

HSA Investment Account

What is an HSA Investment Account?

A Pinnacle HSA Investment Account offers an opportunity to grow pre-tax HSA contributions through a variety of mutual fund investment options.*

Account Features:

- **Self-directed investment strategy** - A selection of 30+ no-load mutual funds** from a variety of asset classes. Choose which funds to invest in and when to buy or sell. Any growth in your investment fund does not count toward IRS maximum annual contribution
- **Easy online account management** - Instant access to your transaction history, balance information and portfolio management through the online portal or mobile app
- **Quick access to your money** - When funds are needed for qualified medical expenses, liquidate and transfer invested funds via online portal or mobile app within three business days

How it Works:

- \$2,000 minimum monthly balance is required for an HSA investment account. Any balance over \$2,000 can be invested in increments of \$100 or more
- Choose between automatic sweep or one-time account contributions
- One-click access to a fund prospectuses and Morningstar® fund reports
- When expenses are debited from the cash account for medical expenses, the system automatically moves money from the investment account within two business days to bring the cash account balance back to \$2,000 (or a higher limit if you set one)
- To pay a medical expense that exceeds the minimum monthly balance in the cash account, liquidate investments and transfer to the cash account three business days in advance to ensure funds are available

What mutual funds are available?

The selection of funds is reviewed on a quarterly basis to ensure clients are offered attractive options. A complete list is available in the online portal or in the mobile app. Log in, select Accounts>Education>Fund Performance.

Pinnacle offers all of this for a low quarterly fee.***

- * Clients selecting the HSA Investment Account are urged to carefully weigh the advantages and disadvantages of investing HSA funds in the Investment Options discussed above versus holding them in their Pinnacle Health Savings Account. Investors should carefully read the prospectus from each mutual fund selected before investing. There are no guarantees that the Investment will make money. Additional contributions above and beyond the yearly maximum HSA contributions cannot be made to an HSA account to replace any losses that result from investing. Investments made using the Pinnacle Bank Investment HSA are not deposits or guaranteed by Pinnacle Bank, are not insured by the FDIC and may lose value. Please keep these factors in mind when considering this option.
- ** Please refer to the individual fund prospectus for further performance, expense and fee information.
- *** We will deduct a custodial management fee from your investment account in an amount up to 1/16 of 1 percent (0.0625%) per quarter before the end of each calendar quarter. This equates to 0.25%, which is \$2.50 per \$1,000, annually.

Insurance and Investments:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Guaranteed by Any Government Agency		Not a Bank Deposit

