

## Using investments to grow your HSA funds

One of the major benefits of an HSA is having the ability to invest the funds you contribute, even further growing the value of your HSA funds over time. In addition to having tax-advantaged funds to pay for healthcare, many financial advisors have begun to view HSA investment opportunities as on par, or above, the value gained from contributing to a 401(k). We have a diverse selection of money market and mutual funds.

## Getting Started

You must have a balance of at least \$1,000 to begin investing your HSA funds. Login to [msave.maestrohealth.com](https://msave.maestrohealth.com) and click the **Investment** button on your HSA. Next, click **Apply for Investment Account** and complete the process to accept disclosures. Other information may need to be provided, such as an email address. Your account will be opened within a couple days and ready to start investing.

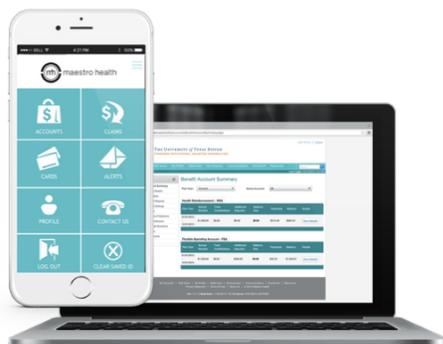
## Transferring Money to Investments

From the Investment page, you can either transfer a single amount to your investments or setup automated transfers where any balance over the amount you specify will be moved from your HSA into your investment account. All funds transferred to your investment account will be invested based on the Allocation Model you establish.



## Important Information About Transfer Timing

- Requests to buy mutual funds submitted before 3 pm ET on Active Trading Days will be processed on the next Active Trading Day.
- Requests to sell mutual funds and portfolio realignment requests submitted before 3 pm ET on Active Trading Days will be processed on the same day.
- Fund sell requests and portfolio realignment requests submitted after 3 pm ET on Active Trading Days will process on the next Active Trading Day and settle in two (2) Active Trading Days.
- Once you submit your transfer request, the amount specified cannot be edited or deleted.



[msave.maestrohealth.com](https://msave.maestrohealth.com)

Registration ID: Select "Card Number" and enter the 16-digit number on your Maestro Health Debit Card.

## Managing Your Investments

To access our investment platform where you will be able to manage your portfolio, click on the View/Trade button on the mSAVE Investments page.



Note: This will open a new tab or window in your browser. Please make sure pop-ups are not blocked for our site.

## Personal Performance Home Page

View and filter by all your mutual fund holdings or by individual fund and custom time periods for historical return data

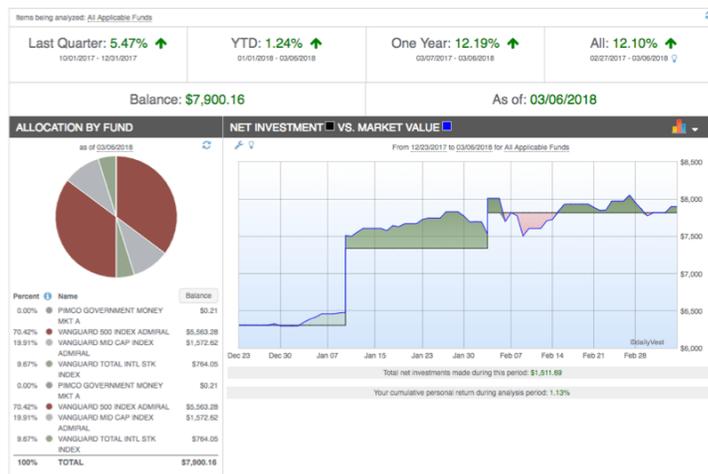
- View your personal rate of return
- Cumulative rates of return
- View fund allocations
- Account summary & balance information

## Managing Allocations

- Allocation Model – Elect how future dollar contributions are allocated to your account.
- Re-Allocate Portfolio – Realign your current investment percentages in much the same manner as above.
- Transfer between Investments – Move between mutual fund holdings, by dollar amount, dollar to percent or percent to percent.

## Planning Tools

- Asset Allocation Tool – Provided by Devenir, this calculator helps you design a balanced portfolio of investments based on your healthcare needs and personal objectives.
- HSA Balance Projection Tool – Estimate the value of your account at a future point.
- Mutual Fund Information – This link provides the list of fund options and links to the prospectus and Morningstar® reports.
- Market Cycles – Provides historical information on the best to worst performing asset classes.
- Investment Portal User Guide – A user guide to navigating through the HSA investment portal.



## Account Summary

- Participant Summary – This screen includes your name, address, email and general account information. View and update your delivery preferences.
- Investment Summary – This screen is a view of your investment balances by fund, current portfolio percentage of investment and future investment elections for new money into the account.
- Pending Activity – View pending buy or sell orders in your account.
- Transaction History – View past transaction history in your account by choosing date ranges of your choice.
- Investment Performance – You can review and sort historical performance data for each of the funds available to you in the platform.

## Statements on Demand

- Monthly Statements – View your monthly electronic investment statement. You may print or save the statement by launching either Adobe Acrobat or Excel.
- Custom Period Statement – This feature allows you to view and print a customized statement of your HSA Investment Account activity. You have the ability to view and print from inception months of account history.

**Q. How often are investment options updated?**

A. Investment options are updated on a quarterly basis and are available via your online account.

**Q. Is there a fee associated with maintaining an investment account?**

A. Yes. If your account balance is below \$3,000, there is a monthly fee of \$2.50. Once your account surpasses this amount, there is no charge to maintain an investment account.

**Q. How long does it take to transfer funds?**

A. It takes 1-2 business days to transfer money to/from your investment account.

**Q. How can I access my investment account?**

A. You can access your investment account directly from [msave.maestrohealth.com](https://msave.maestrohealth.com) by clicking on the “Investment” button on your HSA dashboard.

**Q. Can I go below the \$1,000 threshold in my HSA?**

A. No. When funds are transferred from your HSA to your investment account, the amount of the transfer cannot bring the balance of your HSA below your minimum investment threshold. If you use funds in your HSA that takes your balance below \$1,000, it will not pull money out of investment account. However, you will not be able to transfer funds to your investment account until your balance has been replenished.

**Q. Can I use my investment funds to pay for qualified medical expenses?**

A. No. You cannot make payments for qualified medical expenses directly from your investment account. If you wish to use funds from your investment account, the funds will first need to be transferred back into your HSA account.

**Q. What does ‘self-directed’ account mean?**

A. Self-directed means that neither Maestro Health, Avidia Bank, nor the investment partner, provides investment advice. You are responsible for selecting which investments are right for you. If you are seeking investment advice, consult an investment professional.