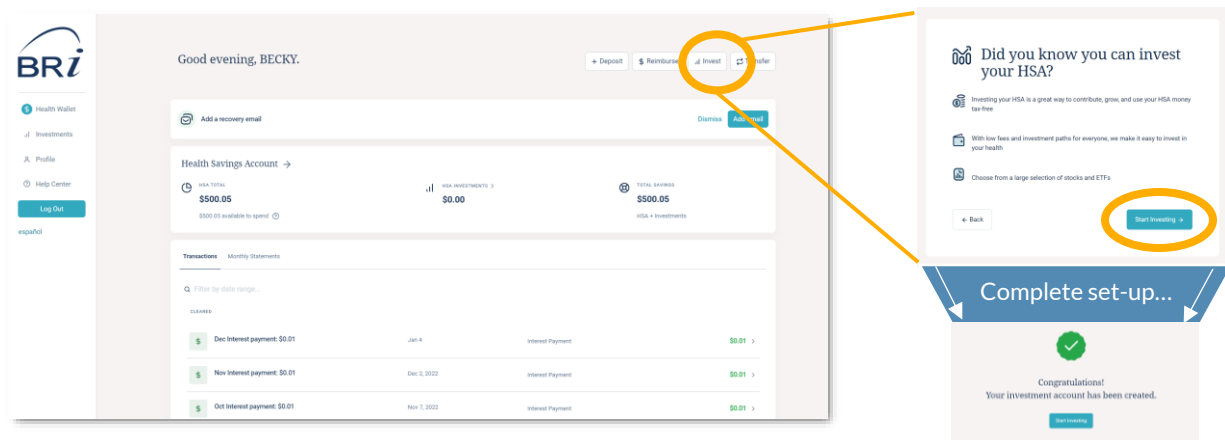
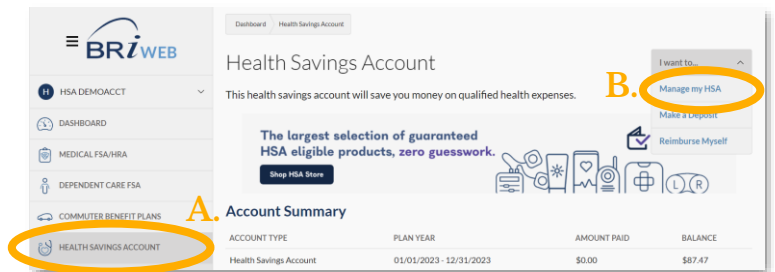
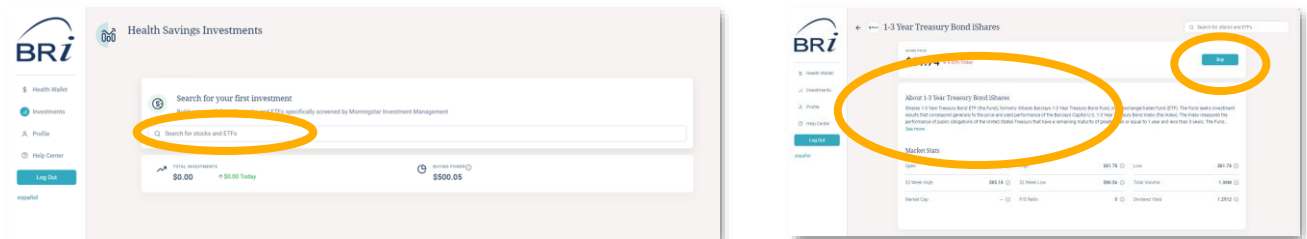


# How to Begin Investing your HSA Funds

1. Log into BRIWEB at:  
<https://participant.briweb.com/login>  
If this is the first time logging in, you will need to register for a login ID.
2. Click on the **Health Savings Account** tab. From the *I want to...* drop down menu on the right-hand side of the page, click **Manage my HSA**.
3. Select **Invest** from the quick actions in the upper right corner. If you are looking to create an investment account, you will be walked through the investment account set-up wizard. Click **Start Investing** to get started. Upon completion, you will receive immediate confirmation that your investment account has been created.



4. You will be brought to the **Investment Dashboard**. You can invest in 1000+ stocks and ETFs specifically screened by Morningstar Investment Management. To get started, begin typing the name or symbol of the investment. Once you have identified an investment, you will be presented with a performance summary and have the option to **BUY**.



You are ready to make your purchase.

A. Enter amount to purchase.

B. Confirm purchase.

C. Purchase confirmed.



**Investments are: Not FDIC Insured • May Lose Value • Not Bank Guarantee**

## What to Know:

- **THERE IS NO MINIMUM TO INVEST.** Invest for just \$1.00 per month. No separate trading fees.
- **WHEN BUYING:** All trades are made in real-time during regular trading hours. Purchases clear from HSA immediately. Fractional shares available.
- **WHEN SELLING:** It may take 2-3 days for proceeds to return to HSA balance. Investments not available for debit card purchases and online transfers.



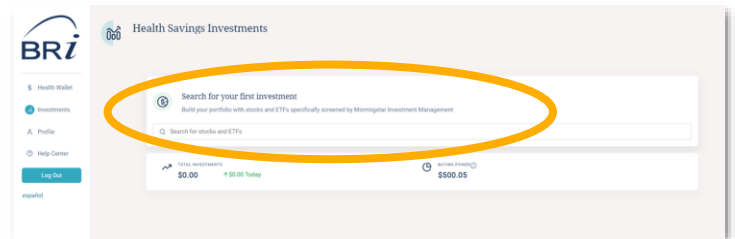
# How to Begin Investing your HSA Funds

## WHAT SHOULD I INVEST IN?

HSA Investing is self-directed. You are permitted to invest your HSA funds in 1000+ stocks and ETFs specifically screened by Morningstar Investment Management. Please consult a registered investment advisor for recommendations and investment advice.

## WHAT TIPS DO YOU HAVE FOR SEARCHING FOR INVESTMENTS?

Benefit Resource is not a registered advisor and cannot provide advice regarding specific investment selections. However, here are a few tips you may use when searching for investments.



- **I HAVE IDENTIFIED A STOCK I WOULD LIKE TO INVEST IN.**

(Examples: 3M, Apple, Amazon)

To purchase a stock, simply enter the name or stock symbol in the search bar. A summary of the stock is presented including market stats. You will be able to invest in most stocks available through the New York Stock Exchange. Certain low value or low performance stocks may not be available. View directory of stocks available on the [New York Stock Exchange](#).

- **I WOULD LIKE TO INVEST IN SIMILAR INVESTMENTS TO MY 401K.**

You may be able to invest in the same or similar investments to your 401K. Common search options include:

- Vanguard
- Schwab
- Fidelity
- Morningstar

- **I WOULD LIKE TO INVEST IN SPECIFIC TYPES OF INVESTMENTS.**

Common search terms you may want to use if you know the types of investments you would like to consider:

- Emerging Markets
- International Equity
- Aggregate
- Treasury
- Bond
- Small cap
- Mid cap
- Large cap
- Real-estate
- Short-term
- Long-term
- Growth
- Value

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