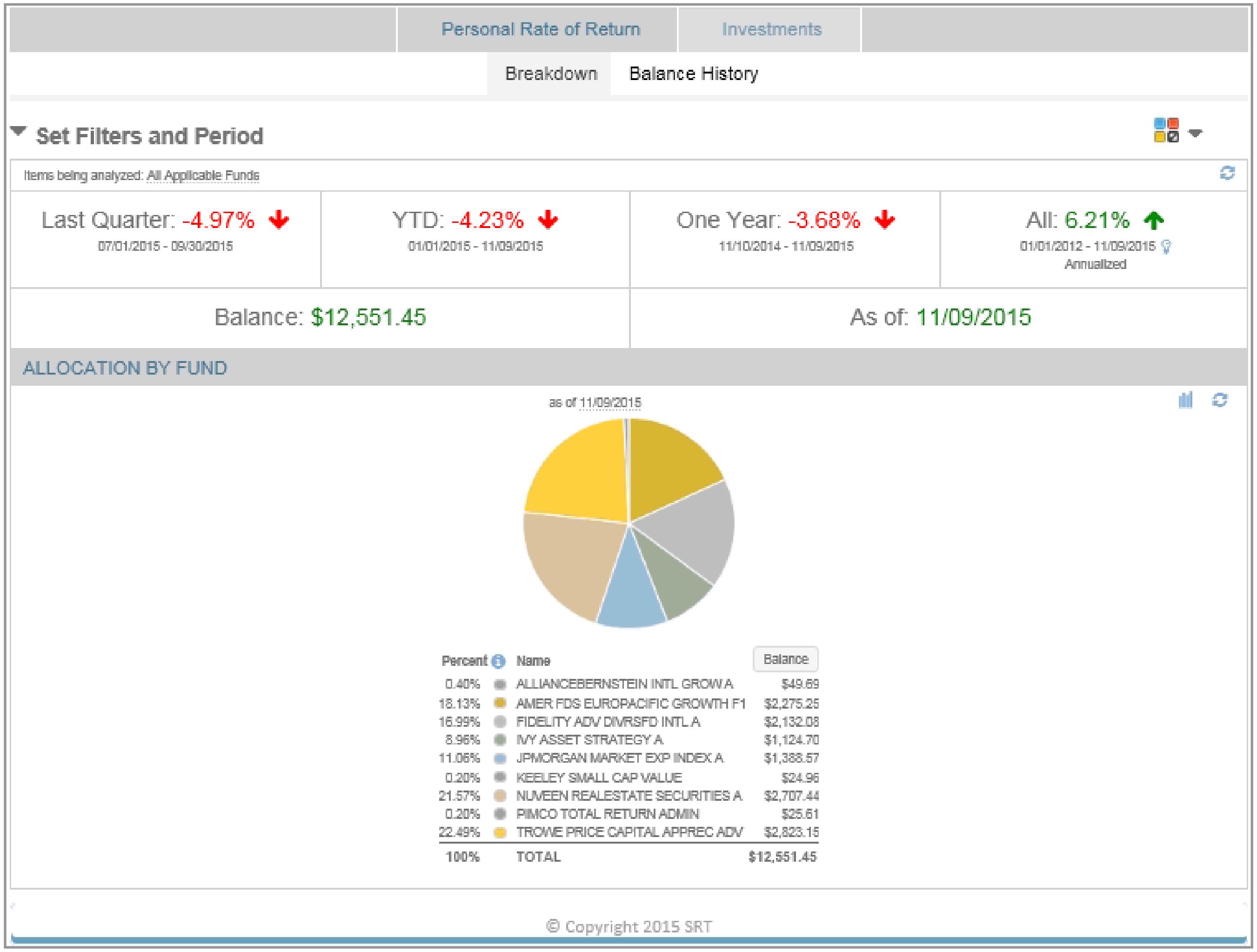
My HSA Performance (Personal Rate of Return - Period Returns)

My HSA Performance (Investments - Breakdown)



My HSA Performance (Investments - Balance History)

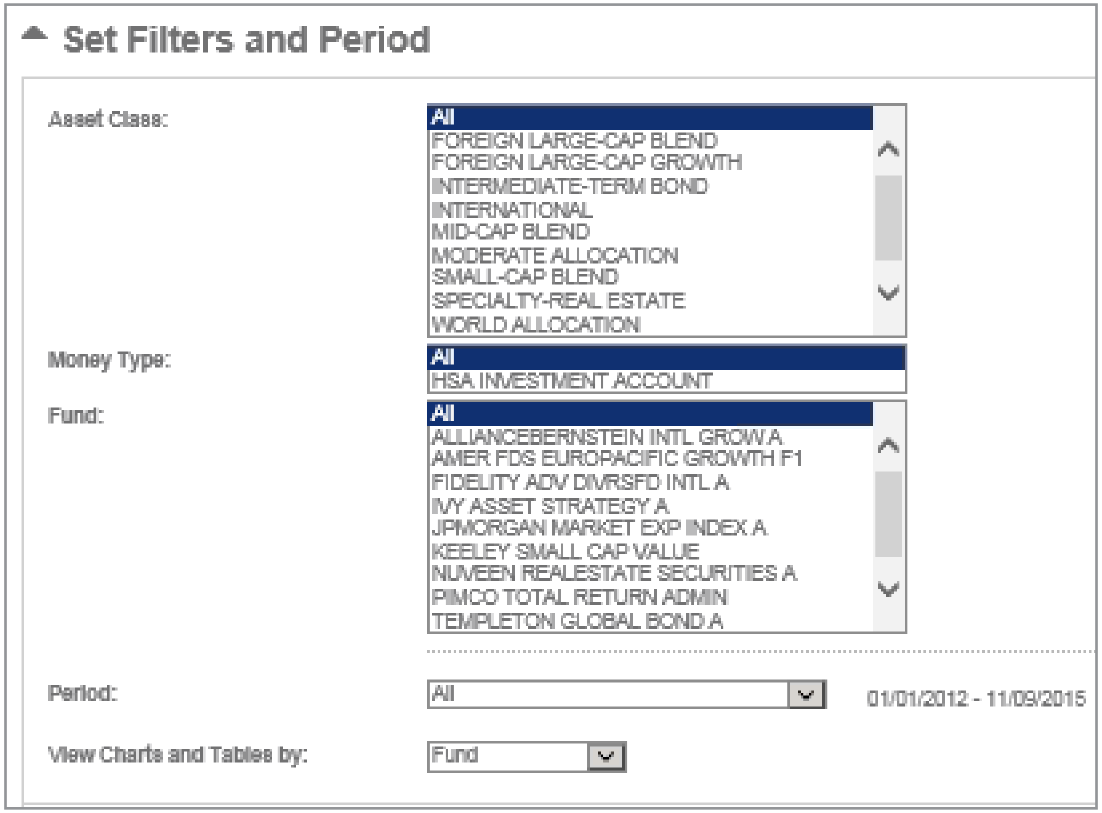
Clicking the lightbulb icon will provide you with a brief introduction to the charts and how to use them.

Clicking the wrench icon will allow you to put a second smaller chart directly below the main chart.

You 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.

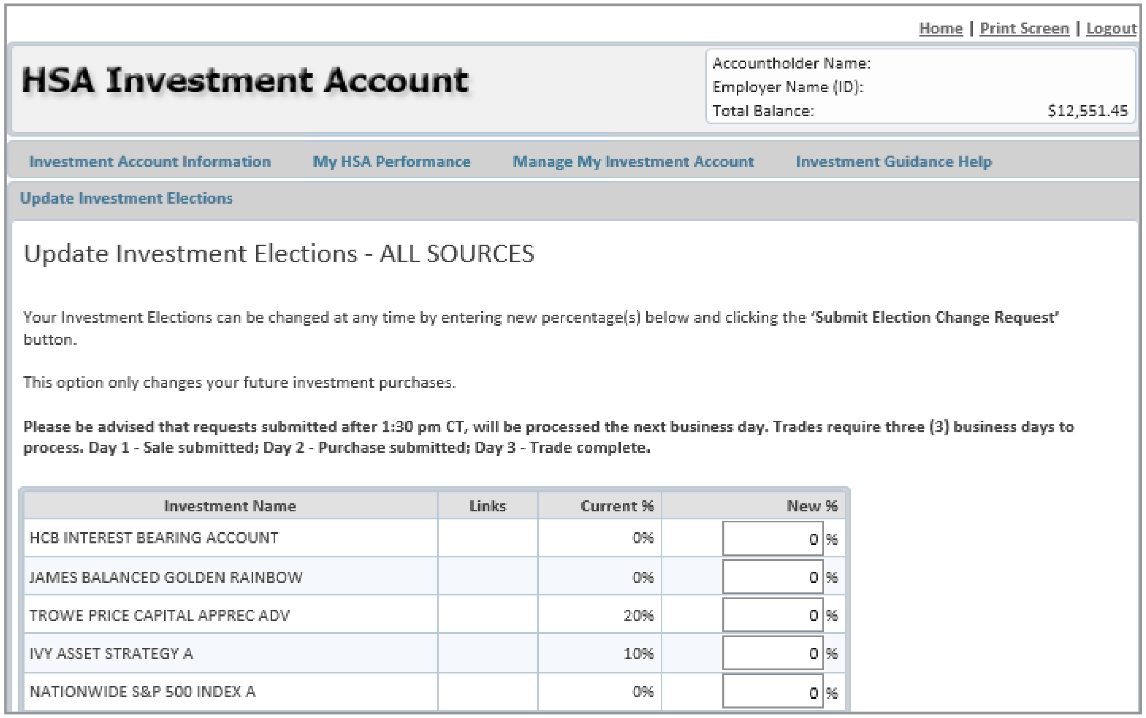
My HSA Performance (Investments)

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



Manage My Investment Account (Update Investment Elections)

This option changes how future investment purchases (investment buy sweeps) are made. You 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.



Home | Print Screen | Logout

HSA Investment Account

Accountholder Name:
Employer Name (ID):
Total Balance: $12,551.45

Investment Account Information | My HSA Performance | Manage My Investment Account | Investment Guidance Help

Update Investment Elections

Update Investment Elections - ALL SOURCES

Your Investment Elections can be changed at any time by entering new percentage(s) below and clicking the '**Submit Election Change Request**' button.

This option only changes your future investment purchases.

Please be advised that requests submitted after 1:30 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

Investment Name	Links	Current %	New %
HCB INTEREST BEARING ACCOUNT		0%	0 %
JAMES BALANCED GOLDEN RAINBOW		0%	0 %
TROWE PRICE CAPITAL APPREC ADV		20%	0 %
IVY ASSET STRATEGY A		10%	0 %
NATIONWIDE S&P 500 INDEX A		0%	0 %

COLUMN HEADINGS

- **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.

Manage My Investment Account (Update Investment Elections)

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

Realign Account Balance

Would you like to realign your existing investment account balance as well?

The change you have just submitted affects your future investment purchases only. If you wish to realign your current investment account balance in the same manner, select **'Yes, realign as well.'**

Investment	Balance	Current %	Realign To %
HCB INTEREST BEARING ACCOUNT	$0.00	0.00%	100.00%
TROWE PRICE CAPITAL APPREC ADV	$2,823.15	22.49%	0.00%
IVY ASSET STRATEGY A	$1,124.70	8.96%	0.00%
JPMORGAN MARKET EXP INDEX A	$1,388.57	11.06%	0.00%
PIMCO TOTAL RETURN ADMIN	$25.61	0.20%	0.00%
NUVEEN REALESTATE SECURITIES A	$2,707.44	21.57%	0.00%
AMER FDS EUROPACIFIC GROWTH F1	$2,275.25	18.13%	0.00%
FIDELITY ADV DIVRSFD INTL A	$2,132.08	16.99%	0.00%

Yes, realign as well | No, change investment election only | Cancel

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

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Manage My Investment Account (Realign Investment Balances)

Realign Investment Balances: This option redistributes your investment account holdings based on the new funds and percentages you select.

Home | Print Screen | Logout

HSA Investment Account

Accountholder Name:
Employer Name (ID):
Total Balance: $12,551.45

Investment Account Information | My HSA Performance | Manage My Investment Account | Investment Guidance Help

Realign Investment Balances

Realign Investment Balances - ALL SOURCES

Realign Investment Balances takes your current dollars in your account and redistributes them. This generally affects your entire investment account balance.

To Realign your current balances, enter percentage(s) below and click the **'Submit Realignment Request'** button.

This option only changes your current investment account balance.

NOTE
In an ongoing effort to discourage market timing and short-term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies. If your trade is subject to a redemption fee or an excessive trading restriction, a message will appear on the screen below and you will have the opportunity to discontinue the trade. Specific fees and excessive trading policies are defined in the online prospectus available under the Fund Performance & Information tab.

Please be advised that requests initiated after 1:30 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

Investment Name	Links	Balance	Current %	New %
HCB INTEREST BEARING ACCOUNT		$0.00	0.00%	0 %
JAMES BALANCED GOLDEN RAINBOW		$0.00	0.00%	0 %
TROWE PRICE CAPITAL APPREC ADV		$2,823.15	22.49%	0 %
IVY ASSET STRATEGY A		$1,124.70	8.96%	0 %
JPMORGAN MARKET EXP INDEX A		$1,388.57	11.06%	0 %
TEMPLETON GLOBAL BOND A		$0.00	0.00%	0 %
PIMCO TOTAL RETURN ADMIN		$25.61	0.20%	0 %
NUVEEN REALESTATE SECURITIES A		$2,707.44	21.57%	0 %

COLUMN HEADINGS

- **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. 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.

Manage My Investment Account (Realign Investment Balances)

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

Investment Elections

Would you like to update your investment elections as well?

The change you have just submitted affects your current investment account balance only. If you wish to have your future investment purchases made in the same manner, select **'Yes, change investment elections as well.'**

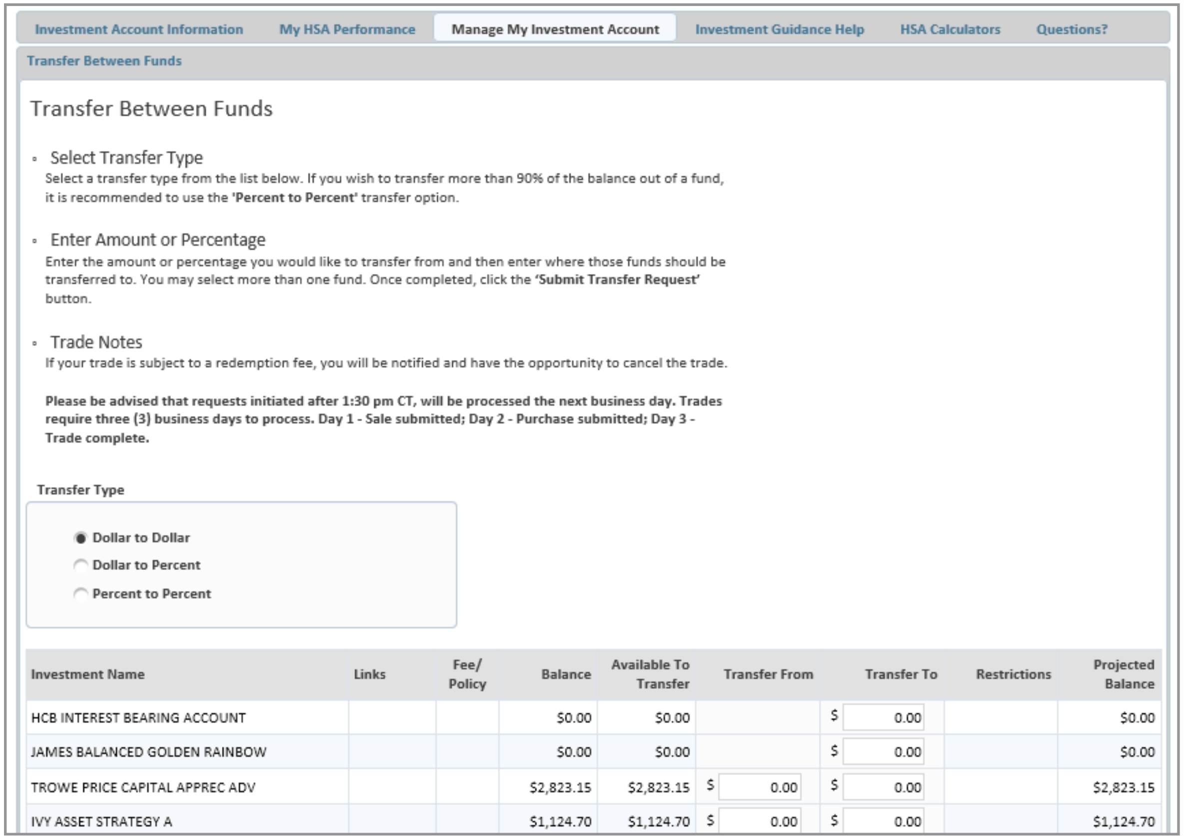
Investment	Current %	Investment Election To %
HCB INTEREST BEARING ACCOUNT	0.00%	100.00%
TROWE PRICE CAPITAL APPREC ADV	20.00%	0.00%
IVY ASSET STRATEGY A	10.00%	0.00%
JPMORGAN MARKET EXP INDEX A	10.00%	0.00%
NUVEEN REALESTATE SECURITIES A	20.00%	0.00%
AMER FDS EUROPACIFIC GROWTH F1	20.00%	0.00%
FIDELITY ADV DIVRSFD INTL A	20.00%	0.00%

Yes, change investment elections as well | No, realign only | Cancel

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

Manage My Investment Account (Transfer Between Funds)

This option allows you to move dollars between specific funds within your investment account, without having to realign the entire account's balance.



Investment Account Information | My HSA Performance | Manage My Investment Account | Investment Guidance Help | HSA Calculators | Questions?

Transfer Between Funds

Transfer Between Funds

- Select Transfer Type
  Select a transfer type from the list below. If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the **'Percent to Percent'** transfer option.
- Enter Amount or Percentage
  Enter the amount or percentage you would like to transfer from and then enter where those funds should be transferred to. You may select more than one fund. Once completed, click the **'Submit Transfer Request'** button.
- Trade Notes
  If your trade is subject to a redemption fee, you will be notified and have the opportunity to cancel the trade.

  Please be advised that requests initiated after 1:30 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

Transfer Type

- Dollar to Dollar
- Dollar to Percent
- Percent to Percent

Investment Name	Links	Fee/ Policy	Balance	Available To Transfer	Transfer From	Transfer To	Restrictions	Projected Balance
HCB INTEREST BEARING ACCOUNT			$0.00	$0.00		$ 0.00		$0.00
JAMES BALANCED GOLDEN RAINBOW			$0.00	$0.00		$ 0.00		$0.00
TROWE PRICE CAPITAL APPREC ADV			$2,823.15	$2,823.15	$ 0.00	$ 0.00		$2,823.15
IVY ASSET STRATEGY A			$1,124.70	$1,124.70	$ 0.00	$ 0.00		$1,124.70

Transfer Type: you select transfer type. Choose an amount or percent of the balance in one or more funds and transfer it to one or more new funds.

COLUMN HEADINGS

- **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 fund is 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: You can view or cancel a pending transaction by clicking *Pending & Processed Requests* from the *Manage My Investment Account* tab.

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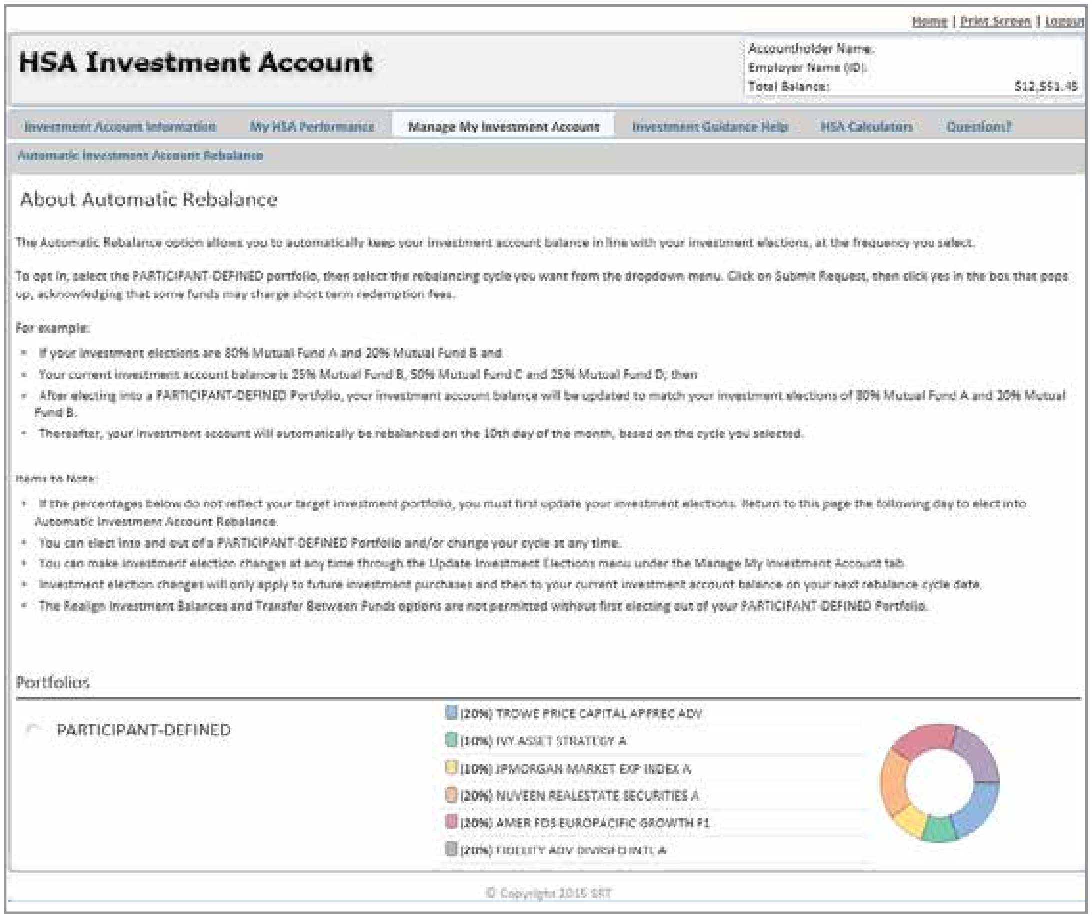
Manage My Investment Account (Automatic Rebalance)

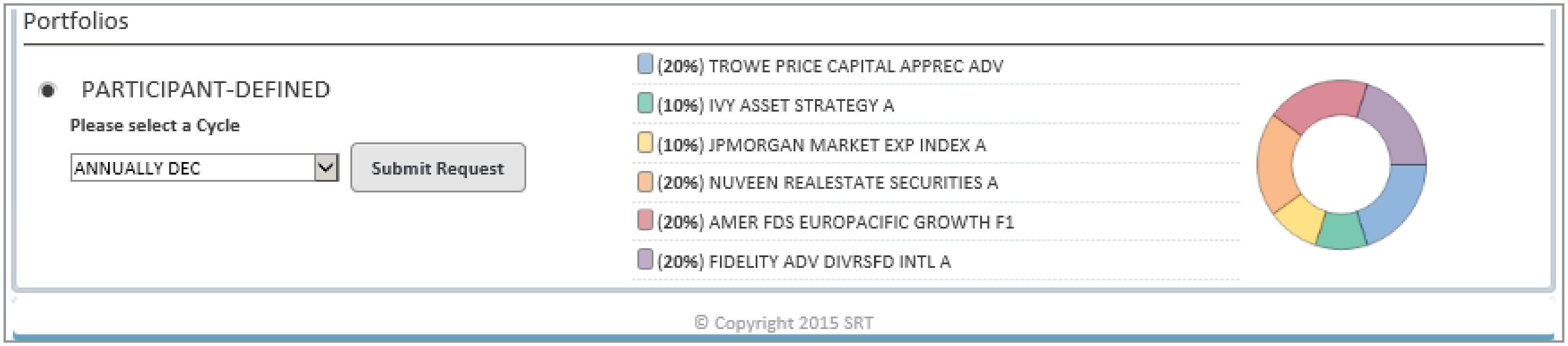
The Automatic Account Rebalance screen allows you to set your investment account to automatically be rebalanced on a specified cycle date. Using this option will keep your balance in line with your investment elections. The available cycle intervals are annually, semi-annually and quarterly.



Manage My Investment Account (Automatic Rebalance)

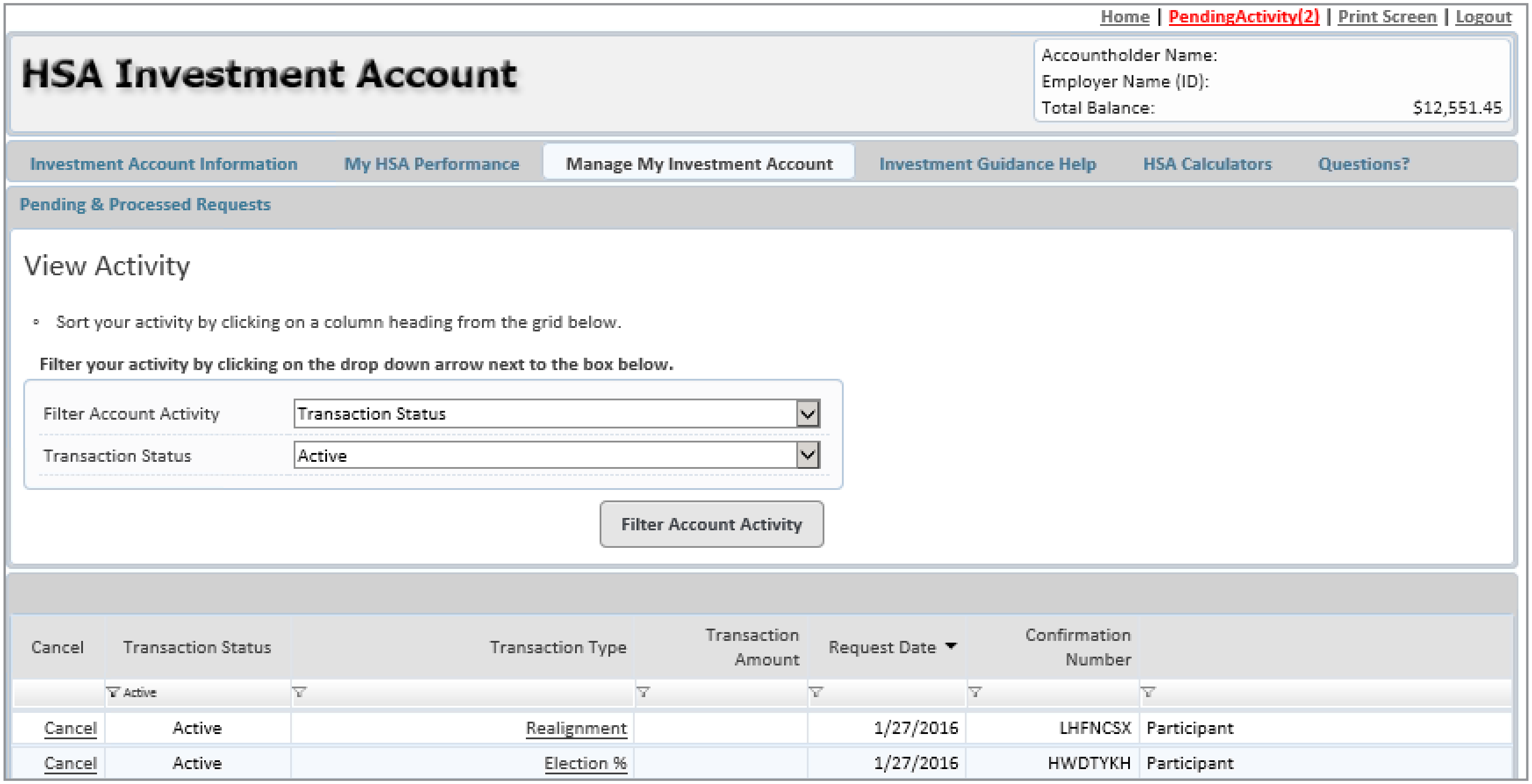
To use the Automatic Investment Account Rebalance feature:

- Click the *PARTICIPANT-DEFINED* button.
- Select a cycle from the drop-down box.
- Click *Submit Request* button.



Manage My Investment Account (Pending & Processed Requests)

View Activity: This option shows any activity you have initiated on your investment account.



Manage My Investment Account (Pending & Processed Requests)

OPTIONS

Filter Account Activity: from the drop down box you 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 you can choose a specific status of activity to view. Choosing the blank option will show all activity ever initiated on the investment account.

COLUMN HEADINGS

Cancel: allows you 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 – you have submitted a transaction and it will be processed unless canceled prior to the next trade cutoff.
- Canceled – you have submitted and canceled the transaction before the trade cutoff.
- Processed – you have 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).

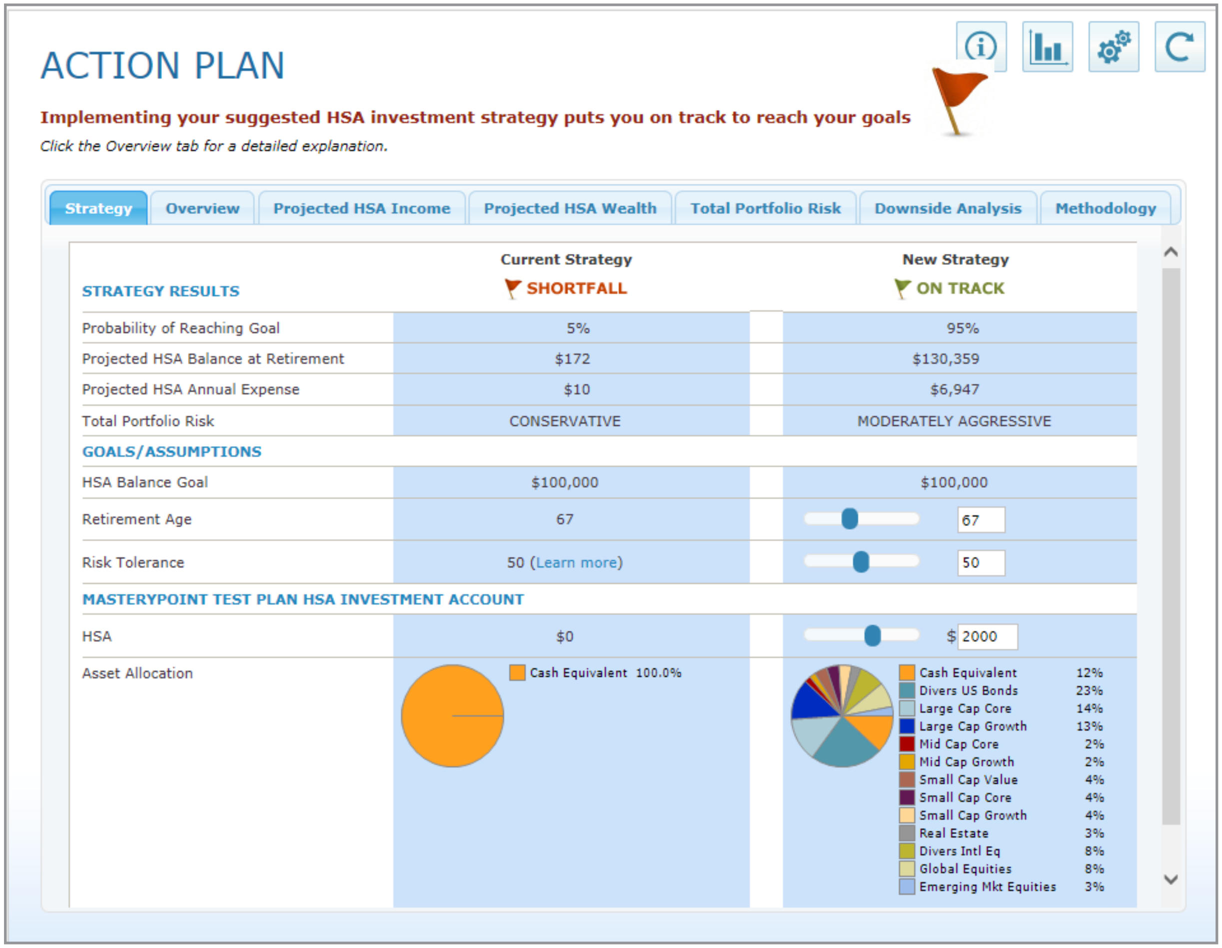
Request Date: indicates the date the transaction was submitted.

Confirmation Number: a unique number assigned to each submitted transaction.

Investment Guidance Help (Guidance on Selecting Investments)

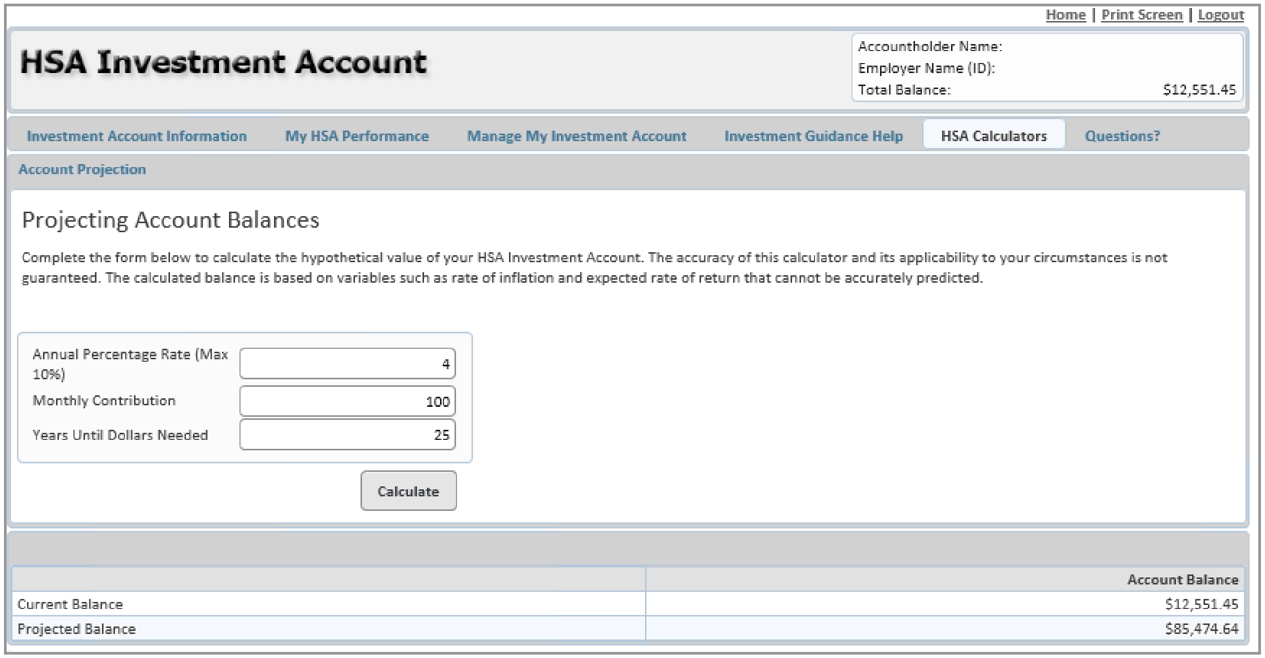
Clicking on this link will take you to a separate page where you can develop a personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.

Investment Guidance Help (Implementing a Personalized Strategy)



HSA Calculators (Account Projection)

Account Projection: provides a hypothetical estimate of how your balance may accumulate over time.



OPTIONS

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 your account balance could be.

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 you to go first to see if your questions can be answered.

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