



Health Savings Account (HSA) Investing Consumer Portal Quickstart Guide



Flex Benefit Consumer Portal

Welcome to your Truist Flex Benefit Accounts Consumer Portal - TruistHSAFlex.com. This one-stop portal gives you 24/7 access to view information and manage your HSA and investments.

Our one-stop investment portal provides you with:

- Anytime, anyplace access to your HSA/HSA Brokerage Account (HSBA) investments, including online portfolio changes and 24/7/365 availability.
- Integrated access to your investments, meaning you only need to remember one username and password.
- Fund performance and prospectus information for available mutual funds.
- View your investment account activity details.
- Manage one-time investment transfers.
- Manage transfers to and from your Brokerage account within your HSA.
- Robust research and fund screener tools.
- Thousands of funds available (stocks, bonds, and mutual funds).
- No trade fees.

I opened my Health Savings Account with Truist. What should I do now?

Go to the Consumer Portal today at TruistHSAFlex.com and set up *Investment Sweeps*. You will be surprised at how quickly your account will grow. Be ready to maximize your account by setting up your account to sweep to investments automatically at \$2,000 or higher. See "*How do I sign up to Access/Sweep cash to Investments?*" instructions on page 3.

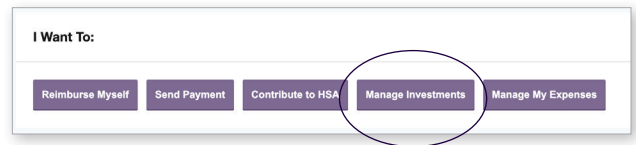
This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:

- Click on *Manage Investments* from the *I Want To* section.
- Click on the *Accounts* tab at top of home page and select a menu item from the *Investment* section.



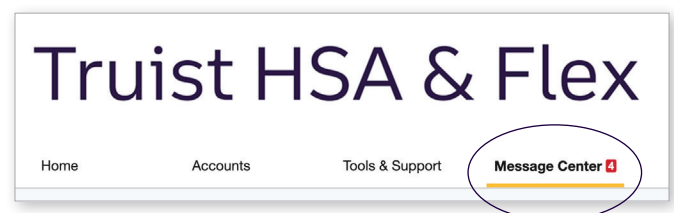
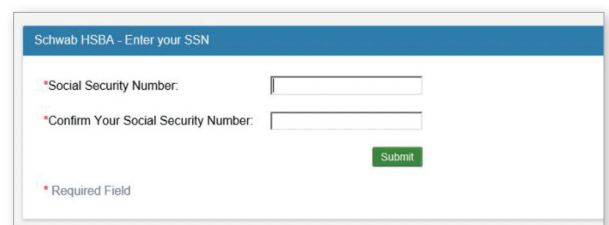
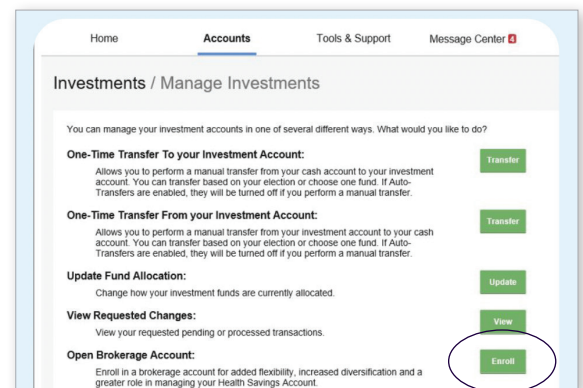
How do I sign up to access/sweep cash to investments?

- From the home page, access the Investments Summary page by clicking on *Manage Investments*, from the *I Want To* section or click on *Manage Investments* from the *Accounts* menu.
- Once you get to the summary page, select *Manage Investments* on the left-hand side of the screen.
- Select *Update* next to Auto-Transfers to or from an Investment Account.
- Enter the dollar amount (above the noted minimum) to set as a “cash threshold balance” for your investments to automatically transfer between cash and investments ongoing. You can change this at any time.
- Don't forget to set your investment allocation. See “How do I change my Investment Elections?” below.



How do I sign up to enroll in the HSA Brokerage Account (HSBA)?

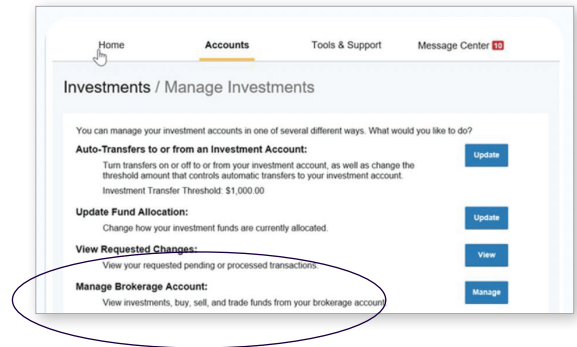
- **Note: You must follow the above instructions and have at least one investment sweep before you can enroll.**
- From the home page, access the Investments Summary page by clicking on *Manage Investments*, from the *I Want To* section or click *Manage Investments* from the *Accounts* menu.
- Select *Enroll* from the *Open Brokerage Account* menu option.
- Follow the steps to complete the online enrollment.
- Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
- From the login page, select *Register* to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth and home phone number for this step.
- This completes the enrollment process.
- Within 1-2 business days, you will be notified via the Message Center on the WEX Health Cloud consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.



Flex Benefit Consumer Portal

How do I login or manage my brokerage account?

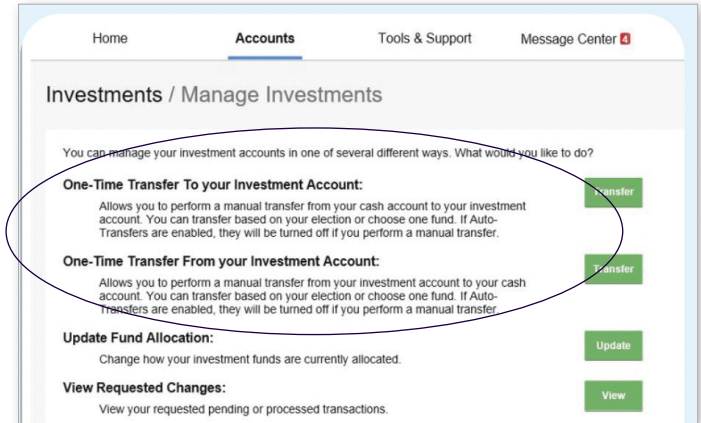
- Click on Manage Investments from the *I Want To* section
- Click the *Accounts* tab at the top of the home page and select *Manage Health Savings Brokerage* menu item from the *Manage Investments* page



How do I manually sweep my balance?

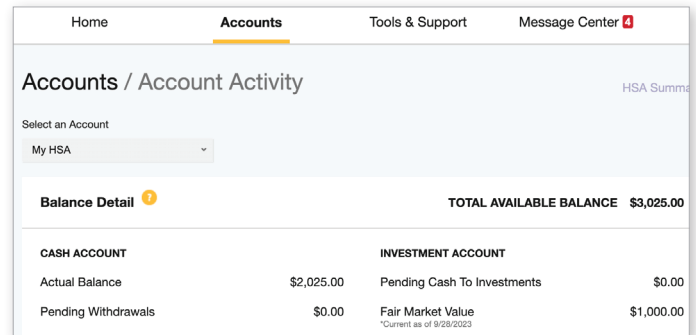
From the *Manage Investments* page you can initiate a One-Time Transfer either to or from your investment account. Click *Transfer* next to the appropriate choice and either:

- Transfer based on your investment election
- Transfer into a specific fund
- Transfer into your HSA Brokerage Account
- Transfer from your HSA Brokerage Account



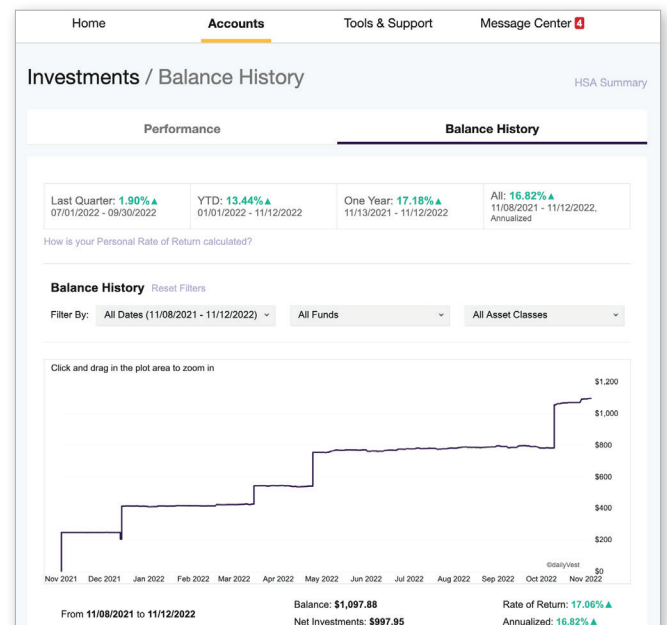
How do I find my investment balance?

You can find your HSA cash, investment, and HSBA balances directly from the home page under the *Accounts* section. For more details click on the appropriate balance and select *Account Activity*. From there, you can view even more detail regarding your account.



Where do I find my investment detail?

From the home page, click on *Manage Investments* under the *I Want To* section. The Investment Summary page provides a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.



How can I find my investment transaction detail?

From the *Accounts* tab, click *Investment Activity* in the *Investments* section, and select *Transaction Details*.

Investments / Account Activity HSA Summary

Pending & Processed Requests **Transaction Details**

[Export](#)

Transaction Details [Reset Filters](#)

Filter By: All Dates (11/08/2021 - 11/12/2022) | All Funds | All Activity Types

DATE	FUND NAME	ACTIVITY TYPE	TRANSACTION TYPE	PRICE	UNITS	AMOUNT
10/17/2022	Cash	Purchases	Investment Purchase - Cas...	\$1.00	0.000	\$274.27
10/17/2022	THORNBURG INTL VALUE	Purchases	Investment Purchase	\$28.06	1.955	\$54.85
10/17/2022	OPPENHEIMER DEVELOPING MKT Y	Purchases	Investment Purchase	\$42.25	1.298	\$54.85
10/17/2022	PIMCO LOW DURATION INTSL	Purchases	Investment Purchase	\$9.90	5.541	\$54.86
10/17/2022	PIMCO COMMODITY REAL RETURN	Purchases	Investment Purchase	\$6.64	8.261	\$54.85

How do I change my investment elections?

To setup or change your investment elections for future contributions to your investment account, click on *Manage Investment* from the *Accounts* tab.

Click *Change Investment* below the investment balance chart and follow the prompts. **Note:** Any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.

Investments / Change Investments

Change Current Portfolio

When you Realign Investment Balances, your current account balances are redistributed. Changes you make will only affect your current investment account balance.

To change the method of transfer, select your preferred transfer type from the drop-down menu below. The Percent to Percent transfer option is recommended if you wish to transfer more than 90% of the balance out of a fund.

Transfer Type:

FUND NAME	TICKER	BALANCE	CURRENT %	NEW %
+ MY GROWTH IPM	IPM-001	\$120.50	12.05 %	<input type="text" value=""/>
+ OPPENHEIMER DEVELOPING MKT Y	ODVYX	\$200.00	20.00 %	<input type="text" value=""/>
+ PIMCO LOW DURATION INTSL	PTLDX	\$159.60	15.96 %	<input type="text" value=""/>

How do I transfer funds from one investment to another?

To make changes to existing investment balances, you can use either the *Realign Portfolio & Update Elections* or *Realign Portfolio* option under *Manage Investments*. **Note:** After selecting *Manage Investments*, choose *Current Portfolio*.

Realign Portfolio & Update Elections affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

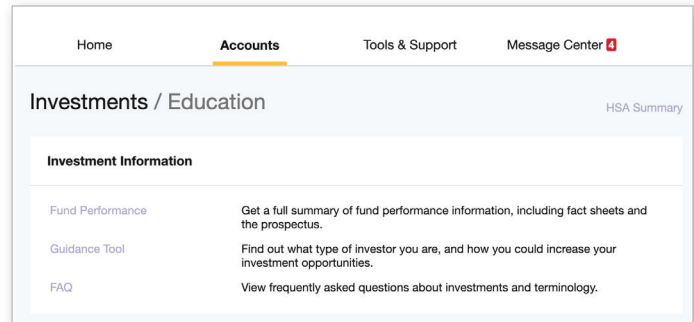
Realign Portfolio initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Note: *Realign Portfolio* will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

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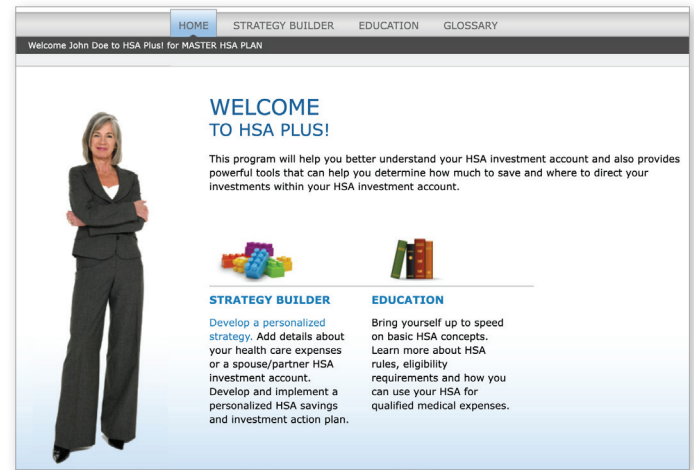
HSA Guidance and Education

From the Account tab, select Education under Investments to access Fund Information, Guidance on Selecting Investments and FAQs. Click on the *Manage My Investment Account* tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



Strategy Builder

Click *Manage My Investment Account* and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



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For Mutual Fund Investments: Please consult the HSA Custodial Agreement and Disclosure for information concerning fees, expenses and dividends on the Mutual Fund Investment Options. For Brokerage Sub-Account Investments: Please consult the Brokerage Agreement for information concerning fees and expenses relating to investments and trades made via the Brokerage Sub-Account.

Your HSA funds may be held in a custodial deposit account at Truist Bank. While so deposited, the funds are FDIC-Insured to the extent provided by law. Securities, insurance and advisory products or services including mutual fund investments made through your Sweep Investment Sub-Account and investments in securities made through your Brokerage Sub-Account are: NOT A DEPOSIT • NOT FDIC-INSURED • NOT GUARANTEED BY A BANK • NOT INSURED BY STATE OR FEDERAL GOVERNMENT AGENCY • MAY GO DOWN IN VALUE.

Truist and its representatives do not offer tax or legal advice. Please consult your tax or legal professional regarding your individual circumstances.

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