

# 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 [www.AssociatedBank.com](http://www.AssociatedBank.com) and select **HSA & Benefit Accounts** 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**.

Continued >>

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 >>**

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
------------------	---------------------	----------------	--	---------------

## 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.

#### Investments / Setup Investments

Continued >>

**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).

#### Investments / Setup Investments

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

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 >>**

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
------------------	---------------------	----------------	--	---------------

## ASSOCIATED BANK HSA INVESTMENT OPTION (CONT.)

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

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

**Update/Confirm Elections**

Changes you make on this page will update your future elections only. When new money moves into your investment account, your new selections will control how it is invested. Your elections must equal 100%. You can find out more information about a fund using the fact sheet or prospectus.

FUND NAME	TICKER	CURRENT %	SELECT %
+ DODGE & COX BALANCED I	DODBX	100%	100 %
+ T ROWE PRICE SHORT-TERM BO...	TBSIX	0%	0 %
+ DODGE & COX INCOME	DODIX	0%	0 %
+ VANGUARD TTL BND MKRT IDX ADM	VBTIX	0%	0 %
+ AMERICAN FDS CAPTL WRLD BN...	RCWGX	0%	0 %
+ T ROWE PRICE EQTY INCM FD I	REIPX	0%	0 %
+ VANGUARD INSTITUTIONAL INDEX	VINX	0%	0 %
+ MF'S MID CAP VALUE RS	MVCKX	0%	0 %
+ BAIRD MID CAP INSTITUTIONAL	BMDIX	0%	0 %
+ AMERICAN BEACON SM CP VAL IN...	AVPIX	0%	0 %
+ WASATCH SM CAP GROWTH INSTL	WIAEX	0%	0 %
+ AMERICAN FUNDS NEW WORLD RS	RNWGX	0%	0 %
+ VANGUARD TTL INTL STK IND ADM	VTIAX	0%	0 %
+ AMERICAN NEW PERSPECTIVES RS	RNPGX	0%	0 %
+ VANGUARD LIFESTRATEGY INC INV	VASIX	0%	0 %
+ VANGUARD LIFESTRT CNSRV GR ...	VSCGX	0%	0 %
+ VANGUARD LIFESTRTGY MOD GR...	VSMGX	0%	0 %
+ VANGUARD LIFESTRATEGY GRO...	VASGX	0%	0 %
+ AMERICAN EUROPACIFIC GROWT...	RERGX	0%	0 %
+ VANGUARD US GROWTHADMIRAL	VWUAX	0%	0 %
+ VANGUARD INTERNATIONAL VAL L...	VTRIX	0%	0 %
+ VANGUARD EXT MKT INDEX INSTL	VIEIX	0%	0 %
+ SCHWAB GOVMT MONEY ULTRA...	SGUXX	0%	0 %
<b>Total</b>		100 %	100 %

In an ongoing effort to discourage market timing and short-term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies.

Please be advised that requests initiated after 3:00 pm CT, will be processed the next business day. Trades require two (2) business days to process. Day 1 - Trade submitted; Day 2 - Trade complete.

Cancel Previous 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



AssociatedBank.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.

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:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
------------------	---------------------	----------------	--	---------------

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.

Associated Bank and Associated Bank Private Wealth are marketing names AB-C uses for products and services offered by its affiliates. Investment management services are provided by Kellogg Asset Management, LLC® ("KAM"). KAM and Associated Bank, N.A. are wholly-owned affiliates of Associated Banc-Corp (AB-C). AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your advisors regarding your individual situation. (11/24) W108674