

# Investment Options



ACS|Mellon HSA Solution has an integrated investment platform which will provide the HSA account holder a seamless and affordable way to invest and grow their HSA dollars. Offering a large variety of mutual fund families, the ACS|Mellon investment platform offers an easy-to-use online environment with access to investment accounts 24 hours a day, seven days a week.

Check out all the features of the ACS|Mellon investment platform\*:

- ▶ The total number of investment options is 20
- ▶ The investment options include a variety of fund families
- ▶ The initial investment minimum is as little as \$1, once an HSA checking account balance reaches \$2,000
- ▶ HSA dollars can be set up to be automatically transferred into, out of, or within a selection of mutual funds with the schedule set by the account holder
- ▶ Additional investments can be added online, at any time
- ▶ Another ID and password is not needed to manage investments, the HSA Investment Account can be accessed through the HSA Web site
- ▶ A comprehensive suite of tools is available online to help the account holder select investments and expand their investment knowledge

\*The investment platform being offered by ACS|Mellon HSA Solution is LiquidFinance<sup>(sm)</sup> Platform, [SaveDaily.com](http://SaveDaily.com), Inc.

## Why take advantage of an HSA Investment Account?

The ACS|Mellon HSA Solution begins with an FDIC insured, interest-bearing checking account where all HSA deposits are first credited. No minimum balance is required to open and maintain the ACS|Mellon HSA checking account. Once an HSA checking account balance reaches \$2,000, an account holder can set up an ACS|Mellon HSA Investment Account and begin to diversify accumulated HSA savings into a wide selection of mutual funds. The HSA account holder is able to transfer funds back and forth between their ACS|Mellon HSA checking account and their ACS|Mellon HSA Investment Account online and at any time!

An account holder can invest HSA dollars in the investment options offered by ACS|Mellon and pay no federal taxes on any interest and/or investment earnings as long as this money remains in their HSA and is used to pay for qualified healthcare expenses.

## What are the ACS|Mellon HSA investment options?

The following is a list of the funds available through the ACS|Mellon HSA Solution investment platform:

Fund Category	ACS Mellon HSA Investment Fund	Ticker
Money Market	FIRST AMERICAN PRIME OBLIGS CLASS A (RETAIL)	FIVXX
Intermediate-Term Bond	CALVERT INCOME FUND CLASS A	CFICX
Short-Term Bond	CALVERT SHORT DURATION INC CLASS A	CSDAX
High Yield Bond	FIDELITY ADV HIGH INC ADVANTAGE CLASS T	FAHYX
Short Government	GOLDMAN SACHS SHORT DURATION GOVT CL A	GSSDX
World Bond	TEMPLETON GLOBAL BOND CLASS A	TPINX
Mid-Cap Growth	AMERICAN CENTURY HERITAGE CLASS A	ATHAX
Large Blend	DREYFUS APPRECIATION FUND	DGAGX
Large Value	DREYFUS PREMIER STRATEGIC VALUE CLASS A	DAGVX
Diversified Emerging Markets	FIDELITY ADVISOR EMERGING MKTS CLASS A	FAMKX
Mid-Cap Blend	GABELLI ASSET FUND CLASS AAA	GABAX
Large Growth	MFS AGGRESSIVE GWTH ALLOCATION CLASS A	MAAGX
Foreign Large Growth	MARSICO INTERNAT'L OPPORTUNITIES	MIOFX
Foreign Large Blend	MFS RESEARCH INTL CLASS A	MRSAX
Small Growth	FIDELITY ADVISOR SMALL CAP CLASS A	FSCDX
Small Blend	KEELEY SMALL CAP VALUE FUND	KSCVX
World Stock	MUTUAL SERIES MUTUAL DISCOVERY CLASS A	TEDIX
Moderate Allocation	AMERICAN CENTURY STRAT ALLOC CLASS A	ACVAX
World Allocation	IVY ASSET STRATEGY CLASS A	WASAX
Real Estate	T ROWE PRICE REAL ESTATE FUND ADV CL	PAREX

## What is the cost of an ACS|Mellon Investment Account?

A fee of \$2.90 is charged per month to use the ACS|Mellon HSA Solution investment platform. There are no additional transaction fees, loads or commissions.

## Questions?

Call the HSA Solution Contact Center at 877-472-4200 Monday through Friday from 8 a.m. to 8 p.m. (Eastern Time).