

Associated Bank’s HSA Investment Account

What is a HSA Investment Account?*

If you accumulate more than \$1,000 and don’t intend to use it immediately, Associated Bank offers a self-directed option to invest your money in mutual funds. Visit AssociatedBank.com/HSAPlus, and click **HSA Investment Selections** to learn more.

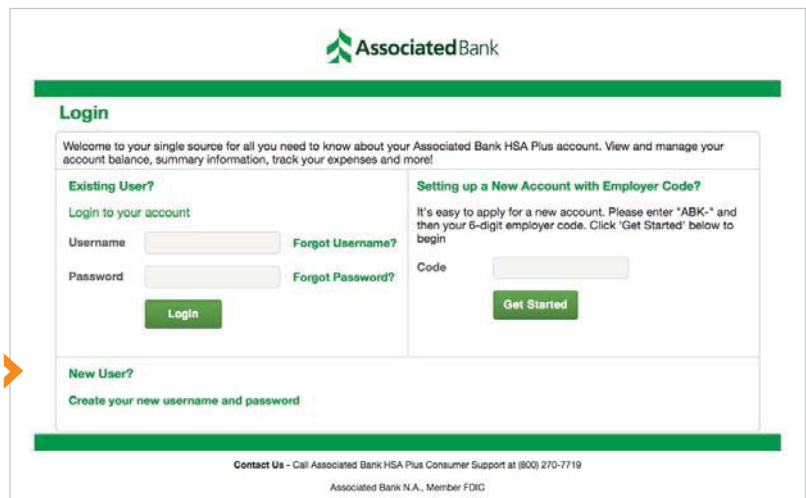
Is there a charge to open a HSA Investment Account?

No. However, you will be subject to a \$2 monthly investment service fee plus a management fee equal to thirty basis points (.0030) per year on balances in your HSA Plus investment accounts, as of the quarterly date that fees are processed (within 15 days prior to the end of each quarter). Other fees may apply. Investors should read and understand the prospectus before investing.

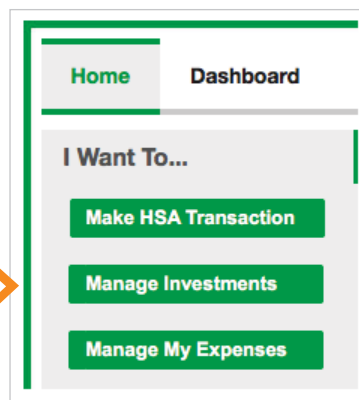
GET STARTED

Setting up an investment account

STEP 1: Log in to the HSA portal. (If this is your first time, select **New User** to set up a username and password.)



STEP 2: Under the “I Want To...” section, click **Manage Investments**.



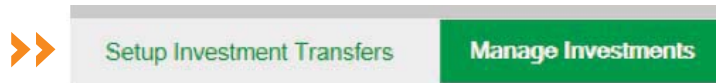
Investments, Securities and Insurance Products:

| | | | | |
|-----------------------------|--------------------------------|---------------------------|---|--------------------------|
| NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NOT A DEPOSIT |
|-----------------------------|--------------------------------|---------------------------|---|--------------------------|

Investment management services are provided by Kellogg Asset Management, LLC® (“KAM”), an SEC-registered investment adviser. KAM is a wholly-owned affiliate of Associated Banc-Corp (AB-C). AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your tax, legal or accounting advisors regarding your individual situation.

Health Savings Investment Account (cont.)

STEP 3: Click on **Setup Investment Transfers**.



STEP 4: Set your investment threshold amount at or above \$1,000 and click the box to define the investment sweep. Click **Save** to continue.

A dialog box titled "Manage Investment Transfers" with a close button (X) in the top right corner. The text inside reads: "You are eligible to invest a portion of the funds from your HSA into an investment account. By setting your investment transfer threshold, we will automatically sweep funds into the investment account once your available cash balance exceeds the sweep threshold amount by \$100 or more. Likewise, when your available cash account balance falls below the sweep threshold by \$100 or more, funds will be automatically swept back to your cash account from your investment account." Below this is a section for "Define Investment Sweep Amount" with a checked checkbox and a text input field containing "1000". A note below states: "Your investment transfer threshold may be set equal to or above \$1000. Please enter a value that is an increment of 100." At the bottom, there is a "Close" button on the left, a "Save" button on the right, and an orange double arrow pointing to the right between them. A disclaimer at the bottom reads: "Investment Services: Not FDIC Insured • No Bank Guarantee • May Lose Value".

STEP 5: Click on **Manage Investments** to go to the investment platform.



STEP 6: Answer your security question. There are three that rotate total. This is a pop-up screen. You may have to disable pop-up blockers if you do not see this screen immediately.

A dialog box titled "Authentication" with a close button (X) in the top right corner. The text inside reads: "In order to manage your investments, you must answer the following security question." Below this is a "Security Question" field with the text "What is the model of your first car?". Underneath is an "Answer *" field with an empty text input box. At the bottom, there are two buttons: "Cancel" on the left and "Submit" on the right.

Health Savings Investment Account (cont.)

STEP 7: The investment portal opens in a separate window.



STEP 8: Select **Manage My Investment Account**. Manage your investments as you see fit. When the session is over, close the tab or log off to return to the portal.

Investment Guidance Help asks a series of questions as a starting point for selecting funds that may fit your investment style.

How do I change my investment* elections?

To set up or change your investment elections for future contributions to your investment account, click on the **Update Investment Elections** link on the submenu under **Manage My Investment Account** on the investment portal. If you do not choose specific investments, 100% of any contributions will be in the Dodge & Cox Balanced Fund (DODBX) as noted on the first line. 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 that 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.

The screenshot shows the 'Update Investment Elections - ALL SOURCES' form. It includes a table with the following columns: Investment Name, Link, Current %, and New %.

| Investment Name | Link | Current % | New % |
|---------------------------------|------|-----------|-------|
| HCB INTEREST BEARING ACCOUNT | | 100% | 0% |
| AMER FDX GROWTH FND OF AMER F1 | | 0% | 25% |
| NORTHERN SMALL CAP VALUE | | 0% | 0% |
| VANGUARD SMALL CAP GROW INDEX | | 0% | 0% |
| AMER FDS EURO/PACIFIC GROWTH F1 | | 0% | 25% |
| VANGUARD 500 INDEX INVESTOR CL | | 0% | 0% |
| FPAQD TOTAL RETURN ADMIN | | 0% | 0% |
| VANGUARD MID CAP INDEX INV CL | | 0% | 0% |
| VANGUARD SMALL CAP BLEND INDEX | | 0% | 30% |
| VANGUARD TOTAL INTL STOCK IDX | | 0% | 0% |
| VANGUARD EMERGING MKTS SK IDX | | 0% | 30% |
| VANGUARD TOTAL WORLD STOCK IDX | | 0% | 0% |
| VANGUARD INTERMED TERM BND IDX | | 0% | 25% |
| VANGUARD TOTAL BOND INDEX INV | | 0% | 0% |
| JAMES BALANCED GOLDEN RAINBOW | | 0% | 0% |
| TROWB PRICE CAPITAL APPREC ADV | | 0% | 5% |
| IIV ASSET STRATEGY A | | 0% | 0% |
| JPMORGAN MARKET EXP INDEX A | | 0% | 0% |
| NEUBERGER BERMAN MID CAP GR A | | 0% | 0% |
| FIDELITY ADV DIVERSD INTL A | | 0% | 0% |
| NEVERN REAL ESTATE SECURITIES A | | 0% | 0% |
| TEMPLETON GLOBAL BOND A | | 0% | 0% |
| | | | 100% |

At the bottom of the table is a 'Submit Election Change Request' button.

Health Savings Investment Account (cont.)

How do I transfer funds from one investment* to another?

To change your existing investment balances, use either the **Realign Investments Balances** or **Transfer Between Funds** link under **Manage My Account**.

Realign Investment Balances 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 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.

HSA Investment Account

Account Holder Name: **Brian Olson**
 Employee Name (ID): **LIGHTHOUSE HSA INVESTMENT**
 Total Balance: **\$18,209.01**

Investment Account Information | My HSA Performance | **Manage My Investment Account** | Investment Balances Help | HSA Calculators | Questions?

Realign Investment Balances - ALL SOURCES

Realign Investment Balances takes your current dollar in your account and realigns them. This generally affects your entire investment account balance.

To Realign your current balances, enter percentage(s) below and click the **Submit Realignment Request** button.

This option only changes your current investment account balances.

****Important****
 As an ongoing effort to discourage market timing and short term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies. If your trade is subject to a redemption fee or an excessive trading restriction, a message will appear on the screen below and you will have the opportunity to discontinue the trade. Specific fees and excessive trading policies are defined in the order prospectus available under the Fund Performance & Information tab.

Please be advised that requests initiated after 3:00 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

| Investment Name | Link | Balance | Current % | New % | Trading Policy |
|------------------------------------|------|----------|-----------|-------|----------------|
| HCS INTEREST BEARING ACCOUNT | | \$177.48 | 0.00% | 0% | |
| AMER FID GROWTH FND (OF AMER F) | | \$0.00 | 0.00% | 0% | |
| NORTHERN SMALL CAP VALUE | | \$0.00 | 0.00% | 0% | |
| VANGUARD SMALL CAP GROWTH INDEX | | \$0.00 | 0.00% | 0% | (H) |
| AMER FID EUR/PACIFIC GROWTH F1 | | \$0.00 | 0.00% | 0% | |
| VANGUARD S&P 500 INDEX INVESTOR CL | | \$0.00 | 0.00% | 0% | (H) |
| FAMCO TOTAL RETURN ADMIN | | \$0.00 | 0.00% | 0% | |
| VANGUARD MID CAP INDEX INV CL | | \$0.00 | 0.00% | 0% | (H) |
| VANGUARD SMALL CAP BLEND INDEX | | \$0.00 | 0.00% | 0% | (H) |
| VANGUARD TOTAL INTL STOCK IDX | | \$0.00 | 0.00% | 0% | (H) |
| VANGUARD EMERGING MKETS BK IDX | | \$0.00 | 0.00% | 0% | (H) |
| VANGUARD TOTAL WORLD STOCK IDX | | \$0.00 | 0.00% | 0% | (H) |
| VANGUARD INTERMED TERM BND IDX | | \$0.00 | 0.00% | 0% | (H) |
| VANGUARD TOTAL BOND INDEX INV | | \$0.00 | 0.00% | 0% | (H) |
| JAMES BALANCED GLDN BND BARRBW | | \$0.00 | 0.00% | 0% | |
| TREAS PRICE CAPITAL APPRECIATN | | \$0.00 | 0.00% | 0% | |
| IVP ASSET STRATEGY A | | \$0.00 | 0.00% | 0% | |
| PHOENIX MARKET CAP INDEX A | | \$0.00 | 0.00% | 0% | |
| NEUBERGER BERMAN MID CAP GR A | | \$0.00 | 0.00% | 0% | |
| FIDELITY ADV DIVIDEND INTL A | | \$0.00 | 0.00% | 0% | |
| NAVIER REAL ESTATE SECURITIES A | | \$0.00 | 0.00% | 0% | |
| TEMPLETON GLOBAL BOND A | | \$0.00 | 0.00% | 0% | |
| Total | | | | | |

Trading Policy - Mutual fund companies may implement a trading policy in an effort to discourage short-term trading. The trading policy may include the right of the fund company to reject future fund purchase orders. The right of a shareholder to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. The prospectus is available under the Fund Performance & Information tab.

Submit Realignment Request

Transfer Between Funds initiates a sale of one or more funds and a purchase into another fund or funds. Trades initiated before the market closes (3 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: Transferring investments 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 Investment Account

Account Holder Name: **Brian Olson**
 Employee Name (ID): **LIGHTHOUSE HSA INVESTMENT**
 Total Balance: **\$18,209.01**

Investment Account Information | My HSA Performance | **Manage My Investment Account** | Investment Balances Help | HSA Calculators | Questions?

Transfer Between Funds

Select Transfer Type
 Select a transfer type from the list below. If you wish to transfer more than 90% of the balance out of a fund, it is recommended to use the **Percent to Percent** transfer option.

Enter Amount or Percentage
 Enter the amount or percentage you would like to transfer from and then enter where those funds should be transferred to. You may select more than one fund. Once completed, click the **Submit Transfer Request** button.

Trade Dates
 If your trade is subject to a redemption fee, you will be notified and have the opportunity to cancel the trade.

Please be advised that requests initiated after 3:00 pm CT, will be processed the next business day. Trades require three (3) business days to process. Day 1 - Sale submitted; Day 2 - Purchase submitted; Day 3 - Trade complete.

Transfer Type

Dollar to Dollar
 Dollar to Percent
 Percent to Percent

| Investment Name | Link | Fee/Policy | Balance | Available To Transfer | Transfer From | Transfer To | Restrictions | Projected Balance |
|------------------------------------|------|------------|----------|-----------------------|---------------|-------------|--------------|-------------------|
| HCS INTEREST BEARING ACCOUNT | | | \$177.48 | 100% | 50 % | | | \$88.74 |
| AMER FID GROWTH FND (OF AMER F) | | | \$0.00 | 100% | | | 0% | \$0.00 |
| NORTHERN SMALL CAP VALUE | | | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD SMALL CAP GROWTH INDEX | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| AMER FID EUR/PACIFIC GROWTH F1 | | | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD S&P 500 INDEX INVESTOR CL | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| FAMCO TOTAL RETURN ADMIN | | | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD MID CAP INDEX INV CL | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD SMALL CAP BLEND INDEX | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD TOTAL INTL STOCK IDX | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD EMERGING MKETS BK IDX | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD TOTAL WORLD STOCK IDX | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD INTERMED TERM BND IDX | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| VANGUARD TOTAL BOND INDEX INV | | (H) | \$0.00 | 100% | | | 0% | \$0.00 |
| JAMES BALANCED GLDN BND BARRBW | | | \$0.00 | 100% | | | 0% | \$0.00 |
| TREAS PRICE CAPITAL APPRECIATN | | | \$0.00 | 100% | | | 0% | \$0.00 |
| IVP ASSET STRATEGY A | | | \$0.00 | 100% | | | 0% | \$0.00 |
| PHOENIX MARKET CAP INDEX A | | | \$0.00 | 100% | | | 0% | \$0.00 |
| NEUBERGER BERMAN MID CAP GR A | | | \$0.00 | 100% | | | 0% | \$0.00 |
| FIDELITY ADV DIVIDEND INTL A | | | \$0.00 | 100% | | | 0% | \$0.00 |
| NAVIER REAL ESTATE SECURITIES A | | | \$0.00 | 100% | | | 0% | \$0.00 |
| TEMPLETON GLOBAL BOND A | | | \$0.00 | 100% | | | 0% | \$0.00 |
| Total | | | \$177.48 | \$177.48 | \$188.74 | \$18,000% | | \$177.48 |

Contingent Redemption Fee - A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short-term trading. A redemption fee is a portion used to offset fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. The prospectus is available under the Fund Performance & Information tab.

Trading Policy - Mutual fund companies may implement a trading policy in an effort to discourage short-term trading. The trading policy may include the right of the fund company to reject future fund purchase orders. The right of a shareholder to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. The prospectus is available under the Fund Performance & Information tab.

Submit Transfer Request **Reset**