

**TabenFlex “Consumer-Defined Investments Sweeps”!** *A great new feature that gives you more control and flexibility over how your HSA funds are allocated.*

At TabenFlex, we want to provide you with more control and flexibility over how your HSA funds are held and invested. That is why we are pleased to introduce a new feature called “consumer-defined investment sweeps.”

Currently, by default, you have an automatic sweep of funds to an interest bearing account or mutual funds within your Investment Account once your Cash Account reaches \$2,000. Our new consumer- defined investment sweep feature allows you to increase the balance maintained in your Cash Account to whatever level works best for you. More cash means more dollars available immediately, to pay medical expenses online or using your debit card.

To change your investment sweep preferences:

1. Log in to your HSA at [www.taben.com](http://www.taben.com) by clicking on the TabenFlex Consumer Portal.
2. Click the **Accounts** link on the HOME or page then: Account Summary/View HSA Summary/View Investment Detail
3. Check the **Define Investment Transfer Amount** box. In the **Transfer Funds to Investment When My Cash Balance Exceeds** field, enter a maximum amount that you want to hold in your Cash Account. The amount you enter must be represented in increments of \$100. For example, you can enter \$2,700 or even \$50,000, but you MAY NOT enter an uneven amount, such as \$2,850. Balances in excess of the limit you set will automatically sweep to your Investment Account.

*For example, if you enter \$4,000, once your Cash Account balance reaches \$4,100.01 or above, the amount over \$4,000 will automatically sweep to your Investment Account.*

If you do nothing, funds in excess of your \$2,000 Cash Account balance will continue to sweep to your Investment Account as they have in the past. You are free to change the amount you hold in your Cash Account at any time. There is no requirement that you make a decision now.

The following interest rate and Annual Percentage Yield (APY) will apply to balances in your Cash Account as of June 1, 2013.

Cash Account Balance	Interest Rate*	Annual Percentage Yield (APY)
\$0.01 - \$1,999.99	0.05%	0.05%
\$2,000 - \$4,999.99	0.10%	0.05% - 0.08%
\$5,000 - \$9,999.99	0.50%	0.08% - 0.29%
\$10,000 and up	1.00%	0.29% - 1.00%

\*Interest rates will be paid only for the portion of your daily balance that is within each tier.

With the addition of this new feature, there have been some updates made to the Custodial Agreement and Disclosure Statement and the Designation of Representative by Accountholder. These updated documents are available online. Please review them in the Member Login.