

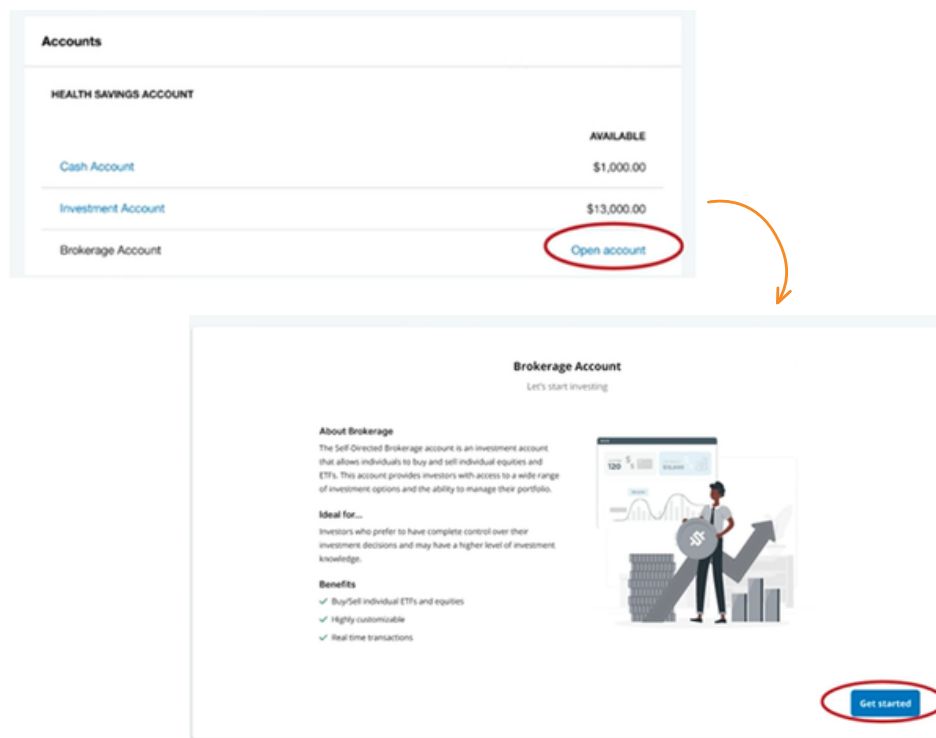


DriveWealth HSA Brokerage Account Guide

Available for all HSA account holders, including first-time investors.

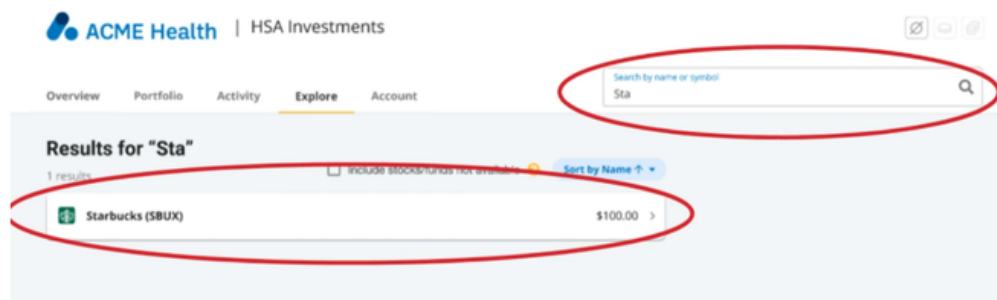
How do I get started?

Log in to your Consumer Portal and, under Accounts, click “Open Account” next to Brokerage Account.



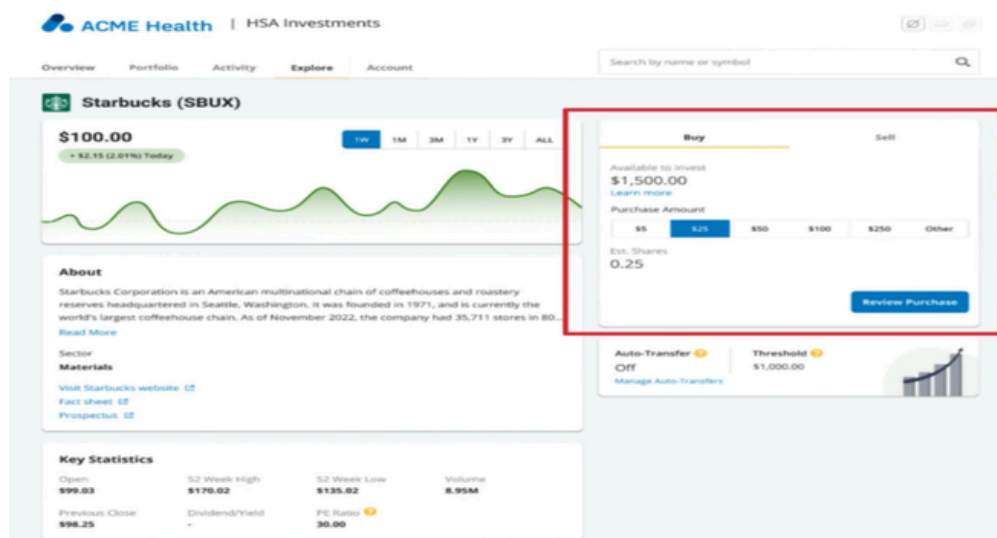
1. Verify your pre-populated contact information
2. Confirm your employment status
3. Provide stock exchange information
4. Review and agree to disclosures
5. Review the automatic transfer information

Buying Your First Stock



Once you've created your brokerage account, navigate to the Explore tab to discover all the investments available to you. Investments are displayed on the page alphabetically and can be sorted by name A-Z in ascending or descending order. You can also click a specific letter or hash to filter the list of investments. You may also search investments by typing in the search box.

Clicking an investment will open a new screen with more information.

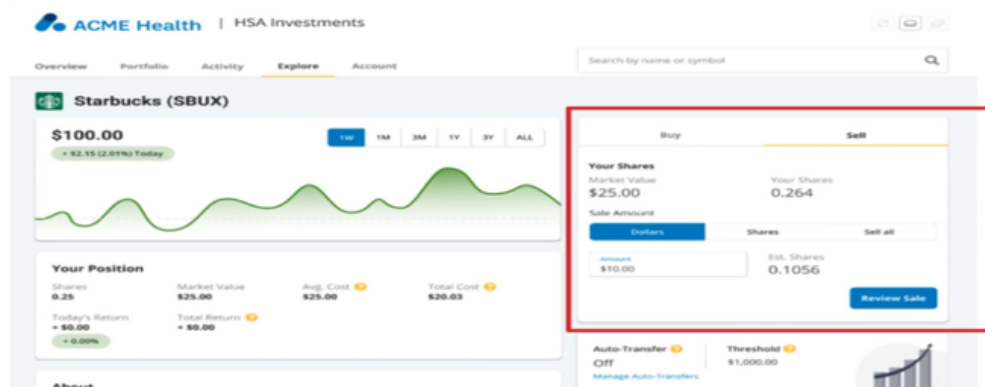


The details available here include a summary view of the stock's performance, a general overview of the company's products and services, and monetary information related to a single share of the selected stock.

The option to buy and/or sell the stock will also be available if the necessary criteria are met, such as the investment being made available to buy, you having adequate purchasing power, and it being within the market hours of operation.

Selling

Navigate to your holding by either searching for it in the Explore tab or selecting it from your Portfolio tab and clicking the investment to open more information.



To sell, click the "Sell" tab in the Buy/Sell card. You may sell by dollars, share amount, or sell all. Once you have made your selection, click "Review Sale" and submit the transaction. You will be shown if the sale was successfully completed and you can see the status on the Activity tab.

Note: The transaction will need to settle before the cash is available in the HSA cash account, typically after one business day.

Market Limitations

The stock market operates during specific hours each day, typically from Monday to Friday. The market opens at 9:30 am EST and closes at 4:00 pm EST. Buy or sell transactions cannot be processed after 3:50 pm EST. Market hours may be affected by holidays, and trading may be closed or have limited hours on these days.

Note: You will not be able to buy or sell investments within 10 minutes of market close.

Pattern Day Trading

Pattern Day Trading (PDT), as defined by the Financial Industry Regulatory Authority (FINRA), occurs when an individual buys and sells the same security on the same day in an attempt to profit from small movements in the price of the security.

If, after doing three day trades within a five-business-day period, you are about to do a fourth trade, you will receive a warning message: "Pattern Day Trade Violation: Your account is classified as a pattern day trader, and you are restricted."

If your PDT count is four or more and the account balance is below \$25,000, the system follows DriveWealth's PDT standards and will flag the account as PDT restricted. When accounts are more than \$25,000, they will not be flagged as PDT restricted, regardless of the PDT amount.

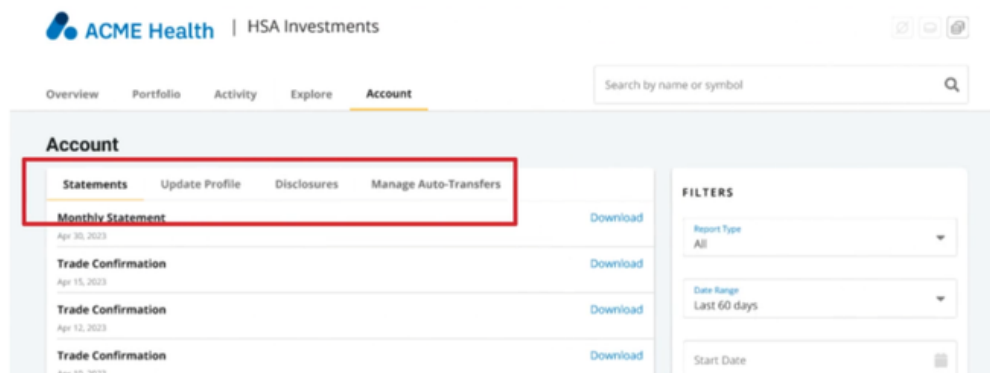
Note: Being marked as PDT is a lifetime account status, and all day trades will be blocked anytime the brokerage account balance is below \$25,000.

FAQs

Where do I manage auto transfers?

Account > Manage Auto Transfers

Here, you can turn on auto transfer, set up or update auto transfer thresholds, and turn off auto transfers.



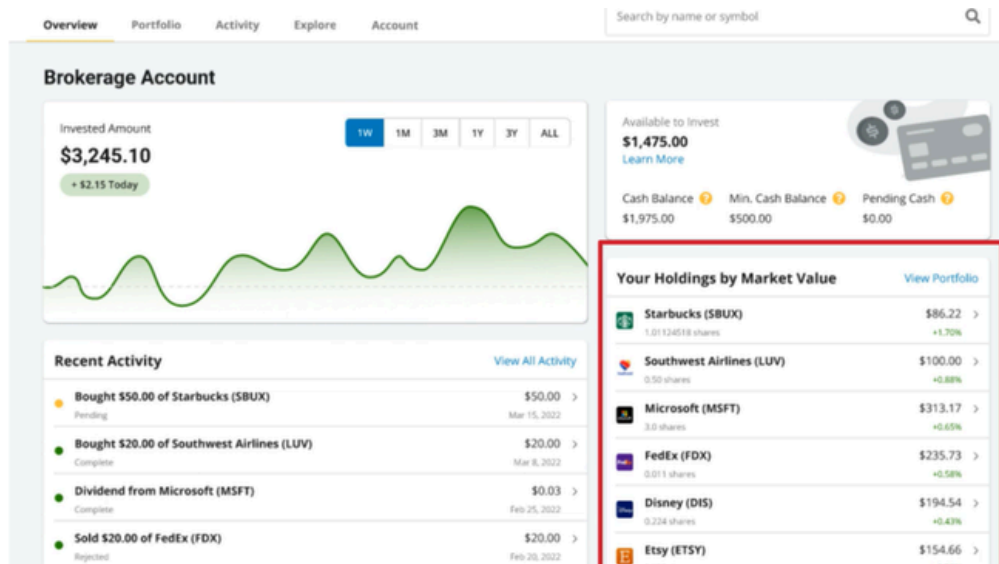
Where is my account number?

Your Account number is located on the Portfolio tab in the upper right-hand corner of the page.



How do I find my investment balance?

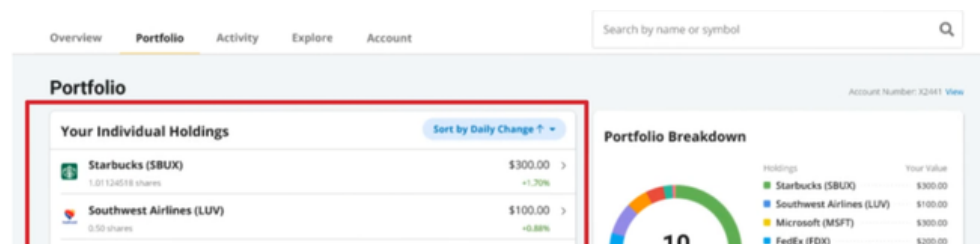
The Invested Amount card on the Overview screen shows the current value of your brokerage account and the most current record of funds available for withdrawal from your account. The minimum cash balance reflects the lowest amount of cash required to be in your account to invest. The pending cash will show cash that is waiting to be moved to your HSA cash balance, typically from sales or dividends.



Where do I find my holdings?

You may view your holdings by navigating to the Portfolio tab. This tab displays all the holdings you have in your brokerage account. By default, the table is sorted by daily change from highest to lowest value.

Clicking on a particular holding will redirect to the Explore tab to see key statistics, performance over time, and information on the selected holding.



Where Do I Find My Investment Detail?

The Portfolio Breakdown card displays a donut chart showing your portfolio breakdown. The donut ring shows the values of your holdings proportionately with the total number of holdings appearing in the center of the ring. You may hover over each donut section to see additional information about that holding.

Portfolio Breakdown

