

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 of \$1,000 in your HSA, 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 adviser
- Integration with Morningstar[®] research data
- 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. From the PayFlex member website, you can:

- Transfer funds to and from your HSA.
- Create recurring transfers to automatically take place each week, month or quarter.
- View your investment account information, like investment balances, elections and recent transactions.
- Manage your investment account by exchanging your investments with other investments, or rebalancing your current investments to a certain percentage.



Open your Investment account today:

- From the dashboard, under the “Manage Investments” section - Click **View my investment journey**.
- Then, select **Open investment account**.



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



Want to learn more?

Just visit cvshealth.payflex.com
Call us at 1-888-678-7646 (TTY: 711)
We're here to help Monday–Friday 7a.m.–7p.m. CT
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.

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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, 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.

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