How to get started (cont’d)

• Log in to your PayFlex member website at PayFlexDirect.com. If you’re an Aetna member, log in to Aetna Navigator®, your secure member website. Click Access Your Account.
• On My Dashboard, select the Financial Center tab. Then select your Health Savings Account from the drop down menu.
• On the left hand side of the screen, scroll down to select Investments.
• Next, click on Enroll Now. Review and agree to the terms and conditions and submit. Your investment account is now open and ready to use. Note: The “Enroll Now” button will only show if you have the minimum balance determined by your employer in your HSA.

Investment Account Actions

Once your investment account is open, from the Investments home page, you have the following options:
• Transfer* Funds from your HSA: Transfer and invest any amount above the minimum balance determined by your employer from your HSA to your investment account. The amounts that you transfer are applied to the specific portfolios and funds that you select.
• Transfer** Funds to your HSA: You can transfer funds from your investment account back into your HSA at any time. Note: Early redemption fees may apply.
• Create Recurring Transfer: Set up transfers to automatically take place each week, month or quarter.
• Close** Your Investment Account: You can close and liquidate your investment account at any time. Note: Closing your investment account does not close your HSA. When you do this, any proceeds will transfer to your HSA.
• View Your Investment Account: This will open up a new window where you can view your account information, current investment balances and elections, along with recent transactions.

*It may take up to 3 business days for your trade to be completed.
** It may take up to 4 business days for your trade to be completed and funds to be made available in your HSA.

Help grow your funds for the future by investing your HSA dollars! Once you have a minimum balance in your HSA cash account, you can open an investment account.

What are some benefits of investing?
There are a variety of mutual funds available to you. 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
• Integration with Morningstar® research data
• 401(k) like investment capabilities with no transaction fees

Investment Fund Options
All funds available for investment are traded at Net Asset Value (NAV). NAV per share is calculated daily. This is based on closing market prices of securities in the fund’s portfolio. All mutual funds’ buy and sell orders are processed at the NAV after the trade is received.

How to get started
You may open an investment account once you reach the minimum balance in your HSA cash account, determined by your employer. Any amount above the minimum balance can be invested.
Manage Your Investment Account
Use the options on the top navigation bar to help you manage your investment account.
- **My Account Summary:** This is the home page for your investment account.
- **Manage My Account:** You have six options within this tab to help you manage your funds and allocation percentages.
  - **My Balance** displays the account balance homepage. You can also view the Investment and Source tabs.
    - The Investment tab shows a high-level overview of each of your funds.
    - The Source tab shows the sources of your investment funds.
  - **Invest New Contributions** lets you to set up, change and create new elections.
  - **Manage Existing Account Balances** lets you set up and change funds for your current investments. You have three options for this.
    - **Option 1** – Exchange your investments with other investments in the account. Use this feature to move money between investments.
    - **Option 2** – Rebalance your current investments to a Target %. Use this to change current investments to match a target percentage for each fund.
    - **Option 3** – Rebalance your current investments to a Contribution %. Use this option to realign the ending balance in each fund to match how you are investing new contributions. You can choose to do either a One-Time or Recurring rebalance of your funds.
  - **My Rate of Return** shows the rate of return by month, quarter or year on your investment activity.
  - **Investment Profiles** provides you a list of all available funds. Under the Fund Info column, click on View to link to the Morningstar, Inc. website to view the latest market information on a particular fund.
  - **Investment Returns** allows you to view investment return information for all available funds.
- **My Requests/Reports:** View your online account statements and transactions. Use the following three options from the left side of the screen.
  - **Account Transactions** serves as the landing page for My Requests/Reports. It lets you search through your account transactions.
  - **Reports/Confirmations** allows you to view, download and print your account statement.
  - **Requests** provides details about your transaction requests. Here you can see transfers, contributions and changes to allocations. You can also cancel a pending transaction.
- **Tools:** Manage your account alerts and notifications.

Things to keep in mind
- To continue to move funds into your investment account, you need to have a minimum balance in your HSA cash account at the time you want to invest. Only the amount that exceeds the minimum balance is available for investing.
- Once you have funds in an investment account, you’ll be charged a monthly account fee. This fee is automatically deducted from your HSA cash account. View the HSA fee schedule in the Financial Center.
- Investments are not insured by the Federal Deposit Insurance Corporation (FDIC) and are subject to investment risks, including fluctuation in value and possible loss of the amount invested.
- By transferring funds into an investment account, you can possibly benefit from capital appreciation in the value of mutual fund holdings. However, you’ll also be exposed to a number of risks, including the loss of principal. Read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.
- PayFlex is not responsible for the funds’ performance.

Questions?
Visit your PayFlex member website or call us at 1-888-678-8242, Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. (“PayFlex”), an affiliate of Aetna Life Insurance Company (“Aetna”). PayFlex’s robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.

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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 amount invested, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks. Past performance is no guarantee of future results.

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.

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