YOUR BENEFITS

**PNC BeneFit PLUS**

# HEALTH SAVINGS ACCOUNT INVESTMENT OVERVIEW

PNC BeneFit Plus provides the flexibility and choice for you to invest a portion of your HSA balance in an array of Mutual Funds[1] upon meeting certain minimum cash balance requirements.

Your HSA dollars are automatically deposited in an FDIC-insured deposit account (your "Cash Account"). When your Cash Account exceeds your program's predetermined minimum cash balance, you may elect to have excess funds directed into an HSA investment allocation of your choosing (your "Investment Account").

Since we are not recommending or providing investment advice to you with respect to any Mutual Fund, it is important that you carefully review the available investment options and, if you elect to invest in Mutual Funds, that you select Mutual Funds that match your risk tolerance and investment objectives.

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

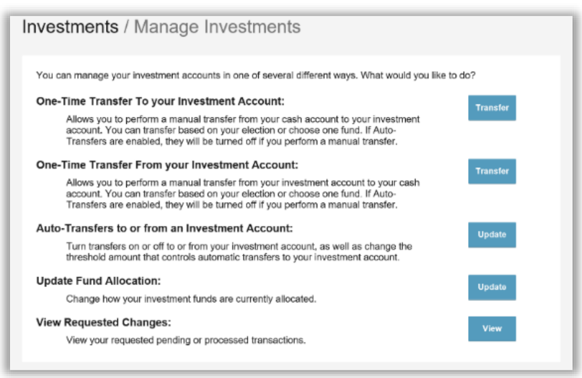
## HOW DO I SIGN UP TO ACCESS/SWEEP CASH TO INVESTMENTS?

1. From the home page hover over the Accounts tab and select **Manage Investments** from the drop down menu.
2. From the Manage Investments menu, select **Auto-Transfers to or from an Investment Account**.
3. 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 ongoing. You can change this at any time!
4. Don't forget to set your investment allocation! See "***How do I change my Investment Elections?***" below.


## HOW DO I MANUALLY SWEEP MY BALANCE?

From the **Manage Investments** menu 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:

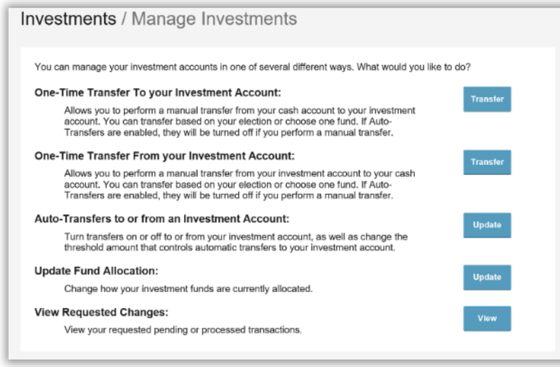
- Transfer based on your investment election
- Transfer into a specific fund



## HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for ***future*** contributions to your investment account, click on **Manage Investments** 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.

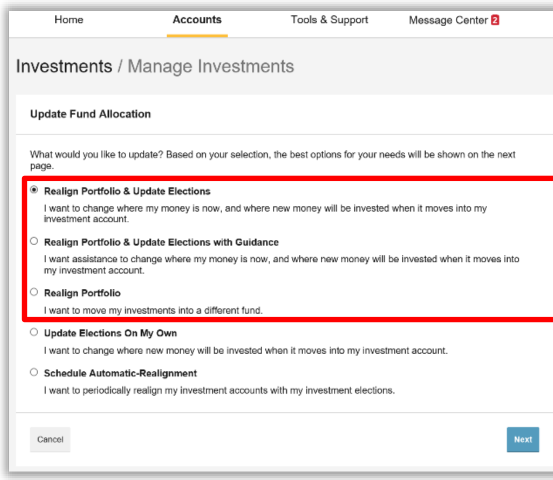



## HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

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.
**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.




## READY TO HELP

For more information on your Health Savings Account options, please visit **pnc.com/pncbenefitplus** or call PNC BeneFit Plus Consumer Services at **844-356-9993**