

HSA INTEREST RATE & INVESTMENT OPTIONS



A Health Savings Account (HSA) lets you save money tax-free to pay for health care expenses not covered by insurance. If you do not use all of your HSA funds, they carry over year-to-year without forfeiture. The money is yours, even if you leave the High-Deductible Health Plan (HDHP) or state service.

Not only do you save on taxes, but your HSA dollars can grow over time, especially if you decide to compound your funds. The amount you save depends on how you choose to use your HSA funds.

Building Your Nest Egg

- Funds in your HSA account will earn interest over time.
- Once your balance reaches \$2,000, you may invest funds (in \$100 increments) above that level in a variety of HSA investment options with varying levels of related risk and returns.



Triple Tax Advantage

HSAs offer a triple tax advantage by making the following tax free:

- Contributions
- Distributions
- Investment earnings

Health Savings Account Interest Rate Disclosure

HSA balances are initially invested in an FDIC insured interest-bearing account with HealthcareBank, a division of Bell State Bank & Trust, as custodian for your HSA.

HealthcareBank uses the daily balance method to calculate interest on your HSA. This method applies a daily periodic rate to the principal balance in your HSA each day.

The following interest rate and Annual Percentage Yield (APY) apply and are effective as of November 1, 2015.

Health Savings Account Balance	Interest Rate	Annual Percentage Yield (APY)
Less than \$2,000	0.05%	0.00% - 0.05%
\$2,000 - \$4,999.99	0.10%	0.05% - 0.08%
\$5,000 - \$9,999.99	0.25%	0.08% - 0.17%
\$10,000 - \$24,999.99	0.35%	0.17% - 0.28%
\$25,000 or more	0.50%	0.28% - 0.50%

To find more information on interest rate and HSA investment options, visit the TASC website and click on the HSA Participant Guide.

- Interest rates will be paid for the portion of your daily balance within each tier.
- The interest rate and APY may change at HealthcareBank's discretion, at any time.
- Interest begins to accrue no later than the business day HealthcareBank receives credit in your HSA for the deposit of non-cash items (for example, checks).
- Interest is compounded and credited to your HSA monthly.
- If you close your HSA before interest is credited, you will not receive the accrued interest for that month.

HSA Investment Account

A unique aspect of an HSA is the ability to invest some of your savings, which may potentially increase the value of your account for retirement. In order to invest your HSA funds, you **must** set up an HSA Investment Account. See the HSA Participant Guide at <https://partners.tasconline.com/ETFEmployee> or your TASC Online Tools & Resources for more details. Also see the next page for HSA Investment Option offerings.

If you do not elect to participate in the investment option, the funds will remain in your HSA earning interest at the rate detailed above. For the most current rates and investment options, visit your TASC Online Account. Mutual funds are not FDIC insured.



TASC Customer Care | Phone 844-786-3947 or 608-316-2408 | Email 1customercare@tasconline.com

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HSA Investment Options

INTEREST BEARING OPTION							
Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective			
HealthcareBank Interest Bearing Account FDIC Insured – Bank Guaranteed	Cash Equivalent	0.20%	0.20%	June 1, 2012			
MUTUAL FUND OPTIONS							
Fund Name	Category	Symbol	YTD	Mutual Fund Returns as of July 31, 2016			
				3 Year Return	5 Year Return	10 Year Return	Expense Ratio
James Balanced Golden Rainbow (Retail)*	Conservative Allocation	GLRBX	3.00%	4.85%	6.24%	6.35%	0.97
TRowe Price Capital Appreciation Fund (Adv)*	Moderate Allocation	PACLX	7.42%	10.39%	11.81%	8.58%	1.01
Ivy Asset Strategy (A)*	World Allocation	WASAX	-2.28%	-1.05%	1.41%	5.59%	0.99
Vanguard 500 Index (Inv)*	Large Blend	VFINX	7.58%	10.99%	13.21%	7.62%	0.16
American Funds Growth Fund of America (F1)*	Large Growth	GFAFX	4.60%	10.85%	12.37%	7.50%	0.70
Vanguard Mid Cap Index (Inv)*	Mid-Cap Blend	VIMSX	8.23%	10.27%	12.21%	8.40%	0.20
JPMorgan Market Expansion Index (A)*	Mid-Cap Blend	OMEAX	10.57%	9.67%	12.30%	8.51%	0.97
Neuberger Berman MidCap Growth	Mid-Cap Growth	NMGAX	2.97%	7.78%	9.86%	8.23%	1.12
Vanguard Small Cap Blend Index (Inv)*	Small Blend	NAESX	10.29%	8.25%	11.68%	8.51%	0.20
Vanguard Small Cap Growth Index (Inv)*	Small Growth	VISGX	8.00%	6.91%	10.51%	9.05%	0.20
Northern Small Cap Value*	Small Value	NOSGX	10.63%	7.93%	11.26%	7.18%	1.23
Vanguard Total International Stock Index (Inv)*	Foreign Large Blend	VGTSX	4.46%	1.88%	1.70%	2.22%	0.19
American Funds Europacific Growth (F1)*	Foreign Large Growth	AEGFX	2.57%	3.82%	3.62%	4.04%	0.86
Fidelity Advisor Diversified International	International	FDVAX	-0.72%	4.09%	4.83%	2.21%	1.22
Vanguard Emerging Market Stock Index (Inv)*	Diversified Emerging Markets	VEIEX	12.96%	0.26%	-2.65%	3.74%	0.33
Vanguard Total World Stock Index (Inv)*	World Stock	VTWSX	6.20%	6.10%	6.88%	-	0.25
Nuveen Real Estate Securities (A)*	Real Estate	FREAX	15.59%	14.26%	12.37%	8.10%	1.30
Templeton Global Bond (A)*	World Bond	TPINX	-1.19%	-0.15%	0.94%	6.35%	0.91
Vanguard Intermediate Term Bond Index (Inv)*	Intermediate-Term Bond	VBIIIX	7.60%	5.08%	4.53%	6.20%	0.16
PIMCO Total Return (Adm)*	Intermediate-Term Bond	PTRAX	4.87%	3.43%	3.41%	5.94%	0.72
Vanguard Total Bond Market Index (Inv)*	Core Bond	VBMFX	6.15%	4.06%	3.42%	4.94%	0.16

Not FDIC Insured – No Bank Guarantee – May Lose Value – See TASC Online Account for Current Rates and Investment Options

*This bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.