

# ASSOCIATED BANK 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 Bank'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 \$1,000, you can put any amount over that threshold into your choice of our low-cost investment options, which are continuously monitored by our in-house Chartered Financial Analysts (CFAs). In addition, your HSA is fully integrated into Associated Bank's online banking platform and Mobile banking, offering two-way sweeps and the ability to easily transfer funds between your investment and cash account.

## Why should I invest?

Investing now means lower taxes 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 plenty of time to grow to cover future healthcare expenses.

## Available Investment Funds

Once you have at least \$1,000 in your HSA, you can choose from a variety of mutual funds offered through the HSA Portal. Mutual fund options can be found at [www.AssociatedBank.com/HSA](http://www.AssociatedBank.com/HSA). You can change your investment selection at any time with no transaction costs 24/7/365.



### Investment, Securities and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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## GET STARTED

### Setting up an investment account

**STEP 1:** Log in to the HSA portal at [www.associatedbank.com](http://www.associatedbank.com) and select **HSA** from the drop down.

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

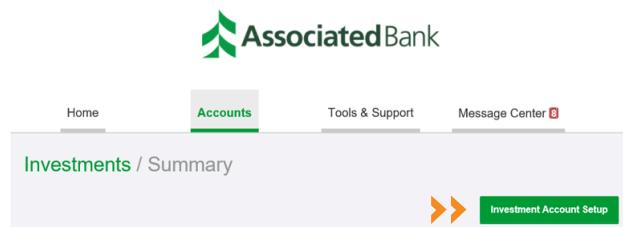
*Please see page 3 for important disclosure information. >>*



## ASSOCIATED BANK HSA INVESTMENT OPTION (CONT.)

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

**STEP 3:** From here, click on Investment Account Setup



**STEP 4:** Review Investment Transfer Threshold and enter your “Defined Investment Sweep Amount” Click Save and Next

**Investments / Setup**

**Investment Transfer Threshold**

You are eligible to invest a portion of the funds from your HSA into an investment account. By setting your investment transfer threshold, we will automatically sweep funds into the investment account once your available cash balance exceeds the sweep threshold amount by \$100 or more. Likewise, when your available cash account balance falls below the sweep threshold by \$100.01 or more, funds will be automatically swept back to your cash account from your investment account.

To get started, click on the “Define Investment Sweep Amount” checkbox below and enter your desired threshold. Be sure to turn off any pop-up blockers prior to clicking save. Note that the investment portal loads in a separate window and you will be asked to answer a security question to proceed. Remember to complete your self-directed investment allocation percentages in the investment portal. If you do not specify allocations, your investment dollars will default 100% to the Dodge & Cox Balanced fund.

Your investment transfer threshold may be set equal to or above \$1000. Please enter a value that is an increment of 100.

Would you like auto-investment transfers on? ☒ Yes ☐ No

Transfer Funds to Investment When My Cash Balance Exceeds: \$ 1000

Investment Services: Not FDIC Insured • No Bank Guarantee • May Lose Value

[Cancel](#) [Save and Next](#)

**STEP 5:** Choose your preferred option, click Next to continue

**Investments / Setup**

**Select Funds To Invest In**

You can get help choosing which funds to invest in, or you can select your funds on your own. Which would you like to do?

☒ I want help selecting which funds to invest in.

Selecting this option will open a new browser window where you will be asked a series of questions and based on your responses you will have the ability to submit your elections through that tool. If you do not submit, you will need to come back and set your elections by selecting the option below.

☐ I want to review and/or update the funds I am currently invested in.

[Cancel](#) [Previous](#) [Next](#)

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## ASSOCIATED BANK HSA INVESTMENT OPTION (CONT.)

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

#### STEP 6: Update/Confirm your Elections, Click Submit

**Investments / Setup**

**Update/Confirm Elections**

Changes you make on this page will update your current 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 %	NEW %
+ DODGE & COX BALANCED	DODBX	100 %	100 %
+ T ROWE PRICE SHORT-TERM BO...	TBSIX	0 %	0 %
+ DODGE & COX INCOME	DODIX	0 %	0 %
+ VANGUARD TTL BND MKRT IDX A...	VBTLX	0 %	0 %
+ AMERICAN FDS CAPTL WRLD BN...	RCWGX	0 %	0 %
+ T ROWE PRICE EQTY INCM FD I	REIPX	0 %	0 %
+ VANGUARD INSTITUTIONAL INDEX	VINIX	0 %	0 %
+ VANGUARD EXTENDED MKRT IND...	VEXAX	0 %	0 %
+ MFS MID CAP VALUE R6	MVCKX	0 %	0 %
+ BAIRD MID CAP INSTITUTIONAL	BMDIX	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 GROWTH ADMIRAL	VWUAX	0 %	0 %
<b>Total</b>		<b>100 %</b>	<b>100 %</b>

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.

#### 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.

**Elections** Investment Transfer Threshold: \$1,000.00

FUND NAME	TICKER	ELECTION
DODGE & COX BALANCED	DODBX	100 %
<b>Total</b>		<b>100 %</b>



AssociatedBank.com/HSA  
800-270-7719

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Associated Benefits Connection is a marketing name used by Associated Bank, N.A. (ABNA). ABNA administers benefit 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.

Investment management services are provided by Kellogg Asset Management, LLC (KAM), an SEC-registered investment adviser. KAM is a wholly owned subsidiary and affiliate of Associated Trust Company, N.A. (ATC).

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