

Investing with your PayFlex[®] Health Savings Account (HSA)

If you're a PayFlex HSA member, you have the opportunity to grow your HSA balance. How? By investing in a variety of mutual funds.

There aren't many accounts where you can make tax-free contributions and tax-free withdrawals — all while enjoying tax-free growth.* So start using your HSA to help maximize your ability to save for the future.

The benefits of investing

Once you have a minimum balance in your HSA (typically \$1,000), you can open an investment account and start investing your HSA dollars. With an investment account, you can take advantage of the following benefits:

- Access to a diversified group of mutual funds, each professionally managed by an investment advisor.
- Investment choices that earn top Morningstar[®] star ratings with an average of 4+ stars out of 5. Morningstar is a leading investment research firm.
- 401(k)-like investment capabilities with no transaction fees for trading.
- The ability to move money from your investment account back to your HSA if you need those funds for health care.

Investments made simple

You can choose from a variety of mutual funds. And from the PayFlex member website, you can:

- Transfer funds to and from your HSA.
- Utilize the "Auto-invest" feature that members control, allowing recurring transfers to automatically take place each week, month or quarter.
- View your investment account information, like investment balances, elections and recent transactions. Use the PayFlex Mobile[®] app for even easier access.
- Manage your investment account by exchanging your investments with other investments. Or rebalancing your current investments to a certain percentage.



MORNINGSTAR[®]

Top-rated mutual funds with a 4.4 out of 5 star rating**

*Please note that not all states provide favorable income tax treatment for HSAs.

**A 5-star rating is the highest while a 1-star rating is the lowest; rating is based on an average of 27 funds.



Questions?

Visit payflex.com or call us directly at 1-844-729-3539.

We're here to help Monday–Friday 7a.m.–7p.m.CT, and Saturday
9a.m.–2p.m.CT.

Note: There may be fees associated with a Health Savings Account (HSA). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

PayFlex Systems USA, Inc.

This material does not contain legal or tax advice. You should contact your legal counsel or tax advisor if you have any questions or need additional information. For more information about PayFlex, go to **PayFlex.com**

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

Morningstar, Inc., Morningstar, the Morningstar logo and **Morningstar.com** are registered trademarks of Morningstar, Inc.

Standard text messaging and other rates from your wireless carrier still apply. PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.