

CONSUMER PORTAL QUICKSTART GUIDE: INVESTMENT

Welcome to your Tompkins HSA Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account Investments.

Our one-stop investment portal provides you with:

- Anytime, anyplace access to your HSA/HSA Brokerage Account (HSBA) investments, including online portfolio changes and 24/7/365 availability *
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- View your investment account activity details
- Manage transfers to and from your Brokerage account with your HSA
- Robust research and fund screener tools
- Thousands of funds available (stocks, bonds, and mutual funds)
- No trade fees

I opened my Health Savings Account with Tompkins.

What should I do now?

Go to the Consumer Portal today!

<https://tompkins.lh1ondemand.com>

- 1 **Register Online:** You will be prompted to update your password, complete security questions, and sign your Terms and Conditions
- 2 **Set up Investment Sweeps:** Be ready to maximize your account by setting up your account to sweep to investments automatically at \$2,000 or higher. See *“How do I sign up to Access/Sweep cash to Investments?”* instructions on page 4.

This portal is designed to be easy to use and convenient. You have your choice of two ways to access your investments:

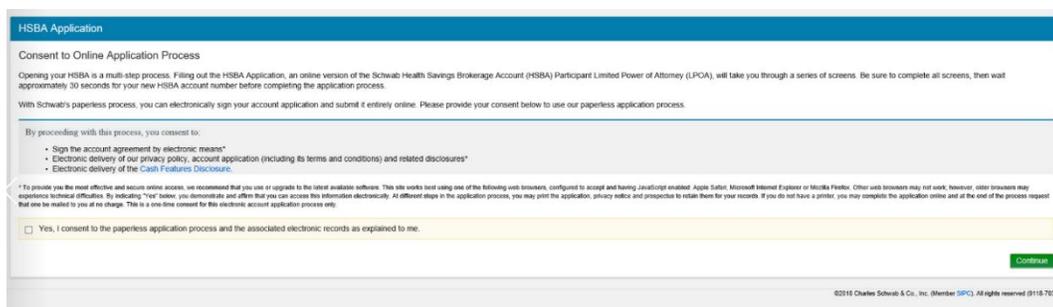
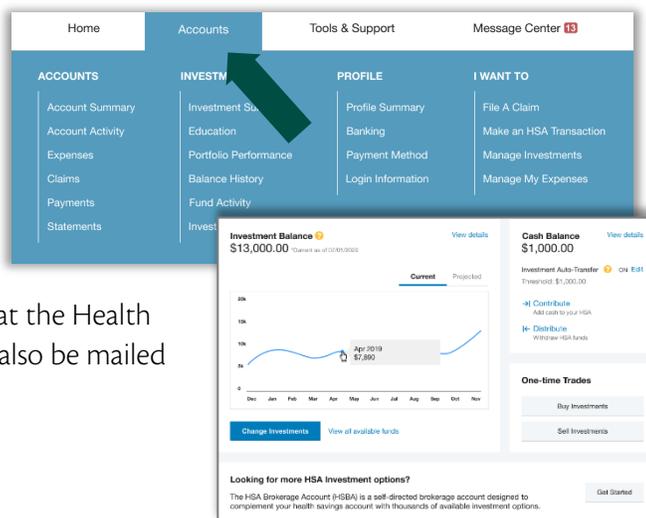
1. Click on Manage Investments from the “I Want to...” section
2. Click on the Accounts tab at the top of the Home Page and select a menu item from the Investment section

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

1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the “I want to section” or click on **Manage Investments** from the **Accounts** menu.
2. Once you get to the summary page, select the **Start Investing** button on the left-hand side of the screen.
3. Choose either **Automatic Investing to Auto-Transfers to or from an Investment Account**.
4. Set auto-investment transfers to yes, and 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!
5. Don’t forget to set your investment allocation! See “*How do I change my Investment Elections?*” below.

HOW DO I SIGN UP TO ENROLL IN THE HSA BROKERAGE ACCOUNT (HSBA)?

1. **Note: You must follow the above instructions and have at least one investment transfer before you can enroll.**
2. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the “I want to section” or click on **Manage Investments** from the **Accounts** menu.
3. Select **Get Started** from the **Open Brokerage Account** menu option.
4. Follow the steps to complete the online enrollment.
5. Upon submitting the online application, your new HSBA account number will be displayed and you will be re-directed to register your account for online access.
6. From the login page, select “Register” to complete the set up for online access. You will need to input your SSN, new HSBA account number, date of birth and home phone number for this step.
7. This completes the enrollment process.
8. Within 1-2 business days, you will be notified via the Message Center on the WEX Health Cloud consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.



HOW DO I LOGIN OR MANAGE MY BROKERAGE ACCOUNT?

- From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the “I want to section” or click on **Manage Investments** from the **Accounts** menu
- Click on the **Manage brokerage account** link on the **Brokerage Account Balance** card. This will open the Schwab.com website in a new window. You will login using your username and password established when you enrolled.

HOW DO I MANUALLY TRANSFER FUNDS?

From the **Investment Summary** page you can initiate **One-Time Transfer** either to or from your HSA Cash to your investment account or your HSA Brokerage Account (HSBA). Click on the **Buy Investments** or **Sell Investments** button next to the appropriate choice, or **Transfer Funds** for your HSBA funds:

- **Transferring based on your investment election** will transfer to or from your HSA Cash to your mutual funds based on your existing fund allocation.
- **Transferring based on a specific investment** will transfer to or from your HSA cash to one or more specific mutual fund options.
- **Transferring with your HSBA** will transfer from your HSA Cash directly to a specific mutual fund you select:
 - To transfer into your HSA Brokerage account click on **One-Time Transfer to your Investment Account** and the **Transfer into a specific fund** option, then select the **HSBA** fund. Once your brokerage account is funded, you will then be able to purchase securities on the *www.Schwab.com* website or by selecting the **Manage Brokerage Account** option from the **Manage Investments** page.
 - To transfer from your HSA Brokerage account back into your cash balance click on **One-Time Transfer From your Investment Account** and the **Transfer from a specific fund** option, then select the **HSBA** fund. The amount displayed to transfer from your HSA Brokerage account is the amount in the ‘cash’ portion of your brokerage account. You will need to sell invested securities which will place the proceeds into your ‘cash’ account in your HSA Brokerage account prior to being able to transfer funds back into your HSA account.

HOW DO I FIND MY INVESTMENT BALANCE?

- You can find your HSA cash, investment, and **HSBA** balances directly from the home page under the **Accounts** section. For more details click on the appropriate balance name and select **Account Activity**. From there, you can view even more detail regarding your account.

Accounts	
HSA	
	AVAILABLE
Cash Account	\$3,303.03
Advance	\$400.00
Investment Account	\$1,854.15
Available to spend Includes Advance	\$5,757.18
Brokerage Account <small>*Current as of 11/06/2019</small>	\$1,394.99

WHERE DO I FIND MY INVESTMENT DETAIL?

From the **Homepage**, click on the **Manage Investments** button under the "I want to section". The **Investment Summary** page provides you with a dynamic snap shot view of your investment account. The menu on the left-hand side allows you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.

WHERE DO I FIND MY INDIVIDUAL INVESTMENT BALANCES?

From the **Accounts** tab, click on the **Balance History** in the **Investments** section. Use the filters to provide you with specific balance information related to your investments.

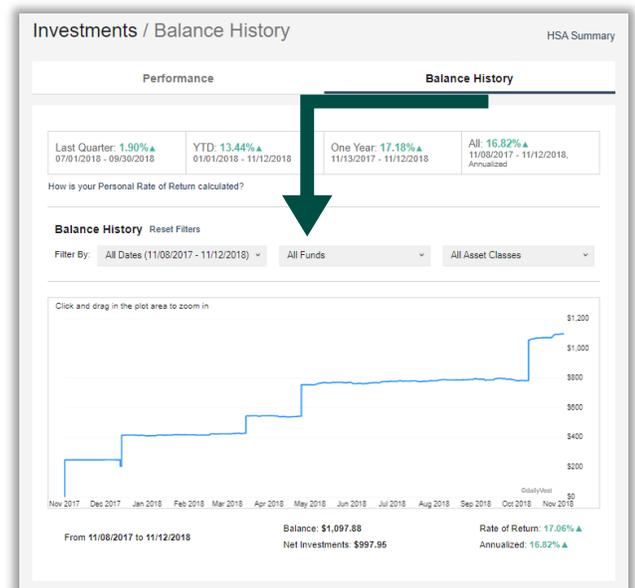


Chart for illustrative purposes only.
Past investment performance is not a guarantee of future investment results.

HOW CAN I FIND MY INVESTMENT TRANSACTION DETAIL?

From the **Accounts** tab, click on **Investment Activity** in the **Investments** section, and select Transaction Details.

Home Accounts Tools & Support Message Center 2

Investments / Transaction Details

Transaction Details [Reset Filters](#)

Filter By: All Dates (11/08/2017 - 11/12/2018) All Funds All Activity Types

DATE	FUND NAME	ACTIVITY TYPE	TRANSACTION TYPE	PRICE	UNITS	AMOUNT
10/17/2018	THORNBERG INTL VALUE	Purchases	Investment Purchase	\$28.06	1.955	\$54.85
10/17/2018	OPPENHEIMER DEVELOPING MKT Y	Purchases	Investment Purchase	\$42.25	1.298	\$54.85
10/17/2018	PIMCO LOW DURATION INTSL	Purchases	Investment Purchase	\$9.90	5.541	\$54.86
10/17/2018	PIMCO COMMODITY REAL RETURN	Purchases	Investment Purchase	\$6.64	8.261	\$54.85
10/17/2018	OPP MAIN SM CAP	Purchases	Investment Purchase	\$29.25	1.876	\$54.86
05/02/2018	THORNBERG INTL VALUE	Purchases	Investment Purchase	\$25.44	1.652	\$42.03

HOW DO I CHANGE MY INVESTMENT ELECTIONS?

To setup or change your investment elections for future contributions to your investment account, click on **Investment Summary** from the **Accounts** tab.

Click on the **Change Investments** button on the Investment Balance card. You can choose to update **All Investments**, **Current Portfolio**, or **Future Investments**. Finally 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 / Change Investments

Which investments do you want to change?

- All Investments** *(most popular)*
 Includes money currently invested, as well as future deposits and contributions.
- Current Portfolio**
 Only the money that is currently invested.
- Future Investments**
 Only where future deposits and contributions will be invested.

HOW DO I TRANSFER FUNDS FROM ONE INVESTMENT TO ANOTHER?

To make changes to *existing* investment balances, you can use either the **All Investments** or **Current Portfolio** option under **Manage Investments**.

All Investments 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 (4:00 p.m. EST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

Current Portfolio initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (4:00 p.m. EST) will be processed the same business day. Trades initiated after the market closes are processed at the close of the next business day.

You can use the Realign Portfolio option to transfer funds into and out of your HSA

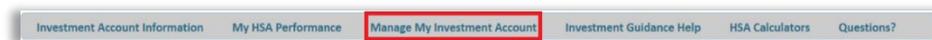
Brokerage Account if you want to move between HSA Investments and the HSA Brokerage Investments. Just select the Transfer Type “Dollar to Dollar”.

Note: Current 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.

HSA Guidance

An Investment Guidance Help – Guidance on Selecting Investments

Click on the **Manage My Investment Account** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.



***Investments, including mutual funds, are not a deposit and are not insured by the FDIC or any federal government agency. We do not guarantee the value of your investments, and they may lose value. Past investment performance is not a guarantee of future investment results.**

