

# The Chard Snyder HSA Brokerage Account



## What is the HSA Brokerage Account?

A Health Savings Brokerage Account (HSBA) is a self-directed individual brokerage account designed to complement a Health Savings Account (HSA).



The HSBA provides you greater access to thousands of additional investment choices. If you are a knowledgeable investor who seeks more flexibility, increased diversification, and a greater role in managing your HSA funds, you will benefit from an HSBA.

## Benefits of the HSA Brokerage Account

- Easily enroll online in the HSBA by logging in to your Chard Snyder HSA account
- Once you enroll, you will have access to manage your Charles Schwab individual brokerage account
- Investment choices from more than 8,500 HSA-eligible mutual funds, stocks, bonds, exchange-traded funds, fixed-income investments, and money market funds
- Integrated online portal for 24/7 account management
- Ability to view balance and transaction details and personally manage HSA investments, including transfers, trading, and portfolio allocation
- Fund research and investment guidance tools are easily accessible
- Monthly account statements, trade confirmations, and regulatory materials sent to you electronically or by mail

## Before You Enroll in the HSA Brokerage Account

Before you can enroll in the HSBA, you must already have an HSA established with Chard Snyder and have at least one prior investment transaction. You can manage your Investments in your HSA by logging in to your Chard Snyder account and clicking on Manage Investments from the *Home* tab. Keep in mind, investment thresholds and fees may apply.

## How to Sign Up to Access/Sweep Cash to Investments

1. Log in to your Chard Snyder online account
2. From the *Home* tab, access the *Investments Summary* page by clicking on *Manage Investments* from the *I Want To* section or clicking on *Investment Summary* from the *Accounts* menu
3. Once you get to the *Summary* page, turn on the *Investment Auto-Transfer* on the right column under *Cash Balance*. Set your desired threshold amount.

Enter the dollar amount (above the noted minimum) to set as a cash threshold balance for your investments to automatically transfer between cash and investments ongoing. You can change this at any time!



## The Chard Snyder Mobile App



Manage your  
HSA on the  
go, anywhere,  
anytime

## Features

- View account balances and transaction details
- Request HSA transactions, including distributions and contributions
- Manage HSA investments to realign, update, or transfer your portfolio (*Options become available when minimum HSA cash balance set by your employer is reached.*)
- Enter your bank account for seamless transfers
- Scan any product for eligibility using your phone's camera

Download from the App Store or  
Google Play





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

## How to Enroll in the HSA Brokerage Account

**Note:** You must follow the above instructions and have at least one investment sweep before you can enroll.

1. From the *Home* tab, access the *Investments Summary* page by clicking on *Manage Investments* from the *I Want To* section or clicking on *Investment Summary* from the *Accounts* menu.
2. Select *Get Started* from the *Looking for more HSA Investment options?* section under the *Investment Balance* graph.
3. Follow the steps to complete the online enrollment.
4. Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
5. From the *Login* page, select *Register* to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth, and home phone number for this step.

Within a few business days, you will be notified in the *Message Center* in your Chard Snyder online account that your Health Savings Brokerage Account setup is complete. Welcome materials will be mailed to you within several days of enrollment being completed.

## How to Move Investments to HSA Brokerage Account

After you have received the notice in the *Message Center* of your online account that your HSBA is available, select the amounts you want to move to your HSA Brokerage Account via your Chard Snyder online account.

1. Select *Manage Account (Brokerage)* from the *Investment Summary* page.
2. Read the information on how to transfer money to and from your HSBA account. Select the *Manage Account (Brokerage)* link for more information.
3. Select the transfer option you prefer (*Transfer to Brokerage Account* or *Fund-to-Fund Transfer*).
4. Continue to follow the prompts to easily move investments.

Please be advised that requests initiated after 3:00 pm CT, will be processed the next business day. Trades require two (2) business days to process (Day 1 - Trade submitted; Day 2 - Trade complete).

If you have any questions concerning enrolling in the HSBA, you may contact Chard Snyder Participant Services.

Once you are enrolled, you may contact the Schwab HSBA Call Center at 800.472.0084 or visit their website [www.schwab.com/hsba](http://www.schwab.com/hsba) if you have questions about managing your account. Contact information will also be provided in your welcome materials.



## Chard Snyder Website

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

Once you've enrolled, access your Chard Snyder HSA online account from the website home page by clicking on the blue *Login* tab at the top right of the page.



## 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)