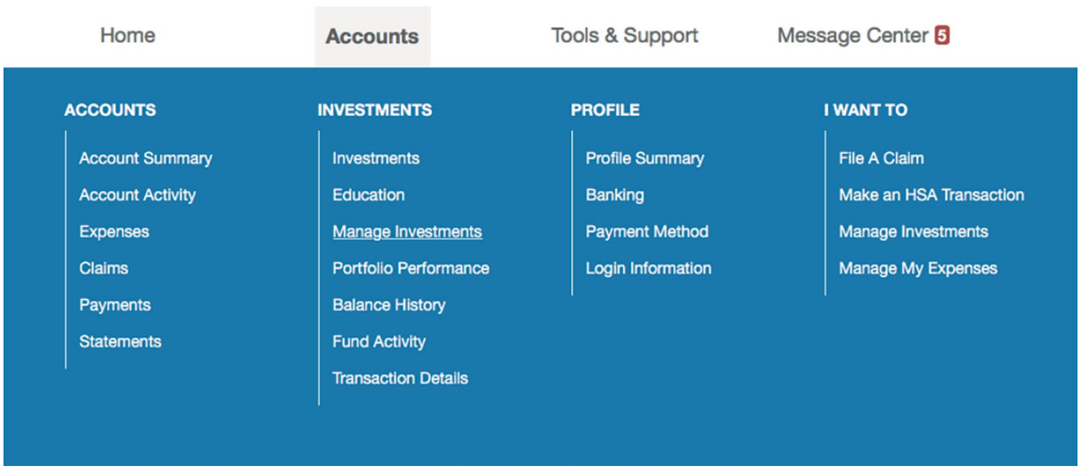
Voya Financial Consumer Portal QuickStart Guide - Investments

Welcome to the Voya Financial Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account Investments. In the following pages you'll find information on how to:

- Access your HSA investments and make portfolio changes
- Find mutual fund performance and prospectus documents
- Manage one-time investment transfers
- Set up recurring investment account transfers

This portal is designed to be easy to use and convenient. There are two ways to access your investments:

1. Click on **View Investments** from the **I Want To** section
2. Click on the **Accounts** tab at the top of Home Page and select a menu item from the **Investment** section



If you have questions about your account(s), contact Voya Financial Consumer Services:

Phone: 833-232-4673
Monday–Thursday, 7:00 a.m. to 5:00 p.m. & Friday 7:00 a.m. to 4:00 p.m. Central Time
Fax: 855-370-0670

Email: VoyaSupport@voya.benstrat.com

Mail: Voya Financial Consumer Services
PO Box 2725
Fargo, ND 58108

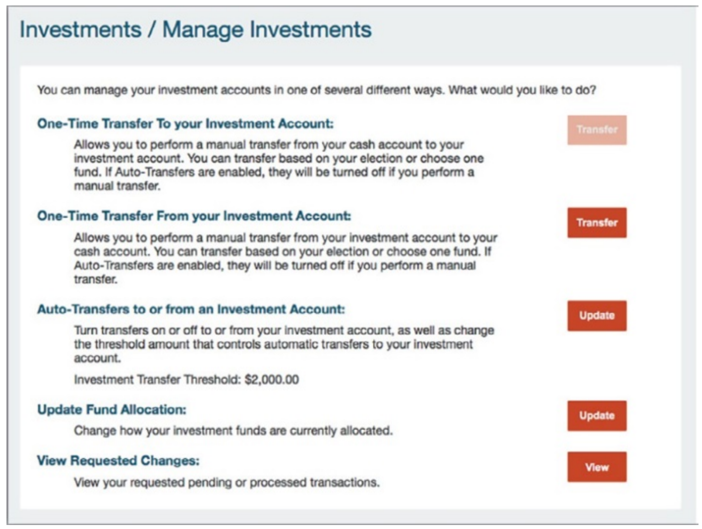
How do I sign up to access/sweep cash to investments?

1. From the home page, access the **Investments Summary** page by clicking on the **View 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 **Manage Investments** button on the left-hand side of the screen.
3. Next, select **Update** to make auto-transfers to or from an investment account.
4. 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. 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 manually sweep my balance?

From the **Manage Investments** page, you can initiate a 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 find my investment balance?

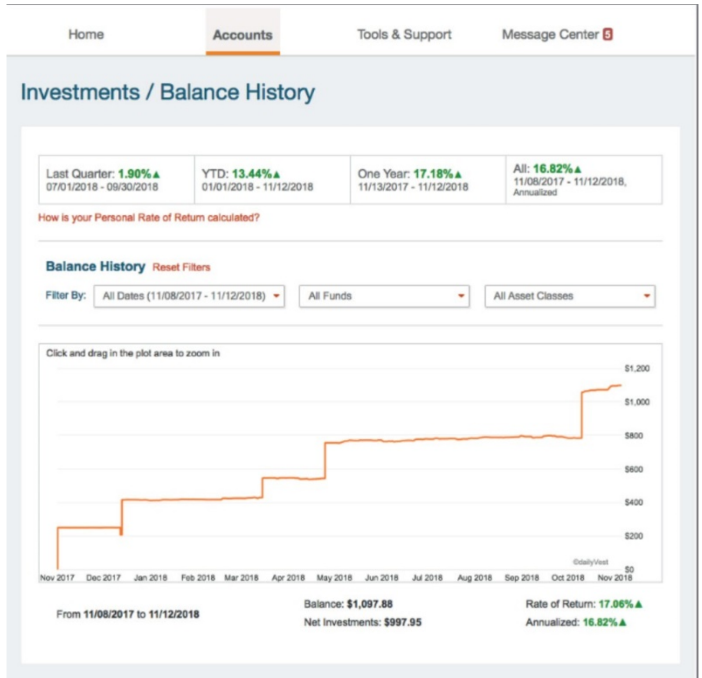
You can find your HSA cash and investment balances directly from the home page under the **Accounts** section. For more details, click on the appropriate balance and select **Account Activity.** You can view more detail regarding your account there.

Where do I find my investment detail?

From the home page, click on the **Manage Investments** button under the **I Want To** section. The **Investment Summary** page provides you with a dynamic snapshot 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 manage your investment portfolio.

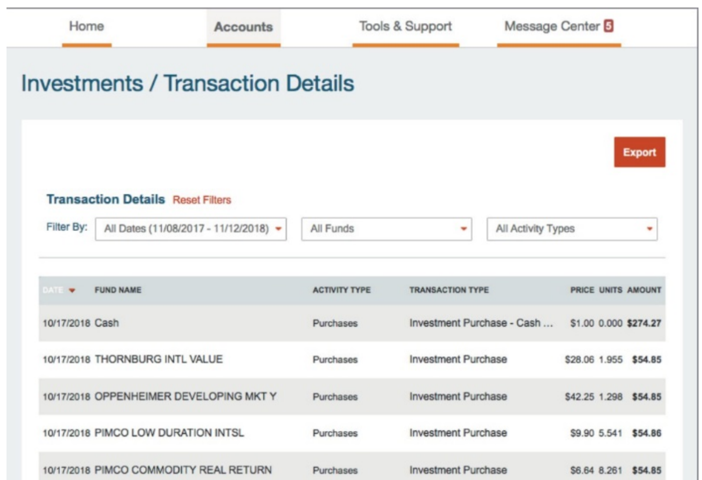
Where do I find my investment balance?

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



How can I find my investment transaction detail?

From the **Accounts** tab, click on **Transaction Details** in the **Investments** section.

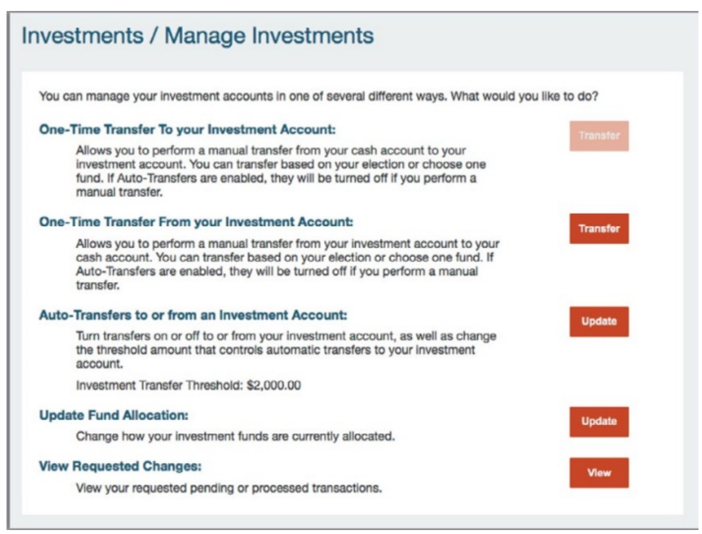


How do I change my investment elections?

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

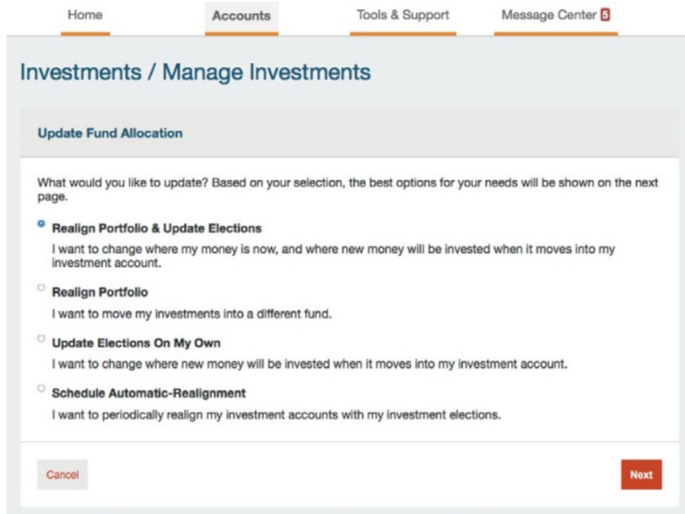
Click on the **Update** button next to **Update Fund Allocation** and use any of the update election options. You can choose to allocate funds among any of the investment options listed by entering the specific percentage in the box to the right.

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.



How do I transfer funds from one investment to another?

Click on **Manage Investments** from the **Accounts** tab. To make changes to *existing* investment balances, you can use either the **Realign Portfolio & Update Elections** or **Realign Portfolio** option by clicking **Update Fund Allocation.**



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

210104-06152021