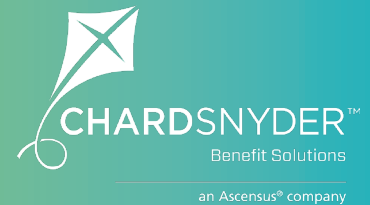


# Chard Snyder HSA Brokerage Account



## 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.

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 a HSBA.



## How Does the HSA Brokerage Account Work?

- Easily enroll online in the HSBA by logging in to your Chard Snyder HSA online 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 a Health Savings Account (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 page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on **Manage Investments** from the Accounts menu.
3. Once you get to the summary page, select the Manage Investments button on the left-hand side of the screen.
4. Select **Update** next to Auto-Transfers to or from an Investment Account.

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 whenever it is convenient for you.

## Features

- View account balances and transaction details
- View Investments
- Request HSA transactions, including distributions and contributions
- Add a new payee and make a payment as well as make a payment to yourself
- Scan products for eligibility  
*(Plan restrictions may apply)*

Download from the App Store or Google Play



For more resources on eligible items and services, check out our website

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

## How to Sign Up 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 page, access the Investments Summary page by clicking on the **Manage Investments**, button from the “I want to section” or click on Manage Investments from the **Accounts** menu.
2. Select Enroll from the **Open Brokerage Account** menu option.
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 one to two business days, you will be notified in the Message Center, accessed 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 consumer portal that your HSBA is available, select the amounts you want move to your HSA Brokerage Account via Chard Snyder Consumer Portal.

1. Select **Accounts**
2. Select **Manage Investments**
3. Next to Update Fund Allocation select “**Update**”
4. Select “**Realign Portfolio**” and click **NEXT**
5. Transfer Type: Change to “**Dollar To Dollar**”
6. Enter the amounts you want to Transfer From
7. Scroll down to the bottom of the screen, the last fund showing is HSA Brokerage Account, in the Transfer TO column, enter the amount you want to transfer to your HSA Brokerage Account and click Submit.

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.

This completes the enrollment process.

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

Once you are enrolled, you may contact Charles Schwab directly (contact information will be provided in your welcome materials) if you have questions managing your account.



## Chard Snyder Website

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

Access your Chard Snyder account from the home page by clicking on the blue login tab at the top of the page. You will receive your account access information once you are enrolled in a plan provided by Chard Snyder.



## Chard Snyder Customer Service

Chat with us by clicking on the Live Chat icon found on the home page of our website, or give us a call.



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

