



Investment Options

BenefitWallet® has an integrated investment platform, which provides Health Savings Account (HSA) members with a seamless and affordable way to invest and grow their HSA dollars. With a large variety of mutual fund families, the investment platform offers an easy-to-use online environment with access to investment accounts 24 hours a day, seven days a week.

Features of the BenefitWallet Integrated Investment Platform

- No loads or transaction fees
- Over 25 highly rated funds from a variety of fund families
- No minimum investment
- Automatic investing
- No separate ID and password needed
- Comprehensive suite of tools available online

Advantages of a BenefitWallet Investment Account

BenefitWallet's HSA checking account is an FDIC-insured, interest-bearing account. No minimum balance is required to open and maintain an HSA. Once the HSA checking account balance reaches \$1,000, a member can establish an investment account and begin to diversify accumulated HSA assets into a wide selection of mutual funds. HSA members are able to transfer funds back and forth between their checking account and their investment account online and at any time.

Members can invest HSA dollars in the investment options and pay no federal taxes on any interest and/or investment earnings as long as this money remains in the HSA and is used to pay for qualified health care expenses.

Investment Wizard

An Assessment Wizard assists members in selecting mutual funds. The Assessment Wizard is an online questionnaire that gathers information about member investment goals, risk tolerance and time horizon. The Wizard presents suitable investment choices for consideration, based on the information the member provides. (The member controls the ultimate decision regarding which funds to invest in.)

What are the BenefitWallet HSA Investment Options?

A list of available funds is included on the next page.

Costs

There are no transaction costs or load fees when buying mutual funds. There may be funds that impose an early redemption fee associated with the sale of shares. Please see the prospectus for more details. A simple flat fee of \$2.90 is charged per month for the investment program — regardless of the number of transactions or positions each month.

Contact Us

If you have any questions, or would like further information, call the BenefitWallet Service Center at 1 866.686.4798.

How to Open Your HSA Investment Account

Log on to www.mybenefitwallet.com.

Select "Accounts and Balances" from the top navigation bar and then click on "Investments".

A pop-up disclaimer will open in a separate window. Click "Continue" after reviewing the disclaimer, then click "Next".

Simple Steps to Register

(first-time investors need to register)

Step 1: Review the registration information – click "Next".

Step 2: Verify your e-mail address, answer questions about your investment goals and occupation – click "Next".

Step 3: View the authorization boxes – click "Next" to agree to account terms.

Simple Steps to Invest

Step 1: From the Portfolio screen – click "Add Investment".

Step 2: Review the prospectus, then check your investment selection – click "Next".

Step 3: Enter an "Invest From" account and a "Dollar Amount" (Automatic Payment can be added on this screen) – click "Next".

Note: If you would like to add another investment, return to the "Portfolio" screen – Step 1.

BenefitWallet HSA Investment Funds

Fund Category	Investment Fund	Symbol
Large Cap		
No Load	American Funds New Economy	ANFFX
Class A Load Waived	Dreyfus Premier Strategic Value	DAGVX.LW
No Load	Dreyfus Appreciation Fund	DGAGX
No Load	Gabelli Asset Fund	GABAX
No Load	Vanguard Total Stock Market Index	VTSMX
Mid Cap		
Class A Load Waived	Hotchkis and Wiley Value Opps	HWAAX.LW
Class A Load Waived	American Century Heritage	ATHAX.LW
Small Cap		
Class A Load Waived	Fidelity Advisor Small Cap	FSCDX.LW
Class A Load Waived	PIMCO Small Cap StocksPLUS AR	PCKAX.LW
No Load	Vanguard Small Cap Index	NAESX
International		
Class A Load Waived	MFS® International Value	MGIAX.LW
Class A Load Waived	Mutual Discovery	TEDIX.LW
Class A Load Waived	Oppenheimer Developing Markets	ODMAX.LW
Class A Load Waived	PIMCO International Stocks PLUS AR S	PIPAX.LW
Fixed Income		
Class A Load Waived	Goldman Sachs Short Duration Govt	GSSDX.LW
Class A Load Waived	Calvert Short Duration Income	CSDAX.LW
Class A Load Waived	PIMCO Investment Grade Corp Bd	PBDAX.LW
Class A Load Waived	Templeton Global Bond	TPINX.LW
Class A Load Waived	Ivy High Income Adv	WHIAX.LW
Allocation		
Class A Load Waived	American Century Aggressive Alloc	ACVAX.LW
Class A Load Waived	MFS Aggressive Growth Allocation	MAAGX.LW
Class A Load Waived	MFS Moderate Allocation	MAMAX.LW
Class A Load Waived	MFS Conservative Allocation	MACFX.LW
Class A Load Waived	Ivy Asset Strategy	WASAX.LW
Specialty		
No Load	T Rowe Price Real Estate Fund Adv	PAREX
Money Market		
Investor Shares	Fidelity® Instl. Money Market Govt. Portfolio	FRGXX