

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 Funds¹ 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?

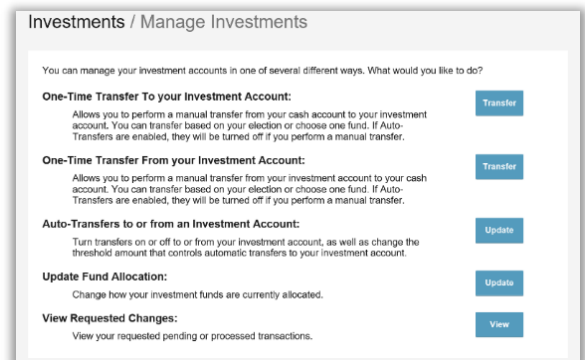
1. From the home page hover over the Accounts tab and select **Manage Investments** from the drop down menu.
2. From the Manage Investments menu, select **Auto-Transfers to or from an Investment Account**.
3. Enter the dollar amount (above the noted minimum) to set as a ‘cash threshold balance’ for your 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.

Investments / 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:** 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. [Transfer](#)
- One-Time Transfer From your Investment Account:** 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. [Transfer](#)
- Auto-Transfers to or from an Investment Account:** 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. [Update](#)
- Update Fund Allocation:** Change how your investment funds are currently allocated. [Update](#)
- View Requested Changes:** View your requested pending or processed transactions. [View](#)

HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to **existing** investment balances, you can use 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.

Home Accounts Tools & Support Message Center 2

Investments / Manage Investments

Update Fund Allocation

What would you like to update? Based on your selection, the best options for your needs will be shown on the next page.

- Realign Portfolio & Update Elections**
I want to change where my money is now, and where new money will be invested when it moves into my investment account.
- Realign Portfolio & Update Elections with Guidance**
I want assistance to change where my money is now, and where new money will be invested when it moves into my investment account.
- Realign Portfolio**
I want to move my investments into a different fund.
- Update Elections On My Own**
I want to change where new money will be invested when it moves into my investment account.
- Schedule Automatic-Realignment**
I want to periodically realign my investment accounts with my investment elections.

[Cancel](#) [Next](#)



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**

Not FDIC Insured. No Bank Guarantee. May Lose Value.

PNC Bank, National Association is the Custodian of the PNC Benefit Plus Health Savings Account and PNC Bank does not select the mutual funds available through the PNC Benefit Plus platform. Mutual funds are selected by Devenir Investment Advisors, LLC. Devenir Investment Advisors, LLC is not an affiliate of PNC Bank. Shares of mutual funds are not deposits or obligations or guaranteed or endorsed by any bank, nor are they federally insured or otherwise supported by the FDIC or any other governmental agency, and may lose value. Investments in mutual funds involve risk. The prices of shares of mutual funds fluctuate and when redeemed, your shares may be worth more or less than their original cost to you.

Please read the PNC Benefit Plus Health Savings Account Disclosure Statement and Custodial Agreement. Call 1-844-356-9993 for more information. In addition, please carefully read the applicable prospectus for each mutual fund before you invest or send money. You may access the prospectuses by clicking the "P" links above or obtain paper copies by calling 1-844-356-9993. The prospectuses contain more complete information on the mutual funds, including underlying fees, expenses, investment objectives and risks. Some funds may impose a redemption fee under certain circumstances. PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC"), Banking and lending products and services, bank deposit products and treasury management services for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and Member FDIC.

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