



# FURTHER<sup>SM</sup>

## Investments

Welcome to flexible investment options from Further.

### Choose an investment option to grow your account

Further offers investment options designed to help HSA account holders and VEBA participants accelerate the growth of their account balance. With your base balance, you earn interest and can pay for health care needs today, while surplus funds can be invested to grow your health dollars for the future. Interest and investment appreciation is earned tax-free, so your balance has the ability to grow free of tax obligation.

#### Introducing Further investments

Investing your dollars in a health savings account (HSA) or voluntary employees' beneficiary association (VEBA) is an additional option to save for long-term healthcare expenses and help you reach your financial goals. Once an account is opened, the initial deposit will be placed in a money market fund until elections for investments are made.

**Basic investment account** – When your HSA or VEBA account base balance exceeds \$1,000, you will be eligible to invest in over 30 mutual funds. The funds are traded through the Schwab mutual fund platform.



See [HSA mutual funds](#) or [VEBA mutual funds](#).

#### Charles Schwab health savings brokerage account –

The Charles Schwab health savings brokerage account is only for HSA account holders. When your Further health savings account reaches a minimum balance of \$11,000, you are eligible to move \$10,000 to the Charles Schwab health savings brokerage account. Eligible investments include stocks, bonds, mutual funds, ETFs, and a variety of other investments on the Schwab trading platform.

#### Investment benefits



Grow your account balance with investments



Earn interest tax-free



Pay for health care now and save for the future

## Understanding account service costs

Further charges an annual investment account fee of \$18 which is deducted from your investment account. If you have more than one investment account, this fee is only charged once annually. Other fees may be associated with individual investments. It is important to research investments to fully understand the fees and risks associated with each investment prior to investing.

Employers and plan participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for individual mutual funds and each available investment option in the group annuity contain this and other important information. Investments are subject to market risks and fluctuate in value.

## Transfer process

Standard processing of transfers to and from the account take approximately 1-2 business days for the basic investment account and 2-3 business days for the brokerage account.

## How to enroll in the basic investment account (HSA or VEBA)

1. Sign in at [www.hellofurther.com](http://www.hellofurther.com).
2. In the *My Accounts* section, locate your HSA or VEBA in your list of accounts.
3. Click *View Account*.
4. Locate the Investments section of the account page by scrolling past the *Recent Activity* section.
5. In the Investments section, click *Open* an investment account. The Request a Transfer screen will be displayed.
6. In the *Amount to invest* field, enter the amount you'd like to invest today. NOTE: This amount invested can't be more than the amount you have available to invest.
7. Agree to the terms and conditions and click *Submit*.

## How to enroll in the brokerage account (HSA only)

1. Sign in at [www.hellofurther.com](http://www.hellofurther.com).
2. In the *My Accounts* section, locate your HSA in your list of accounts.
3. Click *View Account*.
4. Locate the Investments section of the account page by scrolling past the *Recent Activity* section.
5. Click *Visit Investment Site*.
6. Click the *Invest* menu.
7. Choose *Self-Directed Brokerage*.
8. Note the HSA Plan ID and Plan Password.
9. Choose the green *Sign up* button.
10. On the following page choose *Open your HSBA*.
11. Enter the HSA Plan ID, Plan Password, and Social Security Number.
12. Choose *Log In* and follow instructions on the following pages to complete the application.
13. Schwab will send login, password, and account details in 3-4 business days following account setup.

## Learn more about investing

Visit [learn.hellofurther.com](http://learn.hellofurther.com)

## We're here for you.

Have a question? Rest easy, you have a partner here to help every step of the way. Give us a call. You can talk with one of our specially trained HSA or VEBA customer service representatives.



**1-800-859-2144**

7 a.m. to 8 p.m. CST, Monday-Friday



**hellofurther.com**