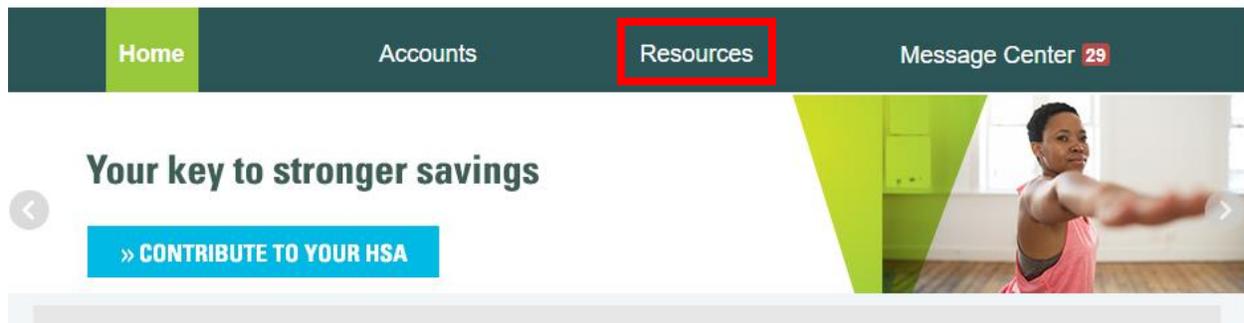




This document outlines how to invest your Health Savings Account (HSA) contributions. In order to be able to invest your HSA contributions, you'll need a minimum of \$1,000 in your HSA account.

1. After you log into your HSA Account (www.hsabank.com), choose Resources from the main menu and **Manage Investments**



2. You can choose to invest with either TD Ameritrade or DEVENIR. TD Ameritrade offers stocks, bonds, ETFs and thousands of mutual funds. DEVENIR only offers mutual funds. Below is how to enroll in TD Ameritrade. Click on the Enroll Now link.

TD Ameritrade

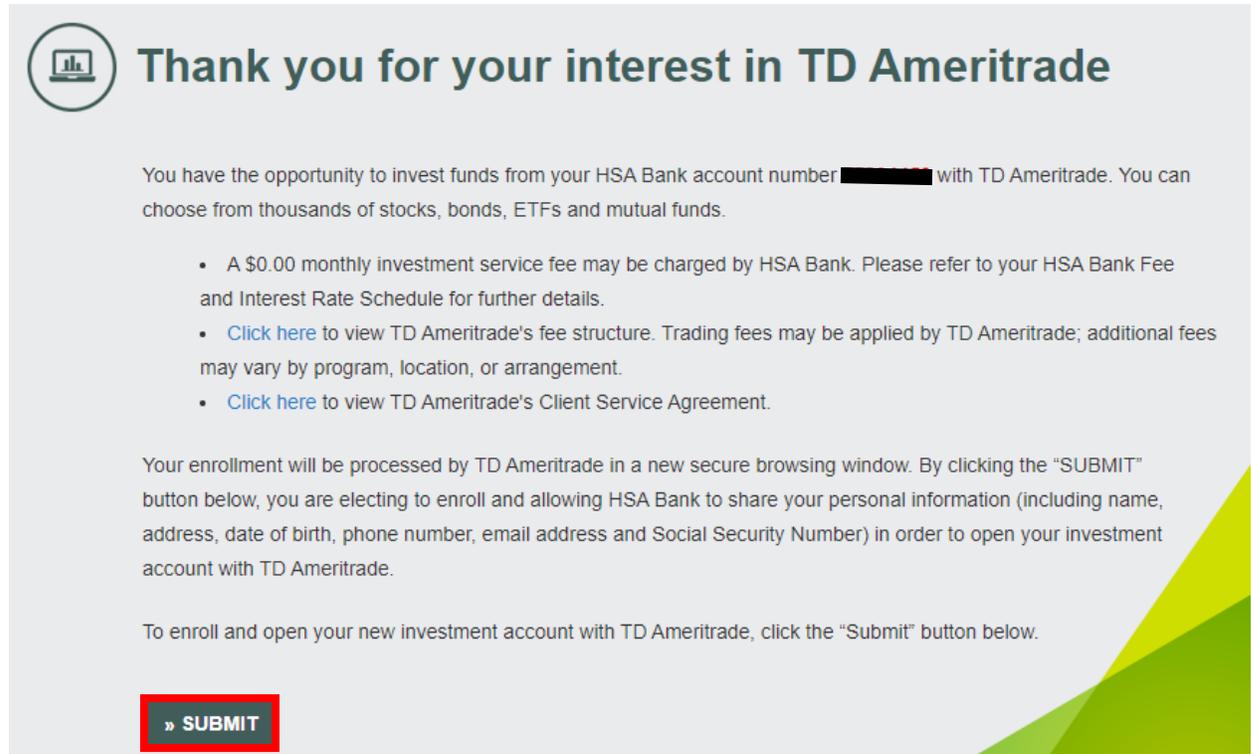
Offers a wide selection of investment choices, educational resources, and services:

- Stocks, bonds, ETFs and thousands of mutual funds
- Ability to place trades by website, telephone, mobile device, and broker
- Integrated, online access to trading, balance information, and much more through HSA Bank's Member Website
- Trading fees may be applied by TD Ameritrade; additional fees vary by program, location or arrangement
- You must have a minimum of \$1,000.00 in your HSA Bank cash account to enroll in this investment program. Only HSA funds above \$1,000.00 in your HSA Bank cash account can be transferred to your investment account.

See an [overview](#) of the TD Ameritrade investment process.



3. Review TD Ameritrade's fee structure and Client Service Agreement and click on Submit. If you have pop-up blockers enabled on your browser, you'll need to turn them off as a separate window will open for TD Ameritrade's website



The screenshot shows a TD Ameritrade enrollment page. At the top left is a circular icon with a laptop. The main heading is "Thank you for your interest in TD Ameritrade". Below this, a paragraph states: "You have the opportunity to invest funds from your HSA Bank account number [REDACTED] with TD Ameritrade. You can choose from thousands of stocks, bonds, ETFs and mutual funds." This is followed by a bulleted list of three items: a \$0.00 monthly investment service fee, a link to view the fee structure, and a link to view the Client Service Agreement. A paragraph explains that enrollment will be processed in a new secure browsing window and that clicking "SUBMIT" allows HSA Bank to share personal information. At the bottom, a "» SUBMIT" button is highlighted with a red box.

Thank you for your interest in TD Ameritrade

You have the opportunity to invest funds from your HSA Bank account number [REDACTED] with TD Ameritrade. You can choose from thousands of stocks, bonds, ETFs and mutual funds.

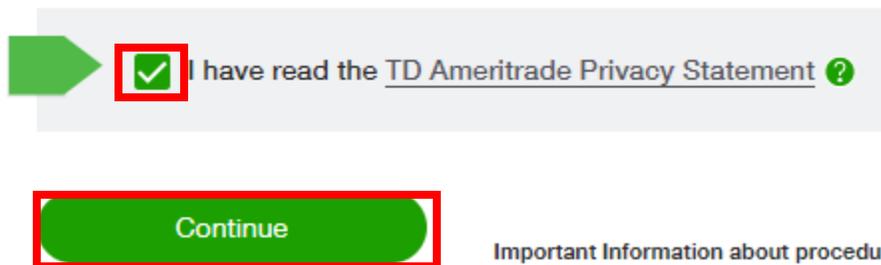
- A \$0.00 monthly investment service fee may be charged by HSA Bank. Please refer to your HSA Bank Fee and Interest Rate Schedule for further details.
- [Click here](#) to view TD Ameritrade's fee structure. Trading fees may be applied by TD Ameritrade; additional fees may vary by program, location, or arrangement.
- [Click here](#) to view TD Ameritrade's Client Service Agreement.

Your enrollment will be processed by TD Ameritrade in a new secure browsing window. By clicking the "SUBMIT" button below, you are electing to enroll and allowing HSA Bank to share your personal information (including name, address, date of birth, phone number, email address and Social Security Number) in order to open your investment account with TD Ameritrade.

To enroll and open your new investment account with TD Ameritrade, click the "Submit" button below.

» SUBMIT

4. Review the TD Ameritrade Privacy Statement, click the box and hit continue



The screenshot shows a confirmation step in the enrollment process. It features a green arrow pointing right, followed by a checkbox containing a checkmark, which is highlighted with a red box. The text reads "I have read the TD Ameritrade Privacy Statement ?". Below this is a large green "Continue" button, also highlighted with a red box. To the right of the button, the text "Important Information about procedur" is partially visible.

I have read the TD Ameritrade Privacy Statement ?

Continue Important Information about procedur

5. Answer the additional questions and click on Continue

Personal affiliations

1. Are you, or is your spouse, or is any member of your immediate family living in the same household licensed by, employed by, or associated with a broker-dealer firm, a financial services regulator, a securities exchange, or a member of a securities exchange?

Yes No

2. Are you, or is your spouse, or is any member of your immediate family a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company?

Yes No

Continue

6. Review the summary and click on Continue

7. Review the additional IRS Form W-9 questions and click on the statement box at the bottom and click on Continue

The Client Agreement applicable to this brokerage account contains a predispute arbitration clause. By signing this agreement, the parties agree to be bound by the terms of the Client Agreement, including the arbitration agreement located in Section 10 of the Client Agreement on page 7.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

 I, [REDACTED], agree to the terms of the Client Agreement and certify the accuracy of the W-9 statements above.

Continue

8. Create your User ID, Password and Security Questions and click Continue

9. Review your log-in information and click Continue
10. Click on Open My Account

You're almost done opening your account.

- Click "Open my account" below. (You'll go back to your plan administrator's website.)
- To access your account later, go to tdameritraderetirement.com and log in.
- Ask your plan administrator how to transfer funds into your new self-directed brokerage account, so you can start trading and investing.

Use the Print icon to print your account number and security questions for your records. You can also print a copy of your application using the link at the bottom of the page.



11. After seeing the following screening, log back into your HSA Bank Account – www.hsabank.com and follow the instructions listed below



Enrollment Successful

Need Help? Call us
Please call us at **866-766-4015**

Thank you for enrolling with TD Ameritrade. You've successfully completed online enrollment.

To access your account, please return to your Health Account portal and select TD Ameritrade from the "Manage Investments" drop down menu. If this menu is not available, please refresh your browser.

You will be required to sync your account via a one-time login by entering the UserID and Password created during the enrollment process.

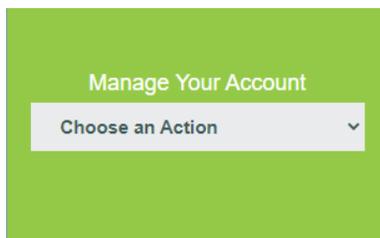
If you have any questions regarding your account, please contact the TD Ameritrade Participant Specialist Team at **866-766-4015**.

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12. After logging back into your HSA Account, you should see your TD Ameritrade account on the landing page below your Cash Account. Click on this link



13. Choose an Action from the Manage Your Account dropdown, Transfer Funds



14. Choose the account you want to transfer “from” (e.g. HSA Account) and the account you want to transfer “to” (e.g., new TD Ameritrade Account). Enter an amount to transfer from your HSA Cash Account to your new TD Ameritrade Account and click Continue
15. Enter your last four digits of your SSN and click Confirm
16. The transfer will occur on the date indicated in the Transfer Details section of this page
17. Once the funds have transferred from your HSA Bank Account to your TD Ameritrade Account, you can log back into the HSA Bank Account (www.hsabank.com), click on your TD Ameritrade link on the home page, and choose an action from the drop down, like “Access TD Ameritrade”, where you will be able to choose funds to invest in. If you’ve got other TD Ameritrade accounts, you’ll be able to link them at this time.
18. Once you’re in the TD Ameritrade website, you’ll be able to select which investments you’d like to invest in.