



# HSA Guided Portfolio

**Your HSA investment account** is a suite of mutual funds available to you through your HSA Administrator that allows you to invest a portion of your healthcare dollars in a variety of mutual funds covering a spectrum of asset classes. The ability to invest in mutual funds gives you the potential to grow your HSA balance and save for future healthcare expenses.

The funds in your HSA investment account are self-directed investments, but are still considered part of your HSA for tax purposes. This means you choose from the available list of funds in which to invest a portion of your HSA dollars. The really good news: any earnings from your HSA investments grow tax free.<sup>1</sup>

## Make the most of your investment with HSA Guided Portfolio

As an HSA investment account holder, you have access to a valuable online resource called HSA Guided Portfolio. This tool is easy to use and requires little knowledge of investments. It flexes to meet your needs, and once you set it up, you can log in to manage the details yourself on a regular basis.

This online planning tool helps align your HSA investments with your personal, financial objectives and risk tolerance. In a few simple steps, you will be walked through the process of assessing your risk tolerance, allocating your investment options, and selecting features that will make ongoing management of your investments virtually hands free.



## How it works: We guide, you choose

Your HSA investment account is self-directed, which means you're in charge of important decisions like when to rebalance your portfolio so your investments stay in line with your original asset allocations. Using the HSA Guided Portfolio tool is easy. Here's what you need to know:

1. Once you enroll in your HSA investment account, select the HSA Guided Portfolio link from your personal home page.
2. You will be asked a few basic questions about yourself and how you assess your tolerance for financial risk (you will not be asked for any personal, financial information).
3. Next, you will be asked to allocate the amount of your HSA investments to the available funds. This will determine how your existing and future investment income is allocated across the funds in the portfolio you create.
4. If you select the One-step Update option, the HSA Guided Portfolio will automatically realign your portfolio and enable automated rebalancing of your funds on a regular basis (you choose the frequency). It's like auto pilot for your HSA investment account.
5. When you return to the HSA investment account site at a later date, your home page will quickly and clearly display your current investments allocations for each reference.
6. You can make changes to your Guided Portfolio at any time, even if you have opted for the One Step Update feature.

<sup>1</sup>There are two states that do not conform to the federal tax-advantaged treatment of HSAs: California; and New Jersey. See your state tax laws for more details.

## What is rebalancing and why does it matter?

Rebalancing is important because it requires you to review your goals, objectives, healthcare needs and risk tolerance on a regular basis (the frequency is up to you). With HSA Guided Portfolio, you can automatically schedule rebalancing and easily maintain your original asset allocation strategy. Be sure to consult your personal investment advisor before making these important investment decisions.

## Resources to guide and inform

The HSA Guided Portfolio is easy to use, but if you need help, just click on the "Getting started" link for explanations and help along the way.

You may also appreciate the easy access to educational information that will help you understand basic investing concepts and strategies, as well as direct access to mutual fund prospectuses and Morningstar® reports that help you understand the strategies and risks associated with each fund, and how the available funds have performed historically.

Opening an HSA is the first step to managing your healthcare dollars now, and for your future. Make your dollars work harder for you and your family, by utilizing the HSA investment account option.

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