



WHAT IS A HEALTH SAVINGS BROKERAGE ACCOUNT?

TAKE CONTROL OF YOUR HEALTH CARE COSTS

It sure is easy.

WHAT IS A HEALTH SAVINGS BROKERAGE ACCOUNT (HSBA)?

- + Health Savings Brokerage Account (HSBA) is self-directed brokerage account designed to complement a health savings account. HSBA provides greater access to thousands of additional investment choices.
- + Surency is offering a Health Savings Brokerage Account through Charles Schwab. You can open an account through your Surency HSA account and buy and sell investments through the Charles Schwab system.

ENROLLMENT

- + Log into your Member Account at Surency.com to complete the online enrollment.
- + Once enrolled, you will receive a new Charles Schwab brokerage account number.
- + Your account will automatically redirect you to Schwab.com. Once there, register as a New User.
- + Within a few days of your enrollment, an HSBA Welcome Kit will be mailed to you.

HOW TO INVEST

- + You can manage investment accounts under on of the two One-Time Transfer options
- + You will need to then realign your portfolio page: Fund to fund transfer (Dollar to Dollar, Dollar to Percent and Percent to Percent.)

QUESTIONS? PLEASE CONTACT CHARLES SCHWAB

You can contact the Charles Schwab customer service team at 800-435-4000 or by filling out their online form at www.charlesschwab.com/contact-us.