vita

Vita Flex HSA Investment Quickstart Guide

The Vita Flex portal gives you 24/7 access to view information and manage your Health Savings Account and Investments.

Our One-Stop Investment Portal Provides You With:

- Anytime, anyplace access to your HSA 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 several available mutual funds
- View your investment account activity details

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

Go to the Consumer Portal today! www.vitaflex.net

- 1 **Register Online**: Click "create your new username and password", and provide the personal information requested in order to validate your identity. You will then be prompted to update your password, complete security questions, and sign the Terms & Conditions
- 2 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 4.

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

- 1. Click on Manage Investments from the "I Want to..." section
- 2. 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?

- 1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on **Manage Investments** from the **Accounts** menu.
- 2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
- 3. Select Update next to Auto-Transfers to or from an Investment Account.
- 4. 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!
- Home
 Accounts
 Tools & Support
 Message Center 2

 ACCOUNTS
 INVESTMENTS
 PROFILE
 I WANT TO

 Account Summary
 Investments
 Profile Summary
 File A Claim

 Account Activity
 Education
 Banking
 Make HSA Transaction

 Dashboard
 Portfolio Performate
 Banking
 Manage Investments

 Claims
 Portfolio Performate
 Login Information
 Manage My Expenses

 Payments
 Balance History
 Fund Activity
 Transaction Details
- Don't forget to set your investment allocation! See "How do I change my Investment Elections?" below.

How Do I Manually Sweep My Balance?

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

- Transfer based on your investment election
- Transfer into a specific fund

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.

Noothone / Manago invoothone		
You can manage your investment accounts in one of several different ways. What would you like	e to do?	
One-Time Transfer To your Investment Account:	Transfor	
Allows you to perform a manual transfer from your cash account to your investment account. You can transfer based on your election or choose one fund. If Auto- Transfers are enabled, they will be turned off if you perform a manual transfer.		
One-Time Transfer From your Investment Account:	Transfer	
Allows you to perform a manual transfer from your investment account to your cash account. You can transfer based on your election or choose one fund. If Auto- Transfers are enabled, they will be turned off if you perform a manual transfer.		
Auto-Transfers to or from an Investment Account:	Undate	
Turn transfers on or off to or from your investment account, as well as change the threshold amount that controls automatic transfers to your investment account.	Opuate	
Update Fund Allocation:	Undate	
Change how your investment funds are currently allocated.	opuato	
View Requested Changes:	View	
View your requested pending or processed transactions.		

ccounts	
HSA	
	AVAILABLE
Cash Account	\$3,303.03
Advance	\$400.00
Investment Account	\$1,854.15
Available to spend Includes Advance	\$5,757.18
Brokerage Account *Current as of 11/06/2019	\$1,394.99

Where Do I Find My Investment Detail?

From the **Homepage**, click on the **Manage Investments** button under the "I want to section". The Investment Summary page provides you with a dynamic snap shot view of your investment account. The menu on the lefthand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

Where Do I Find My Investment Balances?

From the **Accounts** tab, click on the **Balance History** in the **Investments** section. Use the filters to provide you with specific balance information related to your investments.

Hom	ie	Accounts	Tools & Support	t Message	Center 2
voetr	onte / Ba	lance History	/		
vesin	ients / Da	lance mistory			
Last Qua 07/01/201	rter: 1.90% 8 - 09/30/2018	YTD: 13.44% A 01/01/2018 - 11/12/201	One Year: 17.18%	All: 16.8 11/08/20 Annualize	2%▲ 17 - 11/12/2018,
How is your	Personal Rate of Re	aturn calculated?			
-					
Balance	HISTORY Reset	Filters			
Filter By:	All Dates (11/08/2	017 - 11/12/2018) ~	All Funds	 All Asset Classical 	sses v
Click and d	rag in the plot area to	zoom in			64.000
					\$1,200
					\$1,000
					\$800
					\$600
					\$400
					\$200
Nov 2017 Dr	:c 2017 Jan 2018 F	eb 2018 Mar 2018 Apr 2018	May 2018 Jun 2018 Jul 2018	Aug 2018 Sep 2018	CodellyVest S0 Dct 2018 Nov 2018
Nov 2017 De	tc 2017 Jan 2018 F	eb 2018 Mar 2018 Apr 2018	May 2018 Jun 2018 Jul 2018	Aug 2018 Sep 2018 Rate of	OdallyVest \$0 Oct 2018 Nov 2018

How Can I Find My Investment Transaction Detail?

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

Hon	ne Accounts	Tools	& Support	Message Cer	nter 2	
nvestrr	nents / Transaction I	Details				
						Export
Transad	ction Details Reset Filters					
Filter By:	All Dates (11/08/2017 - 11/12/2018) ~	All Funds	~	All Activity Types		~
DATE 👻	FUND NAME	ACTIVITY TYPE	TRANSACTION TYPE	PRICE	UNITS	AMOUNT
10/17/2018	THORNBURG INTL VALUE	Purchases	Investment Purcha	se \$28.06	1.955	\$54.85
10/17/2018	OPPENHEIMER DEVELOPING MKT Y	Purchases	Investment Purcha	se \$42.25	1.298	\$54.85
10/17/2018	PIMCO LOW DURATION INTSL	Purchases	Investment Purcha	se \$9.90	5.541	\$54.86
10/17/2018	PIMCO COMMODITY REAL RETURN	Purchases	Investment Purcha	se \$6.64	8.261	\$54.85
10/17/2018	OPP MAIN SM CAP	Purchases	Investment Purcha	se \$29.25	1.876	\$54.86
05/02/2018	THORNBURG INTL VALUE	Purchases	Investment Purcha	se \$25.44	1.652	\$42.03

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 on the Update button next to Update Fund Allocation. And any of the **Update Election** options. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please 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 / Manage Investments	
You can manage your investment accounts in one of several different ways. What would you like to	do?
One-Time Transfer To your Investment Account:	Transfer
Allows you to perform a manual transfer from your cash account to your investment account. You can transfer based on your election or choose one fund. If Auto- Transfers are enabled, they will be turned off if you perform a manual transfer.	
One-Time Transfer From your Investment Account:	Transfer
Allows you to perform a manual transfer from your investment account to your cash account. You can transfer based on your election or chose one fund. If Auto- Transfers are enabled, they will be turned off if you perform a manual transfer.	
Auto-Transfers to or from an Investment Account:	Undate
Turn transfers on or off to or from your investment account, as well as change the threshold amount that controls automatic transfers to your investment account.	
Update Fund Allocation:	Update
Change how your investment funds are currently allocated.	
View Requested Changes:	View
View your requested pending or processed transactions.	

How Do I Transfer Funds from One Investment to Another?

To make changes to *existing* investment balances, you can user either the **Realign Portfolio & Update Elections** or **Realign Portfolio** option under **Manage Investments**.

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.

Home	Accounts	Tools & Support	Message Center 2
vestment	s / Manage Investn	nents	
Update Fund A	Allocation		
What would you I page.	ike to update? Based on your select	tion, the best options for your ne	eeds will be shown on the next
Realign Portf	olio & Update Elections		
I want to chan investment ac	ge where my money is now, and wh count.	nere new money will be invested	I when it moves into my
Realign Port	olio & Update Elections with Guid	lance	
l want assista my investmen	nce to change where my money is n t account.	now, and where new money will	be invested when it moves into
Realign Porti	olio		
I want to move	e my investments into a different fun	ıd.	
O Update Elect	ions On My Own		
I want to chan	ge where new money will be investe	ed when it moves into my invest	ment account.
O Schedule Au	tomatic-Realignment		
I want to perio	dically realign my investment accou	ints with my investment election	s.
Cancel			Next

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.

HSA GUIDANCE

An Investment Guidance Help - Guidance on Selecting Investments

Click on Education under the **Accounts** tab and it will bring you the choice of clicking on Guidance Tool which 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

Develop your own personalized Action Plan



HealthcareBank has retained Denevir Investment Advisors, LLC as its registered investment advisor for your HSA Plan. Neither Vita nor any of Vita's affiliated companies are involved in the investment selection or oversight and cannot answer any questions regarding the investment offerings within the plan.