# CONSUMER PORTAL QUICKSTART GUIDE: INVESTMENT





**Welcome** to your AleraPay Benefit Accounts Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account Investments.

# Our one-stop investment portal provides you with:

- Anytime, anyplace access to your HSA/HSA Brokerage Account (HSBA) investments, including online portfolio changes and 24/7/365 availability
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- View your investment account activity details
- Manage one-time investment transfers

# I opened my Health Savings Account with AleraPay.

## What should I do now?

#### Go to the Consumer Portal today! www.aleraedge.com

**Register Online**: [temp/first time login instructions] You will be prompted to update your password, complete security questions & sign your Terms & Conditions

- 1 Set up Investment Sweeps: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at \$2,000 or higher. See "How do I sign up to Access/Sweep cash to Investments?" instructions on page 4.
- Manage transfers to and from your Brokerage account with your HSA
- Robust research and fund screener tools
- Thousands of funds available (stocks, bonds, and mutual funds)
- No trade fees

This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:

- 1. Click on Manage Investments from the "I Want to..." section
- 2. Click on the Accounts tab at top of Home Page and select a menu item from the Investment section

### HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

- From the home page, access the Investments Summary page by clicking on the Manage Investments, button from the "I want to section" or click on Manage Investments from the Accounts menu.
- 2. Once you get to the summary page, select the **Manage Investments** button on the left-hand side of the screen.
- 3. Select Update next to Auto-Transfers to or from an Investment Account.
- Enter the dollar amount (above the noted minimum) to set as a 'cash threshold balance' for your investments to automatically transfer
   between cash and investments engoing. You can be the set of the set of

Home	Accounts	Tools & Support	Message Center 2
ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
			Make HSA Transaction
	Manage Investments	Payment Method	Manage Investments
	Portfolio Performance	Login Information	
	Balance History		
Statements			

between cash and investments ongoing. You can change this at any time!

5. Don't forget to set your investment allocation! See "*How do I change my Investment Elections?*" below.

#### HOW DO I SIGN UP TO ENROLL IN THE HSA BROKERAGE ACCOUNT (HSBA)?

- 1. Note: You must follow the above instructions and have at least one investment sweep before you can enroll.
- From the home page, access the Investments Summary page by clicking on the Manage Investments, button from the "I want to section" or click on Manage Investments from the Accounts menu.
- 3. Select Enroll from the Open Brokerage Account menu option.
- 4. Follow the steps to complete the online enrollment.
- 5. Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
- 6. From the login page, select "Register" to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth and home phone number for this step.
- 7. This completes the enrollment process.
- Within 1-2 business days, you will be notified via the Message Center on the ALERAPAY Health Cloud consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.

HSBA Application
Consent to Online Application Process
Opening your HSBA is a multi-step process. Filing out the HSBA Application, an online version of the Schwab Health Savings Brokerage Account (HSBA) Participant Limited Power of Attorney (LPOA), will take you through a series of screens. Be sure to complete all screens, then wat approximately 30 seconds for your new HSBA account number before completing the application process.
With Schwat's papertess process, you can electronically sign your account application and submit it entirely online. Please provide your convent below to use our papertess application process.
By proceeding with this process, you consent to:
Sign the account agreement by electronic means"     Dectronic devisery of our privacy policy, account application (including its terms and conditions) and related disclosures"     Electronic devisery of the conf. Terminate Discourse
<sup>11</sup> E provine you be meet affective and accum online access, ore economed that you as an appends to be introd access and benefits and on accum and benefits access and
Vex, I content to the paperteus application process and the associated electronic records as explained to me.
Coninue
60114 Chains Schwink & Co., NI, (Menters DPC), All agine served 2115 735



vestments /	Manage Investn	nents	
fou can manage your	investment accounts in one of	several different ways. What w	ould you like to do?
Auto-Transfers to o	or from an Investment Ac	count:	Undate
		nent account, as well as change sfers to your investment account	o the
Investment Tran	sfer Threshold: \$5,000.00		
Update Fund Alloc	ation:		Undate
Change how yo	ur investment funds are curren	ntly allocated.	opcare
view Requested Cl	nanges:		View
View your requi	ested pending or processed tra	ansactions.	
Open Brokerage A	count:		Encoli
	rage account for added flexib tanaging your health savings	lity, increased diversification an	

#### HOW DO I LOGIN OR MANAGE MY BROKERAGE ACCOUNT?

- Click on manage Investments from the "I Want to..." section
- Click on the Accounts tab at the top of the Home Page and select "Manage Health Savings Brokerage" menu item from the Manage Investments Page

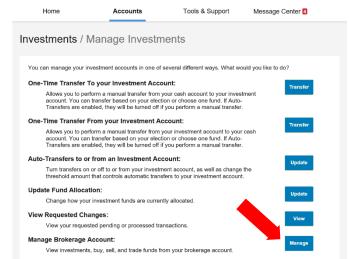
#### HOW DO I MANUALLY SWEEP MY BALANCE?

From the **Manage Investments** page you can initiate One-Time Transfer either to or from your investment account. Click on the Transfer button next to the appropriate choice and either:

- Transfer based on your investment election
- Transfer into a specific fund
- Transfer into your HSA Brokerage Account
- Transfer from your HSA Brokerage Account

#### HOW DO I FIND MY INVESTMENT BALANCE?

 You can find your HSA cash, investment, and HSBA balances directly from the home page under the Accounts section. For more details click on the appropriate balance and select Account Activity. From there, you can view even more detail regarding your account.



vestments / Manage Investments	
You can manage your investment accounts in one of several different ways. What would you	like to do?
One-Time Transfer To your Investment Account:	Transfer
Allows you to perform a manual transfer from your cash account to your investment account. You can transfer based on your election or choose one fund. If Auto- Transfers are enabled, they will be turned off if you perform a manual transfer.	Tunsto
One-Time Transfer From your Investment Account:	Transfer
Allows you to perform a manual transfer from your investment account to your cash account. You can transfer based on your election or choose one fund. If Auto- Transfers are enabled, they will be turned off if you perform a manual transfer.	
Auto-Transfers to or from an Investment Account:	Update
Turn transfers on or off to or from your investment account, as well as change the threshold amount that controls automatic transfers to your investment account.	opuare
Update Fund Allocation:	Update
Change how your investment funds are currently allocated.	opullo
View Requested Changes:	View
View your requested pending or processed transactions.	<b>VIOW</b>

ccounts	
HSA	
	AVAILABLE
Cash Account	\$3,303.03
Advance	\$400.00
Investment Account	\$1,854.15
Available to spend Includes Advance	\$5,757.18
Brokerage Account *Current as of 11/06/2019	\$1,394.95

#### WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Homepage**, click on the **Manage Investments** button under the "I want to section". The Investment Summary page provides you with a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

#### WHERE DO I FIND MY INVESTMENT BALANCES?

From the **Accounts** tab, click on the **Balance History** in the **Investments** section. Use the filters to provide you with specific balance information related to your investments.

Home	Accounts	Tools & Support	t Message Center 2	
Investments / B	alance History	r		
Last Quarter: 1.90% A 07/01/2018 - 09/30/2018	YTD: 13.44%▲ 01/01/2018 - 11/12/201	One Year: <b>17.189</b> 8 11/13/2017 - 11/12/2		В,
How is your Personal Rate of	Return calculated?			
Balance History Res	et Filters			
Filter By: All Dates (11/08	/2017 - 11/12/2018) ×	All Funds	<ul> <li>All Asset Classes</li> </ul>	~
	Feb 2018 Mar 2018 Apr 2018	May 2018 Jun 2018 Jul 2018 Bellence: \$1,097.88	Otsay/veri Aug 2018 Sep 2019 Oct 2019 Nov 20 Rate of Return: 17.00	
From 11/08/2017 to 11/12	/2018	alance: \$1,097.88 let Investments: \$997.95	Annualized: 16.82%	

#### HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

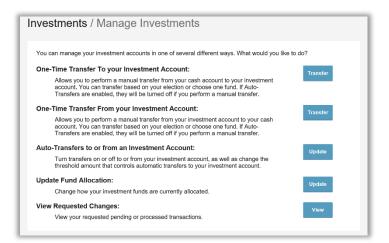
From the **Accounts** tab, click on **Transaction Details** in the **Investments** section, and select Transaction Details.

Hon	ne Accounts	Tools	& Support	Message Cer	iter 2	
vestr	ents / Transaction	Details				
						Export
Transad	ction Details Reset Filters					
Filter By:	All Dates (11/08/2017 - 11/12/2018) ~	All Funds	~	All Activity Types		ř
DATE -				PRICE		
	FUND NAME	Purchases	TRANSACTION TYPE		UNITS	AMOUNT \$54.85
10/17/2018	OPPENHEIMER DEVELOPING MKT Y	Purchases	Investment Purcha	ise \$42.25	1.298	\$54.85
10/17/2018	PIMCO LOW DURATION INTSL	Purchases	Investment Purcha	ase \$9.90	5.541	\$54.86
10/17/2018	PIMCO COMMODITY REAL RETURN	Purchases	Investment Purcha	ise \$6.64	8.261	\$54.85
10/17/2018	OPP MAIN SM CAP	Purchases	Investment Purcha	ise \$29.25	1.876	\$54.86
05/02/2018	THORNBURG INTL VALUE	Purchases	Investment Purcha	ase \$25.44	1.652	\$42.03

#### HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for future contributions to your investment account, click on **Manage Investment** from the **Accounts** tab.

Click on the Update button next to Update Fund Allocation. And any of the **Update Election** options. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right. Please note any changes you make will affect your investment elections for future contributions but will not change how the current balance in your HSA is invested.



#### HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can user either the **Realign Portfolio & Update Elections** or **Realign Portfolio** option under **Manage Investments**.

Realign Portfolio & Update Elections affects your entire account balance. A realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

**Realign Portfolio** initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3:00 p.m. CST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

	Home	Accounts	Tools & Support	Message Center 2
Inv	estments / Man	age Investr	nents	
U	pdate Fund Allocation			
	/hat would you like to update? age.	Pased on your selec	ction, the best options for your nea	eds will be shown on the next
۲	Realign Portfolio & Updat	e Elections		
	I want to change where my investment account.	money is now, and w	here new money will be invested	when it moves into my
0	Realign Portfolio & Updat	e Elections with Gui	dance	
	I want assistance to change my investment account.	where my money is I	now, and where new money will b	e invested when it moves into
0	Realign Portfolio			
	I want to move my investme	ents into a different fur	nd.	
0	Update Elections On My C	Dwn		
	I want to change where new	v money will be invest	ed when it moves into my investr	nent account.
0	Schedule Automatic-Real	ignment		
	I want to periodically realign	n my investment accou	unts with my investment elections	
	Cancel			Next
-				

**Note:** Realign Portfolio will not change your investment elections for future contributions to your investment account. See the previous question and answer for steps to change elections for future contributions.

#### **HSA Guidance**

An Investment Guidance Help – Guidance on Selecting Investments Click on the **Manage My Investment Account** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



#### **STRATEGY BUILDER**

Develop your own personalized Action Plan



trategy Overview Projected HS	A Income Projected HSA Wealth	Total Portfolio Risk	Downside Analysis	Methodology
STRATEGY RESULTS	Current Strategy		New Strategy	
Probability of Reaching Goal	5%		95%	
Projected HSA Balance at Retirement	\$172		\$130,359	
Projected HSA Annual Expense	\$10		\$6,947	
Total Portfolio Risk	CONSERVATIVE		MODERATELY AGGRESSIN	/E
GOALS/ASSUMPTIONS				_
HSA Balance Goal	\$100,000		\$100,000	
Retirement Age	67	_	67	
Risk Tolerance	50 (Learn more)		50	
MASTERYPOINT TEST PLAN HSA INVI	STMENT ACCOUNT			
HSA	\$0		\$ 2000	
Asset Allocation	Cash Equivalent 198.0		Cash Bouhalant Duerr US Bonds Large Cap Care Hid Cap Gare Can Hid Cap Care Small Cap Value Small Cap Value Brial Cap Value Brial Cap Value Brial Cap Care Small Cap Care Sm	22% 23% 24% 2% 2% 4% 4% 4% 3% 8% 8%

#### [EDUCATION]

Polish up on HSA concepts and learn more about HSA rules, eligibility requirements and how to use your HSA for qualified expenses

#### [GLOSSARY]

HSA terms to familiarize yourself with



#### **MORE HELPFUL INFORMATION**

From the **Home Page**, under the **Tools & Support** tab, you may find links that connect you to helpful information. These may be links to your [employer's/account administrator's] website or to other valuable resources that enable you to manage your healthcare more effectively.