Mercantile Bank®

Investment Portal User Guide

Summary

Summary Page: This page gives the account holder an overview of their investment account. It provides the investor with the following elements of their portfolio:

1. Balance and account return information
2. Current asset allocation
3. Summary information about account holdings and future investment elections (fund name, ticker, category, balance, portfolio and election percentages, as well as links to additional fund resources)
4. Account holder's most recent activity

Invest

Set Future Investment Elections: This page is used to set future investment election percentages which determine how dollars moved to the HSA investment account are allocated between the mutual funds available. Also, account holders have access to two videos that further explain the concept of Future Investment Elections and Realignment.

		Future Investment Elections		**Resulting Allocation (2-3 days)**
Ex. Transfer to Investments: $100	→	50% Fund A	→	Fund A: $50
		50% Fund B	→	Fund B: $50

Manage Portfolio Page: Here investors can select Realign Investment Percentages or Transfer Between Investments.

Realign Investment Percentages: The Realignment page allows investors to change the current allocation of their investment account. They can select the percentages that they would like invested in each fund and select submit to change their current portfolio allocation. Also, this page contains helpful videos that explain the concept of Realignment and Future Investment Elections.

Ex. Current Allocation		**Requested Realignment**		**Resulting Allocation (2-3 days)**	
Fund A: $50 (50%)	→	Fund A: 75%	→	Fund A (+$25)	Fund A: $75
Fund B: $50 (50%)	→	Fund B: 25%	→	Fund B (-$25)	Fund B: $25

Transfer Between Investments (Select a Transfer Type): On this page account holders can select whether they would like to transfer between investments using dollar amounts or by using percentages.

Transfer Using Dollars or Percentages: These pages provide investors with a list of their current investments that they can transfer money out of and then the full list that they can transfer money into. Click on a fund to access information such as: the price, units, ticker, portfolio and election percentage, and investment category for the fund. Swipe to the left of right or click on the gray bubble under the information to reveal links to more fund information such as the fund's prospectus, fact sheet, website, and Morningstar page.

Move Money: This page is used to request money to be moved from the investment account back to the HSA.

Activity

Statements on Demand: On this page account holders can see their account performance and activity for a custom date range. Statements on Demand will display their: beginning balance, transfers in, transfers between, transfers out, earnings, and ending balance for each fund for the date range that they select.

Quarterly Statements: This page contains links to download a PDF version of an account statement. Statements on this page are updated on a quarterly basis (1/1-3/31, 4/1-6/30, 7/1-9/30, 10/1-12/31).

Pending Activity: View any pending actions within the investment account here. Investors can also cancel any action on this page. Account activity is processed at 3pm CT on market days, so account holders must cancel before this time if they wish to no longer submit their action.

Transaction History: View the investment account's historical transactions within a custom date range. Account holders may also filter by transaction type (Show All, Show Sale of Shares Only, Show Purchase of Shares Only).

My Performance: View the investment account's market value and net investment over time. Account holders may also filter by a specific date range or by a specific fund.

Tools and Education

On the Tools and Education page, investors have access to helpful investment resources and tools to help them make informed investment decisions.

Fund Performance Dashboard: This page displays a table of the investment options available to account holders through their account. Click on any of the table headings to sort by that category (Fund Name, Fund Category, YTD Return, etc.). Account holders may also click on the blue resource link to access a link to each fund's prospectus, fact sheet, and Morningstar page. The mutual fund performance information on this page is updated monthly.

Market Cycles: View historical asset class performance. Hover over each asset class to highlight its historical performance.

Asset Allocation Tool: This calculator helps investors design a balanced portfolio based on their healthcare needs and personal objectives.

HSA Balance Projection Calculator: This calculator can show account holders the potential of their investment account and help them plan to reach their goals.

Investment Concepts: Here investors can learn about the importance of asset allocation and rebalancing. These two important concepts can help keep investors on track towards their investment goals.

Frequently Asked Questions: On this page account holders can find answers to common account questions as well as links to applicable resources and informational videos.

Manage Account

Update Email Address: Allows account holders to make sure that they are using their preferred email to login and to receive account notifications.

Update Password: Allows account holder to change their current password.

Two-Factor Authentication: This advanced security method adds an additional step to the login process when enabled by the account holder. If enabled, the user will have to enter a one-time password that they can receive by email or through an authentication mobile application when logging into their investment account.

Notification Preferences: Here account holders can Opt Out or Switch On account notifications by email.