

**MANAGING YOUR HSA  
INVESTMENT ACCOUNT**

ALERUS



Use the following directions to set your investment sweep amount, make investment elections, and transfer HSA funds between investments.\* Call Alerus Retirement and Benefits at 877.661.4727 with questions.

## LOG IN

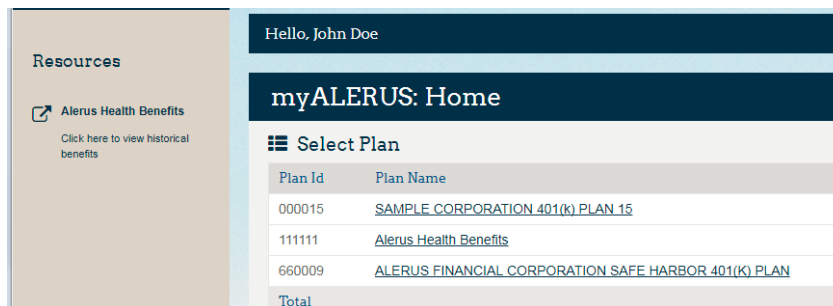
Log into your Health Savings Account (HSA):

- Go to **alerusrb.com > Login**
  - Established Users: Log in with your existing User ID and Password.
  - First-Time Users:
    - User ID: Enter your Social Security number (SSN).
    - Password: Please use the last four digits of your SSN + the last two digits of your birth year (e.g., if your SSN is 111223333 and you were born in 1971, your password would be 333371).

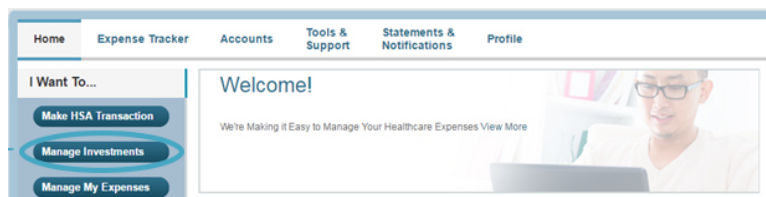
The first time you log in you will be prompted to customize your password, establish security questions and answers and, in some cases, agree to the terms and conditions of your HSA. (If you have a Flexible Spending Account with Alerus you will use the same log in for all accounts.)

## HOME AND WELCOME SCREENS

Once logged in you will arrive at the **myALERUS: Home** page. Select your health benefit account.



This will take you to the **Welcome!** Page. Click the **Manage Investments** selection under the **I Want To ...** menu on the left.



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## INVESTMENTS\*

Go to the **Accounts** tab, and then select **Investments** from the menu on the left in order to view, setup, and manage your HSA Investment Account.

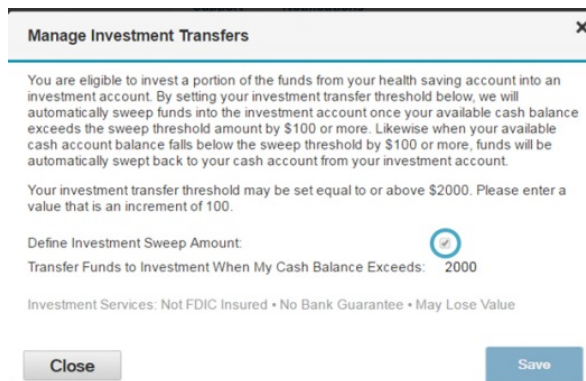


**IMPORTANT: YOU MUST DEFINE YOUR INVESTMENT SWEEP AMOUNT BEFORE MAKING INVESTMENT ELECTIONS TO YOUR HSA.\***

**How the Investment Sweep Works:** 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.

***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 sweep amount.*

To set your investment sweep amount, click **Setup Investment Transfers** and enter your desired sweep amount. This must be \$2,000 or greater and in increments of \$100. Make sure the box stating **Define Investment Sweep Amount** is checked before you click **Save**.



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.

### AN IMPORTANT NOTE ABOUT TIMING

After you set your investment sweep you can continue to the investment portal and set your **Investment Elections**. As long as both steps are completed before 1:30 p.m. Central time your existing balance (above your threshold) will appear in the funds you select in two (2) business days.

If you set your investment sweep amount after 1:30 p.m. Central time you should return to the investment portal after two (2) business days (when your balance appears in the investment account) and perform the **Realign Investments** option. This process will direct existing and future HSA funds (above your threshold) into the designated investment options.

## INVESTMENT PORTAL

Click on **Manage Investments** to view your HSA Investment Account. You will be required to answer a personal security question to access this area of the portal.

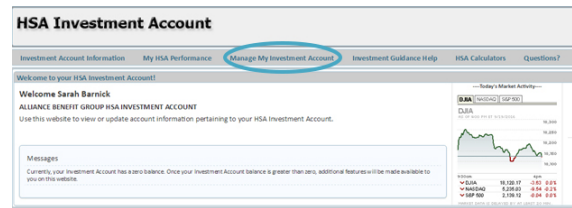


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## INVESTMENT ELECTIONS (FUTURE DEPOSITS ONLY)

Once you access the investment portal you can set or change your investment elections by clicking **Manage My Account**, then select **Investment Elections**. 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.**

## TRANSFER FUNDS (EXISTING BALANCES)

You can use the **Realign Investments** or **Transfer Investments** options to make changes to *existing* HSA balances. Use these options 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 initiated the same business day.**

**Trades initiated after 1:30 p.m. Central time will be initiated the following business day.**

This material is provided for informational and discussion purposes only. Please consult your legal counsel or financial advisor, to determine how this information may apply to your own situation. The information should not be relied upon as investment advice.

\*Investment products: 1) not FDIC insured 2) no bank guarantee 3) may lose value.