Allegiance℠ by Cigna Healthcare



HSA

Consumer Portal Quickstart Guide: Investment

Welcome to your Allegiance Benefit Accounts 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 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.

I opened my Health Savings Account with Allegiance.

What should I do now?

Go to the Consumer Portal today!
www.AskAllegiance.com

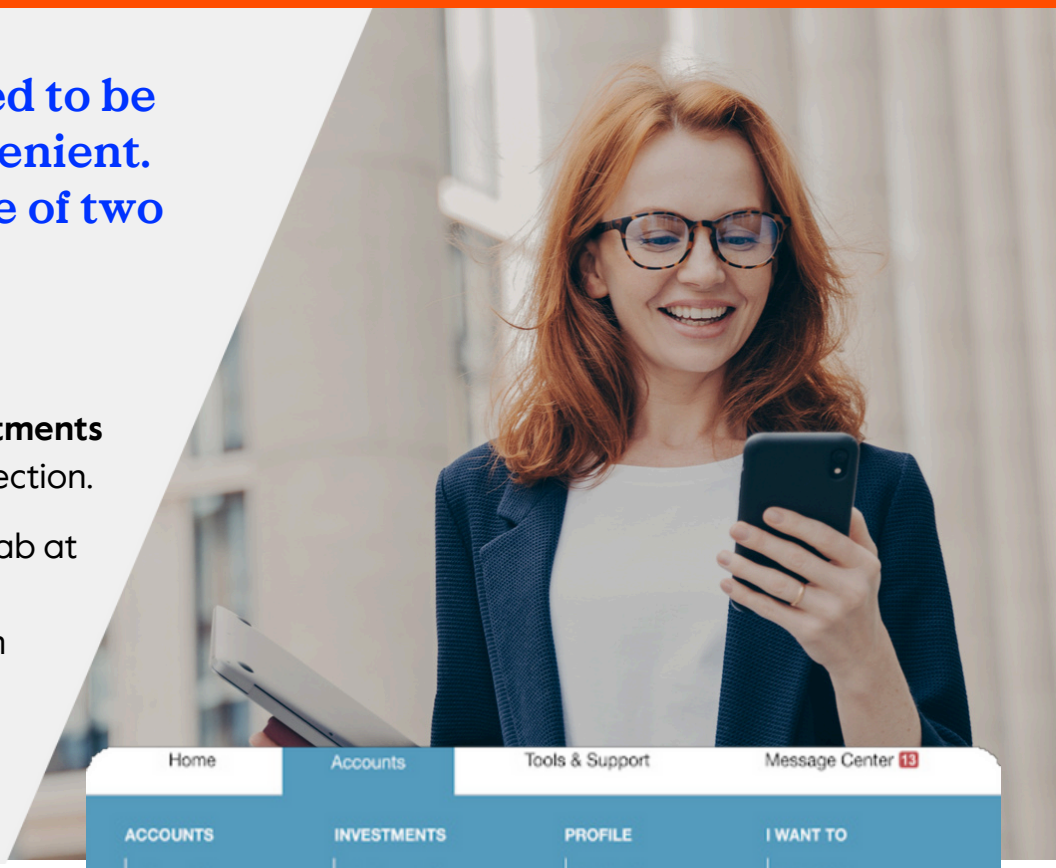


Register Online: Set up your account or use your existing askallegiance.com login. You will then be prompted to complete security questions & sign your Terms & Conditions.

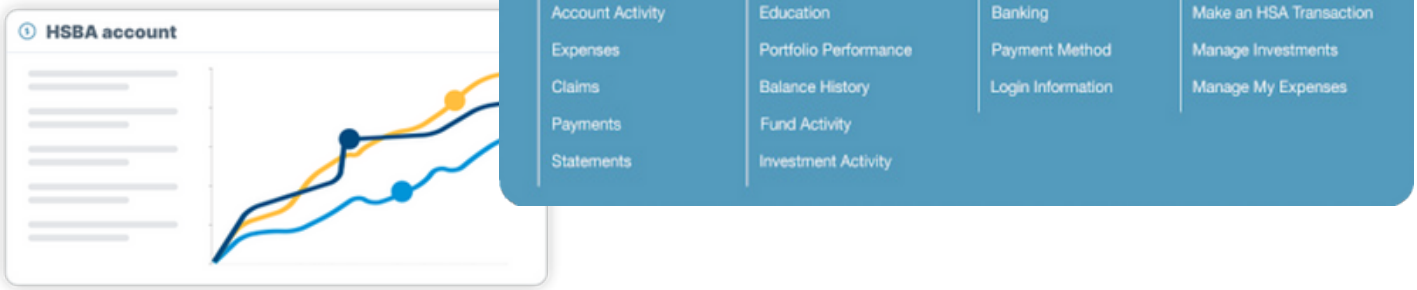
Set up Investment Sweeps: You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at $2,000 or higher. See "How do I sign up to Access/Sweep cash to Investments?" instructions on page 4.

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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 top of 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 I**nvestment Summary** 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?"** on page 7 of this guide.

How do I enroll in the HSA Brokerage Account (HSABA)?

Please Note | You must follow the instructions from the previous pages and have at least one investment transfer before you can enroll.

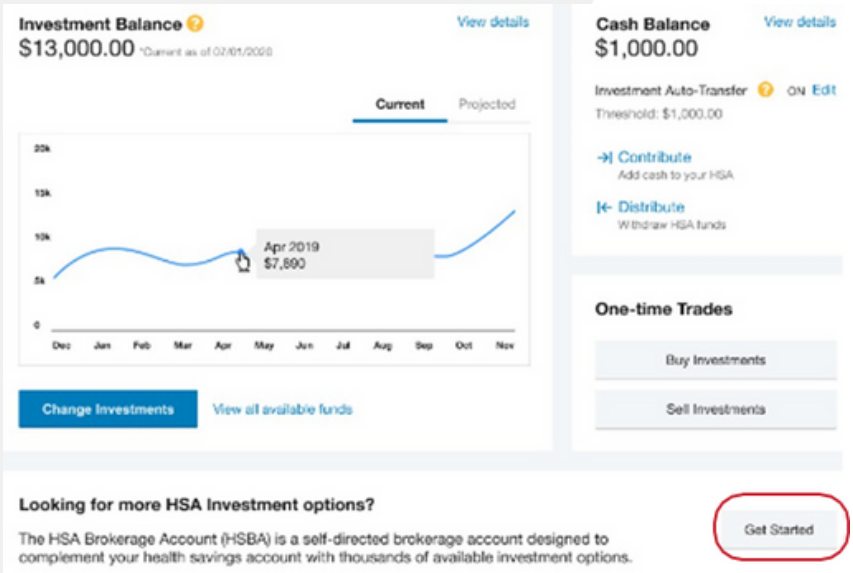
1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on **Investment Summary** from the **Accounts menu.**

2. Select **Get Started** from the **Open Brokerage Account** menu option.



3. Follow the steps to complete the online enrollment.

4. 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.



5. 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.

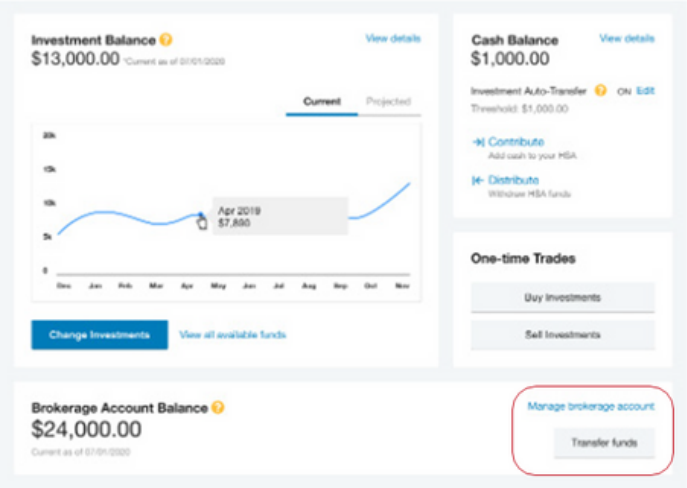
6. This completes the enrollment process.

7. Within I-2 business days, you will be notified via the Message Center on the consumer portal that the Health Savings Brokerage Account is available. Welcome materials will also be mailed to you within a few days.

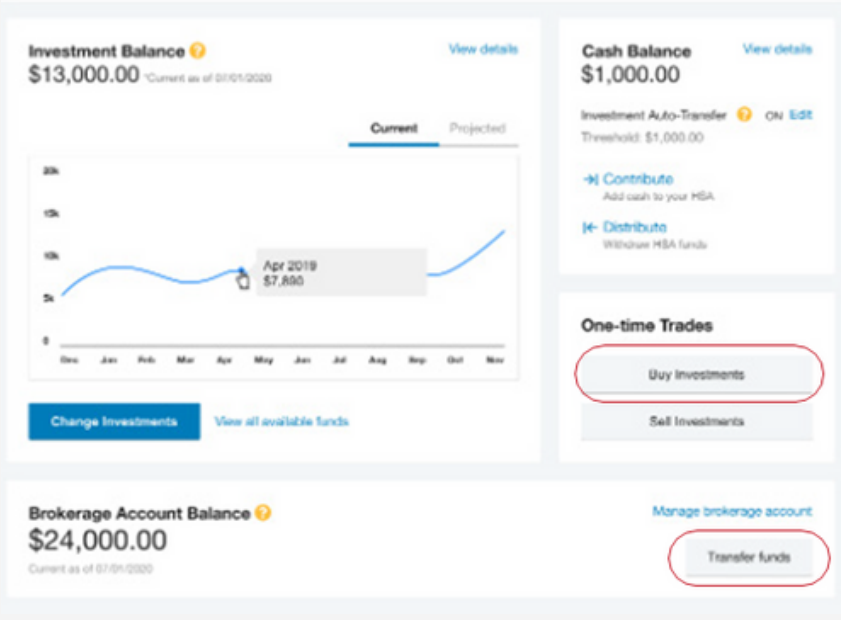
How do I login or manage my brokerage account?

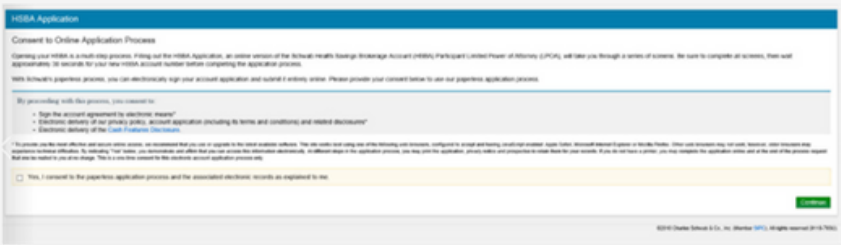
1. From the home page, access the Investments Summary page by clicking on the **Manage Investments**, button from the "I want to section" or click on Investment Summary from the Accounts menu.

2. 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. You can also login directly from the **www.schwab.com** website.



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. Click on the buy Investments or Sell Investments button next to the appropriate choice.

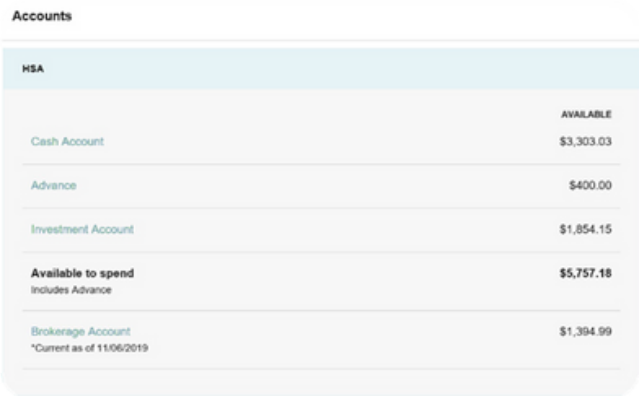
1. **Transferring based on your investment election** will transfer to or from your HSA Cash to your mutual funds based on your existing fund allocation.

2. **Transferring based on a specific investment** will transfer to or from your HSA cash to one or more specific mutual fund options.

NOTE: To transfer into your HSA Brokerage account click on Buy Investments under One-Time Trades and then select 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 Investment Summary page.

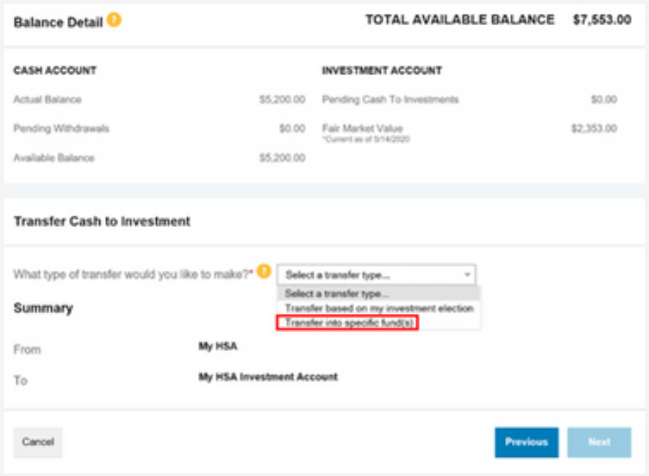
How do I find my investment balance?

You can find your HSA cash, investment, and 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.



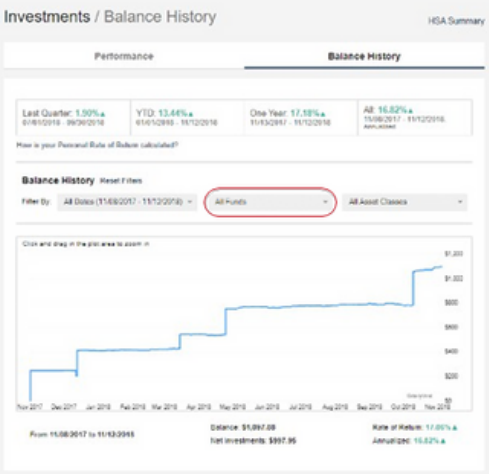
Where do I find my investment detail?

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 options on this page allow you to drill down into specific details regarding your investment account and allows you to manage your investment portfolio.



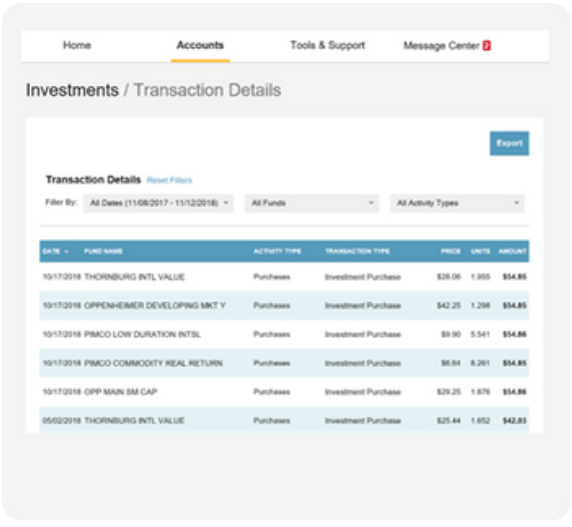
Where do I find my individual investment detail?

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.



How can I find my investment transaction detail?

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

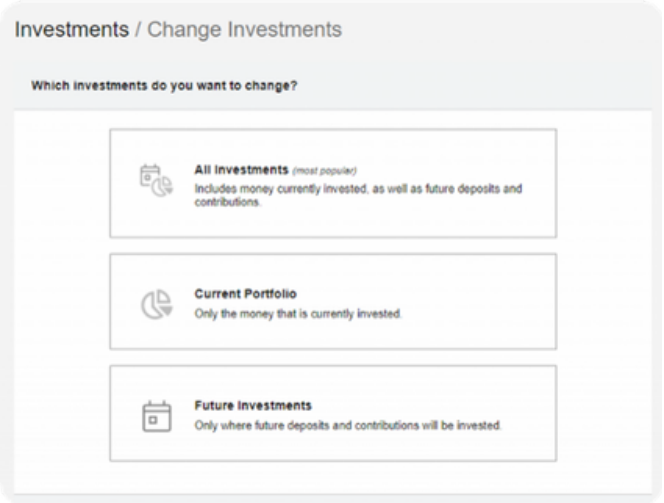


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How do I change my investment elections?

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.



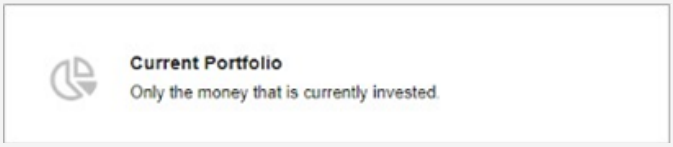
How do I transfer funds from one investment to another?

To make changes to existing investment balances, you can user 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 (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.

Current 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.





Please 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

Investment Guidance Help – Guidance on Selecting Investments

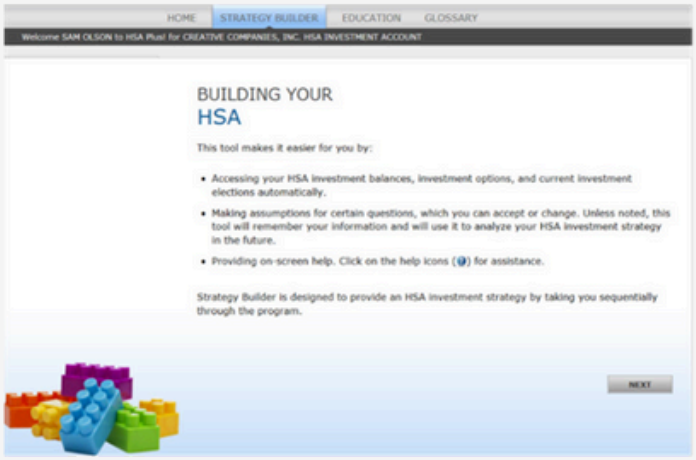
Click on the **Manage My Investment Account** tab and it will bring you to a separate page where you can develop your personalized HSA investment strategy for your HSA investment account, based on your own unique circumstances.

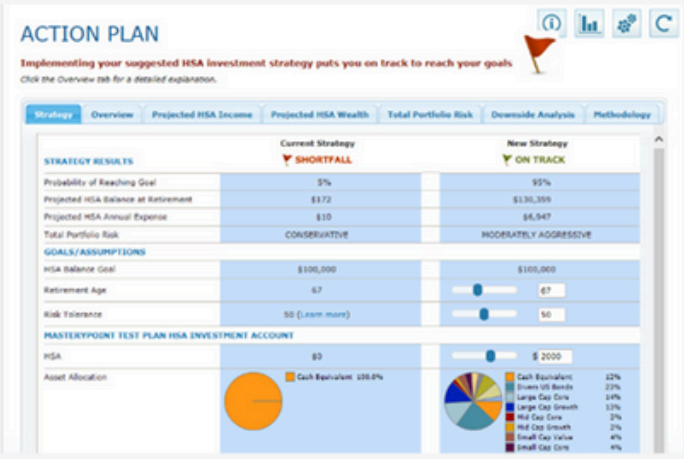




Strategy Builder

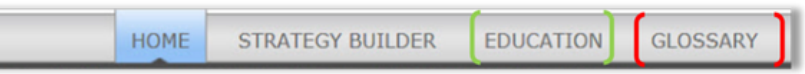
Develop your own personalized Action Plan





Glossary

HSA terms to familiarize yourself with



Education

Polish up on HSA concepts and learn more about HSA rules, eligibility requirements and how to use your HSA for qualified expenses