



INVEST YOUR HSA FUNDS WITH



WHAT IS MY HSA INVESTMENTS?

MYHSAINVESTMENTS IS AN EASY, LOW-COST WAY TO INVEST FUNDS INSIDE YOUR CURRENT HSA ACCOUNT. PARTICIPATING HSA PROVIDERS ALLOW YOU TO ACCESS A VARIETY OF NO-LOAD OR LOAD-WAIVED MUTUAL FUNDS RIGHT THROUGH YOUR EXISTING HSA ACCOUNT.

HOW DOES IT WORK?

YOU CAN ENROLL ONLINE AT MYHSAINVESTMENTS.COM AND AFTER A SHORT APPLICATION LINKING YOUR ACCOUNT TO A PARTICIPATING HSA PROVIDER, YOU CAN BEGIN INVESTING IN THE LIST OF MUTUAL FUNDS FROM A BROAD RANGE OF ASSET CLASSES AND STYLES. IT WORKS MUCH LIKE A 401-(K) INVESTMENT: YOU CHOOSE WHICH FUNDS YOU WANT TO INVEST IN AND MONEY YOU TRANSFER FROM YOUR HSA ACCOUNT WILL BE ALLOCATED BETWEEN THE FUNDS YOU CHOOSE. IF YOU LATER NEED ACCESS TO SPEND THOSE INVESTED DOLLARS, REVERSE THE PROCESS TO MOVE THE MONEY BACK TO YOUR CME HSA ACCOUNT FOR MEDICAL SPENDING.

WHAT IS HSA GUIDED PORTFOLIO?

WHEN YOU ENROLL IN MYHSAINVESTMENTS, YOU WILL ALSO HAVE ACCESS TO THE HSA GUIDED PORTFOLIO, A PLANNING TOOL THAT HELPS YOU MAKE THE MOST APPROPRIATE INVESTMENTS FOR YOUR OBJECTIVES AND RISK TOLERANCE. THINK OF IT AS: "WE GUIDE, YOU CHOOSE." BY COMPLETING A FEW SIMPLE QUESTIONS ABOUT YOUR NEED TO ACCESS THE MONEY IN YOUR MYHSAINVESTMENTS ACCOUNT, A POTENTIAL ALLOCATION MIX IS PROVIDED. THIS ALLOWS YOU TO CHOOSE YOUR INVESTMENT OPTIONS AND THE REBALANCING TIMING THAT MEETS YOUR INDIVIDUAL NEEDS.

WHAT DOES IT COST?

THE MYHSAINVESTMENTS ACCOUNT HAS A 0.50% ANNUAL FEE INVOICED QUARTERLY (0.125% PER QUARTER OR \$1.25 PER \$1,000 OF ACCOUNT VALUE) ON THE FIRST \$100,000 IN MYHSAINVESTMENTS ASSETS AND ANY ASSETS YOU HOLD IN EXCESS OF \$100,000 IS NOT SUBJECT TO THE FEE. THE MINIMUM QUARTERLY MYHSAINVESTMENTS ACCOUNT SERVICE FEE IS \$5.00. THIS WILL BE DEDUCTED FROM YOUR MYHSAINVESTMENTS ACCOUNT EACH QUARTER, AROUND THE TENTH BUSINESS DAY OF THE MONTH FOLLOWING THE END OF THE QUARTER THAT YOUR MYHSAINVESTMENTS ACCOUNT WAS OPENED. STANDARD EXPENSE RATIOS AND FEES INSIDE THE MUTUAL FUNDS MAY APPLY BASED ON THE FUNDS YOU CHOOSE.

WHAT FUNDS ARE AVAILABLE?

DEVENIR INVESTMENT ADVISORS, LLC IS THE REGISTERED INVESTMENT ADVISOR FOR MYHSAINVESTMENTS.COM AND MAY CHANGE THE MUTUAL FUND OPTIONS FROM TIME TO TIME. DEVENIR IS THE NATIONAL LEADER IN INVESTMENTS THROUGH HSA ACCOUNTS. AFFECTED ACCOUNTHOLDERS AND PARTICIPATING FINANCIAL INSTITUTIONS WILL BE INFORMED OF ANY PENDING CHANGES IN ADVANCE.

HOW DO I GET STARTED?

CME, YOUR HSA PROVIDER GIVES YOU ACCESS TO OPEN AN INVESTMENT ACCOUNT AT MYHSAINVESTMENTS.COM. THERE IS NO COST TO PARTICIPATE.

START YOUR ONLINE ENROLLMENT BY VISITING **MYHSAINVESTMENTS.COM** TODAY!