

# 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

Home	Accounts	Tools & Support	Message Center 5
ACCOUNTS	INVESTMENTS	PROFILE	I WANT TO
Account Summary	Investments	Profile Summary	File A Claim
Account Activity	Education	Banking	Make an HSA Transaction
Expenses	Manage Investments	Payment Method	Manage Investments
Claims	Portfolio Performance	Login Information	Manage My Expenses
Payments	Balance History		
Statements	Fund Activity		
	Transaction Details		

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

**Investments / Manage Investments**

You can manage your investment accounts in one of several different ways. What would you like to do?

**One-Time Transfer To your Investment Account:**  
Allows you to perform a manual transfer from your cash account to your investment account. You can transfer based on your election or choose one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

**Transfer**

**One-Time Transfer From your Investment Account:**  
Allows you to perform a manual transfer from your investment account to your cash account. You can transfer based on your election or choose one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

**Transfer**

**Auto-Transfers to or from an Investment Account:**  
Turn transfers on or off to or from your investment account, as well as change the threshold amount that controls automatic transfers to your investment account.  
Investment Transfer Threshold: \$2,000.00

**Update**

**Update Fund Allocation:**  
Change how your investment funds are currently allocated.

**Update**

**View Requested Changes:**  
View your requested pending or processed transactions.

**View**

## 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.

**Accounts / Account Activity**

My HSA

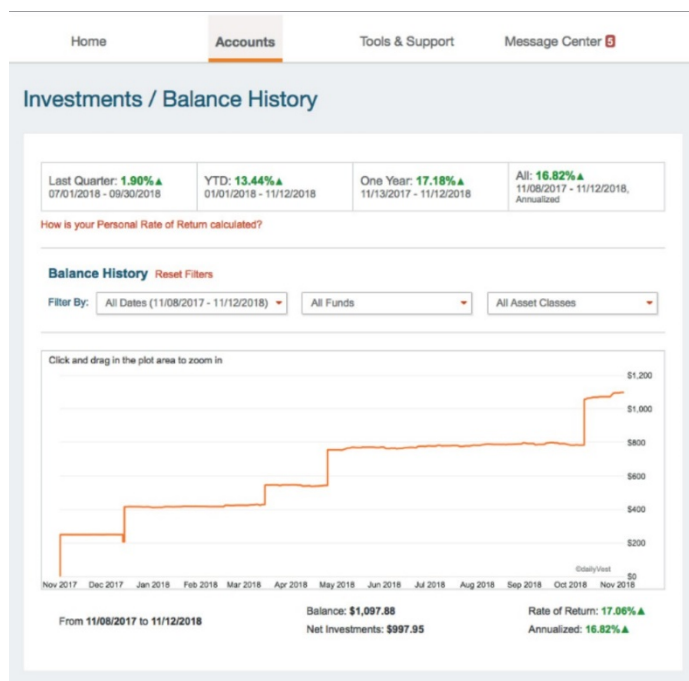
Balance Detail ⓘ		TOTAL AVAILABLE BALANCE \$4,976.00	
<b>CASH ACCOUNT</b>		<b>INVESTMENT ACCOUNT</b>	
Actual Balance	\$1,976.00	Pending Cash To Investments	\$0.00
Pending Withdrawals	\$0.00	Fair Market Value	\$3,000.00
Available Balance	\$1,976.00		<small>*Current as of 8/6/2019</small>

## 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.

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### Investments / Transaction Details

[Export](#)

#### 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	Cash	Purchases	Investment Purchase - Cash ...	\$1.00	0.000	\$274.27
10/17/2018	THORNBURG 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

## 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.

### Investments / Manage Investments

You can manage your investment accounts in one of several different ways. What would you like to do?

**One-Time Transfer To your Investment Account:** [Transfer](#)  
Allows you to perform a manual transfer from your cash account to your investment account. You can transfer based on your election or choose one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

**One-Time Transfer From your Investment Account:** [Transfer](#)  
Allows you to perform a manual transfer from your investment account to your cash account. You can transfer based on your election or choose one fund. If Auto-Transfers are enabled, they will be turned off if you perform a manual transfer.

**Auto-Transfers to or from an Investment Account:** [Update](#)  
Turn transfers on or off to or from your investment account, as well as change the threshold amount that controls automatic transfers to your investment account.  
Investment Transfer Threshold: \$2,000.00

**Update Fund Allocation:** [Update](#)  
Change how your investment funds are currently allocated.

**View Requested Changes:** [View](#)  
View your requested pending or processed transactions.

## 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**.

Home Accounts Tools & Support Message Center

### Investments / Manage Investments

#### Update Fund Allocation

What would you like to update? Based on your selection, the best options for your needs will be shown on the next page.

- ☒ **Realign Portfolio & Update Elections**  
I want to change where my money is now, and where new money will be invested when it moves into my investment account.
- ☐ **Realign Portfolio**  
I want to move my investments into a different fund.
- ☐ **Update Elections On My Own**  
I want to change where new money will be invested when it moves into my investment account.
- ☐ **Schedule Automatic-Realignment**  
I want to periodically realign my investment accounts with my investment elections.

Cancel Next

**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



Health Savings and Spending Accounts, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Administration services provided by WEX Health, Inc., and Benefit Strategies, LLC.

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. WEX Health, Inc. reserves the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

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