



Updates related to your HSA investment account

We wanted to share some of the latest updates related to your PayFlex Health Savings Account (HSA) investment account. Effective September 1, 2019, you'll notice the following updates regarding your investment account and platform:

- **A new fund to your lineup of investments.** The American Funds 2060 Target Date Retirement Fund (RFUTX) is being added as the next 5-year increment offering in the suite of target date funds offered by American Funds. [Click here to review a copy of the fund fact sheet.](#)
- **A minimal monthly fee to your investment account.** The fee is .02% of your investment account balance and won't exceed the amount of \$10.00 each month. This fee aligns to industry standards. And it is automatically deducted from your HSA cash account each month.

How powerful is your HSA investment account?

You already know your investment account is a powerful tool to help save for future expenses and for retirement. Check out our new calculator and unleash the "savings power" of your investments.

- [Click here to log into payflex.com](#), your PayFlex member website.
- Within the HSA section of your dashboard, click **Calculate my HSA savings** under *Account Actions*.
 - Understand how to maximize your savings potential
 - See how investing boosts your savings
 - Determine the potential balance you could have available at retirement

Questions?

Log into your PayFlex member website. Click **Help & Support** to email or chat with us. Or call us at **844.729.3539 (TTY: 711)**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

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.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to **payflex.com**.

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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