



### Important Changes to Your HSA Investment Account Options

HealthcareBank, a division of Bell Bank, is excited to announce some upcoming changes to your HSA investment program based on recommendations from Devenir Investment Advisers, LLC, our registered investment advisor. Here's a summary of the changes.

#### ADDED FUND

Effective by the end of the day on Thursday, November 5, 2020, the following mutual fund will be added to your HSA investment options:

Mutual Fund Name	Ticker	Asset Class	Expense Ratio
PIMCO International Bond (USD-Hedged) Institutional	PFORX	World Allocation	0.60

#### SHARE CLASS CONVERSIONS

HealthcareBank can now offer a less expensive share class, as we have met the mutual fund companies' requirements to offer this share class. Effective by the end of the day on Thursday, November 5, 2020, the mutual fund share class listed under "New Investment Option" will be added to your HSA investment options. The share class listed under "Current Investment Option" will no longer be available to new investors.

Effective Wednesday, December 9<sup>th</sup>, all balances and investment elections in these share classes that are being removed will be automatically transferred to the new share classes detailed in the chart below.

**If you do not want your balances or future contributions transferred into the new share class, visit the HSA consumer portal and make any necessary changes to your current investment elections and balances in these funds, prior to 4 p.m. ET, Tuesday, December 8<sup>th</sup>.**

Mutual Fund Name	Current Investment Option	New Investment Option	Current Expense Ratio	New Expense Ratio
American Funds Capital Income Bldr	CAIFX	RIRGX	0.38	0.27
American Funds Europacific Growth	AEPFX	RERGX	0.58	0.46
American Funds Growth Fund of Amer	GFFFX	RGAGX	0.41	0.31
American Funds American Balanced	AMBFX	RLBGX	0.37	0.26
JPMorgan Market Expansion Enh Idx I	PGMIX	OMYGX	0.62	0.38
Loomis Sayles Global Allocation Y	LSWWX	LGMNX	0.91	0.82
Vanguard Emerging Mkts Stock Index	VEMAX	VEMIX	0.14	0.10
Vanguard Inter-Term Bond Index	VBILX	VBIMX	0.07	0.05
Vanguard Mid Cap Index	VIMAX	VMCIX	0.05	0.04
Vanguard Small Cap Growth Index	VSGAX	VSGIX	0.07	0.06
Vanguard Small Cap Index	VSMAX	VSCIX	0.05	0.04
Vanguard Total Bond Market Index	VBTLX	VBTIX	0.05	0.04
Vanguard Total Intl Stock Index	VTIAX	VTSNX	0.11	0.08
Vanguard Total World Stock Index	VTWAX	VTWIX	0.10	0.08

To accommodate this share class conversion, a short transactional blackout period will be required from 4 p.m. ET on Tuesday, December 8<sup>th</sup>, until after the transfer is settled on Thursday, December 10<sup>th</sup>.

#### **ELIMINATED FUND**

Effective Wednesday, December 9, 2020, the following mutual fund will be removed from the HSA investments options for existing investors as it has not met consistent performance expectations. The fund will no longer be available to new investors, effective at the end of the day on Thursday, November 5<sup>th</sup>.

Fund Being Removed	Ticker Symbol
Templeton Global Bond Advisor	TGBAX

**Please log in to the HSA consumer portal to review your investment elections for future contributions and current balances in this fund and transfer them to new investments prior to 4 p.m. ET, Tuesday, December 8<sup>th</sup>.**

If no action is taken on your part before that time, your future investment elections in the removed fund will be automatically moved to the HCB Interest Bearing Account. On Wednesday, December 9<sup>th</sup>, your current investment balance in the removed fund will be liquidated, with the proceeds deposited into the default fund, the HCB Interest Bearing Account. To accommodate this fund removal, a short transactional blackout period will be required from 4 p.m. ET on Tuesday, December 8<sup>th</sup>, until after the transfer is settled on Thursday, December 10<sup>th</sup>.

Fund fact sheets and prospectuses for your new funds are available in the HSA consumer portal on Wednesday, November 5<sup>th</sup>.

#### **QUESTIONS?**

If you would like to review this notice again, you can find it on the WEX Health Cloud Consumer Portal under the Tools & Support tab, within the Documents & Forms section. If you have any questions about the information in this notification, please contact your HSA Administrator. Please note your HSA Administrator cannot provide investment advice.

Thank you for your HSA investments with HealthcareBank.