

Change Investments - HSA

Click here to view the [Manage Investment Guide](#).

Once you have funds allocated to the investments within your HSA you will be able to change your investments and allocation percentages.

1. [Log In](#) to your online account. If you cannot remember your log in or need help with the log in process, go [HERE](#).

2. From the Home page choose **Manage Investments**. Then choose **Change Investments**.

[Home](#)

[Accounts](#)

[Tools & Support](#)

[Message Center](#) 4

Investments / HSA Summary

Total Available Balance

\$7,750.00

YTD Earnings

\$87.34

YTD Performance

13.44% ▲

[Performance Details](#)

Investment Balance

\$5,750.00 3/20/2026

[Investment Details](#)

Cash Balance

\$2,000.00

[Cash Details](#)

Current

Projected

1.25K

1K

750

500

250

0

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

©dailyVest

Investment Auto-Transfer ⓘ ON [Edit](#)
Threshold: \$2,000.00

[→ Contribute](#)

Add cash to your HSA

[← Distribute](#)

Withdraw HSA funds

[Change Investments](#)

[View all available funds](#)

3. You can choose to change All Investments, Current Portfolio, or Future Investments. Select what to change and then click **Next**.

Investments / Change Investments

Which investments do you want to change?



All Investments *(most popular)*

Includes money currently invested, as well as future deposits and contributions.



Current Portfolio

Only the money that is currently invested.



Future Investments

Only where future deposits and contributions will be invested.

Cancel

Next

4. You may select your own investments and allocation percentage or you can choose a guided selection. Select which method you prefer by clicking on the box and then click **Next**.

For the below example, we will start with slides on the **Guide Me** option.

Do you want guided help investing?



Guide Me

We will ask you a few questions to help you make an informed decision for your investments.



I Want to Do It Myself

Continue setting up investment selections without guided help.

Cancel

Previous

Next

5. When you pick the "Guide Me" option, HSA Plus will launch. This interactive tool will help you build your investment strategy. Click on the **Strategy Builder** tab to get started.

HSA Investment Account

[HOME](#)[STRATEGY BUILDER](#)[EDUCATION](#)[GLOSSARY](#)

Welcome MEGHAN KEENE to HSA Plus! for SENTINEL GROUP'S HSA INVESTMENT ACCOUNT



WELCOME TO HSA PLUS!

This program will help you better understand your HSA investment account and also provides powerful tools that can help you determine how much to save and where to direct your investments within your HSA investment account.



STRATEGY BUILDER

Develop a personalized strategy. Add details about your health care expenses or a spouse/partner HSA investment account. Develop and implement a personalized HSA savings and investment action plan.



EDUCATION

Bring yourself up to speed on basic HSA concepts. Learn more about HSA rules, eligibility requirements and how you can use your HSA for qualified medical expenses.

6. After you choose to develop a personalized strategy, you'll be prompted to enter some information to help create your plan. In addition to your own information, you'll also have the option to add a spouse's information if you'd like that considered as well. Provide information about you, your current accounts, current medical expenses, and goals and assumptions.

 **sentinelgroup**

HSA Investment Account

HOME STRATEGY BUILDER EDUCATION GLOSSARY

Welcome MEGHAN KEENE to HSA Plus! for SENTINEL BENEFITS HSA INVESTMENT ACCOUNT

STRATEGY BUILDER

- » Personal Information
- » Current Accounts
- » Current Medical Expenses
- » Goals & Assumptions
- » Action Plan

PERSONAL INFORMATION

Building a comprehensive HSA investment plan begins with an understanding of your current financial situation and goals. Take a moment to fill in your information below.

PARTICIPANT

CURRENT

Name: MEGHAN KEENE

Gender: --Select--

Birth Date (mm/dd/yyyy):

HDHP Coverage Type: Family

FUTURE

Planned Retirement Age:

ADD A SPOUSE

«BACK NEXT»

Privacy and Security

7. Once you've completed your details, you'll be provided with your proposed Action Plan. You can then choose to accept this strategy or go back to edit the information you shared.

Implementing your suggested HSA investment strategy puts you on track to reach your goals

Click the Overview tab for a detailed explanation.

Strategy Overview Projected HSA Income Projected HSA Wealth Total Portfolio Risk Downside Analysis Methodology

STRATEGY RESULTS

	Current Strategy SHORTFALL	New Strategy ON TRACK
Probability of Reaching Goal	5%	95%
Projected HSA Balance at Retirement	-\$6,738	\$138,339
Projected HSA Annual Income	\$0	\$7,372
Total Portfolio Risk	N/A	MODERATELY AGGRESSIVE

GOALS/ASSUMPTIONS

HSA Balance Goal	\$100,000	\$100,000
Retirement Age	67	67
Risk Tolerance	50 (Learn more)	50

SENTINEL BENEFITS HSA INVESTMENT ACCOUNT

HSA	\$0	\$ 2000
Asset Allocation	 Other Investments 100.0%	 - Divers US Bonds 37% - Large Cap Value 11% - Large Cap Core 11% - Large Cap Growth 10% - Mid Cap Core 17% - Small Cap Core 9% - Divers Intl Eq 5%

«BACK ACCEPT NEW STRATEGY»

8. Once you click "Accept New Strategy", you'll be presented with a worksheet where you can review the proposed strategy and note your choices.

IMPLEMENTATION IS EASY!

Build your HSA "Action Plan" by entering your investment elections in the worksheet on this page. Note that the allocation model applies to both existing balances and new investment contributions.

The Strategy Builder model allocation is highlighted alongside your current fund balance percentages. The allocation model is displayed at the asset class level, therefore, you will need to review and select individual investments.

As you make your individual fund selections, please consider all investment alternatives with similar risk and return characteristics as your selected funds.

Click the fund filter icon  to compare funds within an asset class. If the fund filter icon does not appear, the system does not have enough information to compare funds within the class. Multiple options are listed in alphabetical order, which does not reflect the results of any fund comparison.

SENTINEL BENEFITS HSA INVESTMENT ACCOUNT Worksheet

CONTRIBUTIONS

	Current Contribution	Model Contribution
HSA	\$0	\$2,000

INVESTMENT ELECTIONS/ACCOUNT REALIGNMENT

Asset Class	Investments	Current Fund %	Model Asset %	Your Selection
DIVERSIFIED US BONDS 			37%	
	FIDELITY TOTAL BOND K6			%
	VANGUARD TTL BND MKRT IDX ADM			%
SHORT TERM BONDS 			0%	
	FIDELITY CONSERV INC BOND INST			%
	VANGUARD SH TERM BOND IDX ADM			%
MODERATELY CONSERVATIVE BALANCED 			0%	

9. After making your choices and clicking "Next", you'll be presented with your Implementation Summary. Review this and if all looks okay, click "Submit".

IMPLEMENTATION SUMMARY

Congratulations! You have completed the HSA Plus! Strategy Builder. Now take action to implement your HSA investment strategy.

Your selected investment elections are listed below. Your investment elections will determine how contributions are allocated among your investments and how your current investment balances should be realigned.

CONTRIBUTIONS

Contribution Type	Current Contribution	Suggested Contribution
HSA	\$0	\$2,000

INVESTMENT ELECTIONS

Investment	New %
VANGUARD MRNSTR GROWTH IDX ADM	10%
VANGUARD 500 INDEX ADMIRAL	11%
FIDELITY TOTAL BOND K6	37%
VANGUARD EQUITY INCOME ADM	11%
GOLDMAN SACHS GQG PTNRS INT R6	5%
VANGUARD MRNSTR MD CAP IDX ADM	17%
VANGUARD MRNSTR SM CAP IDX ADM	9%

The following fund(s) are subject to fund company trading restrictions.

- VANGUARD MRNSTR GROWTH IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TTL INTL STK IND ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD 500 INDEX ADMIRAL has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD EQUITY INCOME ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TTL BND MKRT IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD MRNSTR MD CAP IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD MRNSTR SM CAP IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD EMG MKTS STK IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TGT RETIREMNT INC INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2020 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2025 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2030 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.

FIDELITY TOTAL BOND K6	37%
VANGUARD EQUITY INCOME ADM	11%
GOLDMAN SACHS GQG PTNRS INT R6	5%
VANGUARD MRNSTR MD CAP IDX ADM	17%
VANGUARD MRNSTR SM CAP IDX ADM	9%

The following fund(s) are subject to fund company trading restrictions.

- VANGUARD MRNSTR GROWTH IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TTL INTL STK IND ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD 500 INDEX ADMIRAL has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD EQUITY INCOME ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TTL END PRKT IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD MRNSTR MD CAP IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD MRNSTR SM CAP IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD EMG MKTS STK IDX ADM has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TGT RETIREMENT INC INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2020 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2025 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2030 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2035 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2040 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2045 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2050 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2055 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2060 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD RETIREMENT 2065 INV has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.
- VANGUARD TARGET RET 2070 FUND has an excessive trading policy for any redemption of any amount and would be restricted from a purchase for 30 days.

The following items indicate which transactions may be executed directly through HSA Plus! for plan SENTINEL BENEFITS HSA INVESTMENT ACCOUNT:

- Investment Election Change : Eligible
- Investment Balance Realignment Change : Eligible

Please contact your Human Resources representative if you want to make a change to your HSA contribution amount.

Click the "**SUBMIT**" button to implement the transactions for which you are eligible to execute directly through HSA Plus! These changes will not be submitted for processing until you click the "**SUBMIT**" button and see a confirmation page.

CANCEL

SUBMIT

Please print this page for your records.

10. Once you have submitted your new strategy, you'll receive a Transaction Summary confirming the change.

HSA Plus!

HOME
STRATEGY BUILDER
EDUCATION
GLOSSARY

Welcome MEGHAN KEENE to HSA Plus! for SENTINEL BENEFITS HSA INVESTMENT ACCOUNT

TRANSACTION SUMMARY

You have submitted the following requests:

- Investment Election Change for SENTINEL BENEFITS HSA INVESTMENT ACCOUNT. Confirmation number: **010833U2Z2026090211422908Efxlp.**
- Account Realignment for SENTINEL BENEFITS HSA INVESTMENT ACCOUNT. Confirmation number: **010833U2Z202609021142337UaHn4Q.**

Note: Your HSA contribution amount was not updated. In order to update this amount you must contact your Human Resources representative.

You may want to print this page for your records. To do so, please use the Print function in your File menu on your browser.

For the next example, we will show you the **I Want to Do It Myself** option.

1. You'll be provided with three options to choose from when you select "**Change Investments**". You can either choose to move your existing balance and set your elections for future money, or you can choose to do only one of these two things. We'll look at "**All Investments**" first. Choose **All Investments** and then click **Next**.

Which investments do you want to change?



All Investments *(most popular)*

Includes money currently invested, as well as future deposits and contributions.



Current Portfolio

Only the money that is currently invested.



Future Investments

Only where future deposits and contributions will be invested.

Cancel

Next

2. Choose **I Want to Do It Myself** and then click **Next**.

Do you want guided help investing?



Guide Me

We will ask you a few questions to help you make an informed decision for your investments.



I Want to Do It Myself

Continue setting up investment selections without guided help.



Cancel

Previous

Next

3. You'll see a screen showing you the investment options available in your plan. You'll also see your current investment elections

and will have a "New %" column where you can make your new choices. If any of the funds are subject to redemption fee rules, you'll be provided that information here as well.

The New \$ column needs to total 100%.

Change All Investments

Changes you make on this page will realign both your current portfolio and your current elections. When new money moves into your investment account, your new selections will control how it is invested.

					NEW %
+	OPPENHEIMER DEVELOPING MKT Y	ODVYX	\$1,307.55	20%	%
+	PIMCO LOW DURATION INTSL	PTLDX	\$1,043.62	20%	%
+	OPP MAIN SM CAP	OPMSX	\$1,140.80	20%	%
+	PIMCO COMMODITY REAL RETURN	PCRIX	\$1,027.52	20%	%
+	THORNBURG INTL VALUE	TGVAX	\$1,230.51	20%	%
+	BLACKROCK EQUITY DIVIDEND CL I	MADVX	\$0.00	0%	%
Total			\$5,750.00	100 %	0 %

4. Check off the disclaimer (shown below). Then choose **Submit**.

In an ongoing effort to discourage market timing and short-term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies.

☐ I understand that at least one of the funds I am transferring from may be subject to a Contingent Redemption Fee.

Contingent Redemption Fees

OPP MAIN SM CAP

contingent redemption fee textual description

OPPENHEIMER DEVELOPING MKT Y

contingent redemption fee textual description

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

Cancel

Submit

5. After clicking "Submit", your changes have been requested. You'll receive a summary confirmation on the next screen.

For the last example, If you choose to move only your existing balance (leaving your future investment elections unchanged), you'll choose the **"Current Portfolio"** option.

Depending on your plan, you can choose to move:

- Percent to percent
- Dollar to dollar (this option is limited to 90% of your balance to allow for market fluctuation)
- Dollar to percent

Fund-to-Fund Transfer

1. Select Transfer Type

Select a transfer type from the Transfer Type drop-down menu below. If you want to transfer more than 90% of the balance out of a fund, it is recommended you use the Percent to Percent transfer option.

2. Enter the Amount or Percentage

Enter the amount or percentage you would like to transfer from a fund in the Transfer From column for that fund. Then enter the amount or percentage you want to transfer to a fund in the Transfer To column for that fund. You can transfer to more than one fund at a time.

Transfer Type: Dollar To Percent ▾

			TRANSFER FROM ①	TRANSFER TO ②
+	OPPENHEIMER DEVELOPING MKT Y	ODVYX	\$1,307.55	\$ %
+	PIMCO LOW DURATION INTSL	PTLDX	\$1,043.62	\$ %
+	OPP MAIN SM CAP	OPMSX	\$1,140.80	\$ %
+	PIMCO COMMODITY REAL RETURN	PCRIX	\$1,027.52	\$ %
+	THORNBURG INTL VALUE	TGVAX	\$1,230.51	\$ %
+	BLACKROCK EQUITY DIVIDEND CL I	MADVX	\$0.00	\$ %
Total			\$5,750.00	\$ 0.00 0 %

Check off the disclaimer (shown below). Then choose **Submit**.

In an ongoing effort to discourage market timing and short-term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies.

- ☐ I understand that at least one of the funds I am transferring from may be subject to a Contingent Redemption Fee.



Contingent Redemption Fees

OPP MAIN SM CAP

contingent redemption fee textual description

OPPENHEIMER DEVELOPING MKT Y

contingent redemption fee textual description

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

Cancel

Submit

Click here to view the [Manage Investment Guide](#).