# ASSOCIATED BENEFITS CONNECTION® HSA INVESTMENT OPTION

Health Savings Accounts are a powerful tool to fund medical expenses in retirement.

Healthcare costs continue to be one of the largest expenses a retiree may face. Health Savings Accounts (HSAs) can help you pay for current and future medical costs and save for retirement at the same time. Associated Benefits Connection's HSA offers a fully integrated investment option that may allow your HSA dollars to grow at a faster rate.

#### **Choosing to Invest**

Once your HSA cash account reaches the investment threshold, you can put any additional funds over that amount into your choice of low-cost investment options. In addition, your investment account is fully integrated into your Associated Benefits Connection® portal and mobile app, offering two-way sweeps and the ability to easily transfer funds between your investment and cash account.

#### Why should I invest?

Investing now may mean a higher balance and less stress in the future. The money you put into an HSA goes in tax-free, grows and comes out tax-free to pay for eligible medical costs. And by starting today, you give your HSA more time to grow to cover future healthcare expenses.

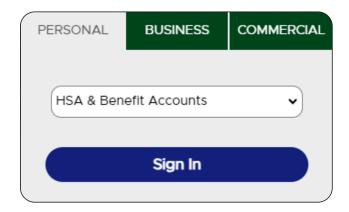
#### **Available Investment Funds**

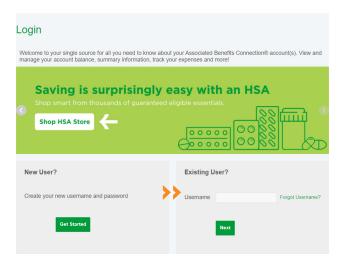
When you're ready to invest, you can choose from a variety of mutual funds found in the participant portal or mobile app. You can change your investment selection at any time 24/7/365.

## Setting up an investment account

**STEP 1:** Log in to the HSA portal\* at <a href="https://www.AssociatedBank.com">www.AssociatedBank.com</a> and select <a href="https://www.Benefit Accounts">HSA & Benefit Accounts</a> from the drop down.

Be sure you have your Associated Benefits Connection username and password. On the login page, enter your username then click **Next**. On the following page, enter your password and click **Login**.







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HSA cash balances are FDIC insured up to the Standard Maximum Deposit Insurance Amount (SMDIA). Deposit products are offered by Associated Bank, N.A. Member FDIC.

**Investment, Securities and Insurance Products:** 

Please see last page for important disclosures >>

#### **ASSOCIATED BANK HSA INVESTMENT OPTION (CONT.)**

### Setting up an investment account (cont.)

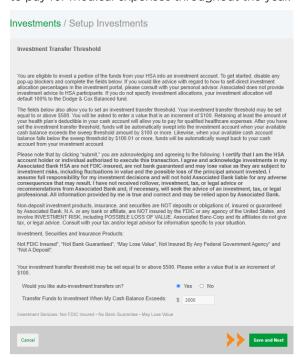
**STEP 2:** Under the "I Want To..." section, click **Manage Investments**.



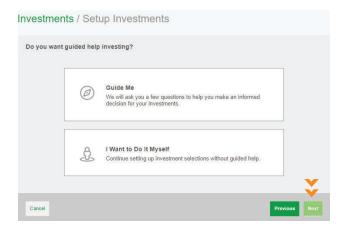
STEP 3: From here, click on Start Investing.



**STEP 4:** Review Investment Transfer Threshold information. You may choose any threshold amount at or above the minimum shown; however, you may wish to keep at least the amount of your deductible in cash to pay for medical expenses throughout the year.



**STEP 5:** Choose **Guide Me** for an educational tool to help you choose your investments, or choose **I Want to Do It Myself** to skip the educational tool and go straight to selecting your investments. The **Guide Me** educational tool is for educational purposes only. We do not provide investment advice. For advice on which investments to select, contact your personal advisor(s).



Choose your preferred option, then click **Next** to continue.

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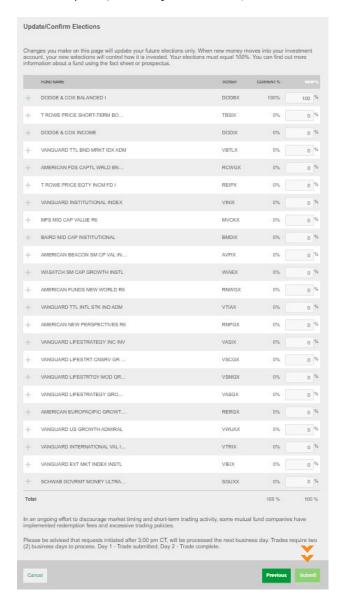
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#### **ASSOCIATED BANK HSA INVESTMENT OPTION (CONT.)**

## Setting up an investment account (cont.)

STEP 6: Update/confirm your elections, click Submit.



**STEP 7:** Your investment account setup is complete.

Investments / Summary

Investment Account Setup Complete
You have successfully setup automated investment transfers and elected funds for your investment account.

# Need help getting started?

Contact Participant Services for help logging in or navigating the site. Associated Benefits Connection Participant Services Account Managers can't assist with investment decisions.

Monday–Friday, 7 a.m – 7 p.m.

Call 800-270-7719 or email

ParticipantServices@AssociatedBank.com



Associated Bank.com/HSA 800-270-7719

\*Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.

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#### **Investment, Securities and Insurance Products:**

BANK GUARANTEED MAY LOS	INSURED BY ANY FEDERAL GOVERNMENT AGENCY NOT A DEPOSIT
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Associated Benefits Connection is a marketing name used by Associated Bank, N.A. (ABNA). ABNA administers benefits programs sponsored by employers, which include flexible spending accounts (FSAs), health reimbursement accounts (HRAs) and commuter benefits and is subject to pending state licensure and regulatory approval.

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