MANAGING YOUR HSA INVESTMENT ACCOUNT

Once you’ve logged into your account at www.abgaccess.com you can find your balance by clicking the Available Balance link on the main page. For more detail and account activity, select the View HSA Summary link.

IMPORTANT! You must define your investment sweep amount before making investment elections in your HSA.

You must maintain a minimum $2,000 balance in the FDIC-insured, interest bearing Cash Account before you can utilize the Investment Account. This minimum cash balance is called your “investment sweep amount” because funds will automatically be sold from your Investment Account (on a pro-rata basis) to replenish your Cash Account after you use your debit card or request distribution from your HSA.

To set your investment sweep amount, click Manage Investment Transfers and enter your desired amount.

Tip: Your debit card will be linked to your Cash Account only, so debit transactions cannot exceed your cash balance. Keep this in mind when determining your investment sweep amount.

Once you have defined your investment sweep amount, any contributions in excess of that amount will be directed to your Investment Account. If you do not set your investment elections, the amount directed to your Investment Account will default to an interest-bearing account.

HOW DO I ACCESS MY HSA INVESTMENT ACCOUNT?

Click on View Investment Details to view your HSA Investment Account. You will be required to answer an additional personal security question to access this area of the portal.
HOW DO I CHANGE MY INVESTMENT ELECTIONS? (For future deposits only.)

To change your investment elections for **future deposits** into your Investment Account, click **Investment Elections** under Manage My Account. Changes you make here will affect your investment elections for future deposits into your HSA, but will not change how the current balance in your HSA is invested.

**Remember, you must define your investment sweep amount BEFORE doing this step in order for your investment elections to be effective.**

![HSA Investment Account](image)

HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER? (For existing balances.)

You can use the **Realign Investments** or **Transfer Investments** options to make changes to **existing** HSA balances. Use these options if your HSA transfer has already been deposited or if your current HSA balance already exceeds your investment threshold amount.

**IMPORTANT:** You must define your investment sweep amount before 1:30 p.m. Central Time one business day prior to performing the **Realign Investments** or **Transfer Investments** tasks in order for the transfers to be effective.

**Realign Investments** affects your entire Investment Account balance. Realignment initiates the sale of your existing investments and reinvests the proceeds according to your new investment instructions.

**Transfer Investments** initiates a sale of one or more funds and a purchase into another fund or funds. Transferring investments will not change your investment elections for future contributions to your Investment Account.

Trades initiated before 1:30 p.m. Central Time will be processed the same business day. Trades initiated after 1:30 p.m. Central Time will be processed the following business day.