

**Tax-Free**

Savings

**Tax-Free**

Contributions

**Tax-Free**

Disbursements



# Health Savings Account

Statement Guide

NATIONAL ADVISORS TRUST

Health Savings Accounts

# STATEMENT

# Summary

## myHSAToday™ Statement:

Simply log onto [www.myHSAToday.com](http://www.myHSAToday.com) to for a comprehensive view of your account position, activity, and earnings for each fund type in your HSA.

Use this guide to understand the terms used and the layout of your statement. With this on-line tool you can monitor daily activity anytime, getting your month-to-date accounting, as well as prior months historical statements.

## Your on-line Account Statement actually consists of three pages, which are:

First Page: Statement Summary  
 Second Page: Statement Details  
 Third Page: Statement Trade Activity

The Statement Summary, shown below, displays the total value of your HSA and the portions held in Cash, Savings, and Investments fund types. Quick-reference charts and graphs show the percentages by fund type, as well as the total net value of your HSA over the last three months.

**Statement Summary**

Account Statement 3/1/2006-3/31/2006  
 Change Month: March 2006  
 View Printable Version  
 Date/Time Printed: 4/4/2006 4:39:42 PM

**Summary Balance 3/31/2006**

Account	Type	Balance
Cash		100.00
Savings		805.89
Investments		1535.26
<b>Total</b>		<b>2441.15</b>

**Current Mix By Type**

**Growth Summary**

Type	Beginning Value	Deposits	Allocations	Transfers	Earnings	Distributions	Fees	Ending Balance
Cash	100.00	508.32	(508.32)	0.00	0.00	0.00	0.00	100.00
Savings	1004.30	0	100.52	0.00	0.00	(307.01)	0.00	805.89
Investments	1112.65	0	399.80	0.00	22.83	0.00	0.00	1535.28
<b>Totals</b>	<b>2217.03</b>	<b>508.32</b>	<b>0.00</b>	<b>0.00</b>	<b>22.83</b>	<b>(307.01)</b>	<b>0.00</b>	<b>2441.17</b>

**Your Custodian is:** National Advisors Trust Company, FSB  
 10881 Lowell Avenue  
 Suite 100  
 Overland Park, KS 66210

**Custodial Account Manager:** DataPath Financial Services, Inc.  
 P.O. Box 55068  
 Little Rock, AR 72215  
 888-665-1264

**Plan Service Provider:** DataPath Administrative Services  
 1601 Westpark Drive  
 Suite 9  
 Little Rock, AR 72204  
 USA  
 Web: <http://www.idpas.com>  
 Phone: 877-685-0655  
 Fax: 501-687-3282

## Statement Summary:

- 1 **Account Statement Heading**
  - a. Provides the time period the statement.
  - b. Allows you to change what month you are viewing.
  - c. Allows you to view your statement in a print layout.
- 2 **Account:** Provides account information including account number, account holder name and address.
- 3 **Type:** Breaks down your account into the types of funds you have including cash, savings, and investments.
- 4 **Balance:** This section provides the current balances in your account.
- 5 **Current Mix by Type:** This provides a graphic representation of the funds in your account.
- 6 **Growth Summary:** This graphic shows the growth of your funds over a period of months.
  - a. **Type:** Your HSA is divided into 3 separate components,
    - i. Cash which is a non-interest bearing portion of your savings account.
    - ii. Savings which earns interest through your account or money market fund.
    - iii. Investment which is your mutual fund portfolio and earns or loses value based on the performance of the market and the specific fund.
  - b. **Beginning Value:** The value of these funds at the beginning of the statement (see #1).
  - c. **Deposits:** Contributions made to your HSA from any of the allowable sources.
  - d. **Allocations:** Automatic distribution of each investment dollar across your portfolio.
  - e. **Transfers:** intra-fund transfers between the various types or from within your mutual fund portfolio.
  - f. **Earnings:** the gains (or losses) of your various mutual funds maintained within your portfolio.
  - g. **Distributions:** Withdrawals from your HSA for either qualified or non-qualified purposes.
  - h. **Fees:** Account fees accessed against your account.
  - i. **Ending Balance:** The respective account balance of each account type and a total account balance.
- 7 **Summary Activity:** This table shows the breakdown of your funds by cash, savings and investments into
  - a. **Type:** Your HSA is divided into 3 separate components,
    - i. Cash which is a non-interest bearing portion of your savings account.
    - ii. Savings which earns interest through your account or money market fund.
    - iii. Investment which is your mutual fund portfolio and earns or loses value based on the performance of the market and the specific fund.
  - b. **Beginning Value:** The value of these funds at the beginning of the statement (see #1).
  - c. **Deposits:** Contributions made to your HSA from any of the allowable sources.
  - d. **Allocations:** Automatic distribution of each investment dollar across your portfolio.
  - e. **Transfers:** intra-fund transfers between the various types or from within your mutual fund portfolio.
  - f. **Earnings:** the gains (or losses) of your various mutual funds maintained within your portfolio.
  - g. **Distributions:** Withdrawals from your HSA for either qualified or non-qualified purposes.
  - h. **Fees:** Account fees accessed against your account.
  - i. **Ending Balance:** The respective account balance of each account type and a total account balance.
- 8 **Your Custodian is:** Provides you with the necessary disclosure information regarding your account's custodian.
- 9 **Custodial Account Manager Information:** For detailed assistance with your statement, the C.A.M can help you understand your statement better.
- 10 **Plan Service Provider Information:** Your PSP is the primary source for customer service and can help you administer your account to maximize your benefit.

## Case Scenario

In this example, you can see the totals of the monthly transactions. Although shown here as a single amount, the deposit of \$508.32 is actually the result of two payroll contributions of \$254.16 each. These two transactions are illustrated on the Statement Trade Activity Report.

You can also see the total monthly withdrawal from your HSA, listed on this report as a Distribution from the Savings portion of your account.

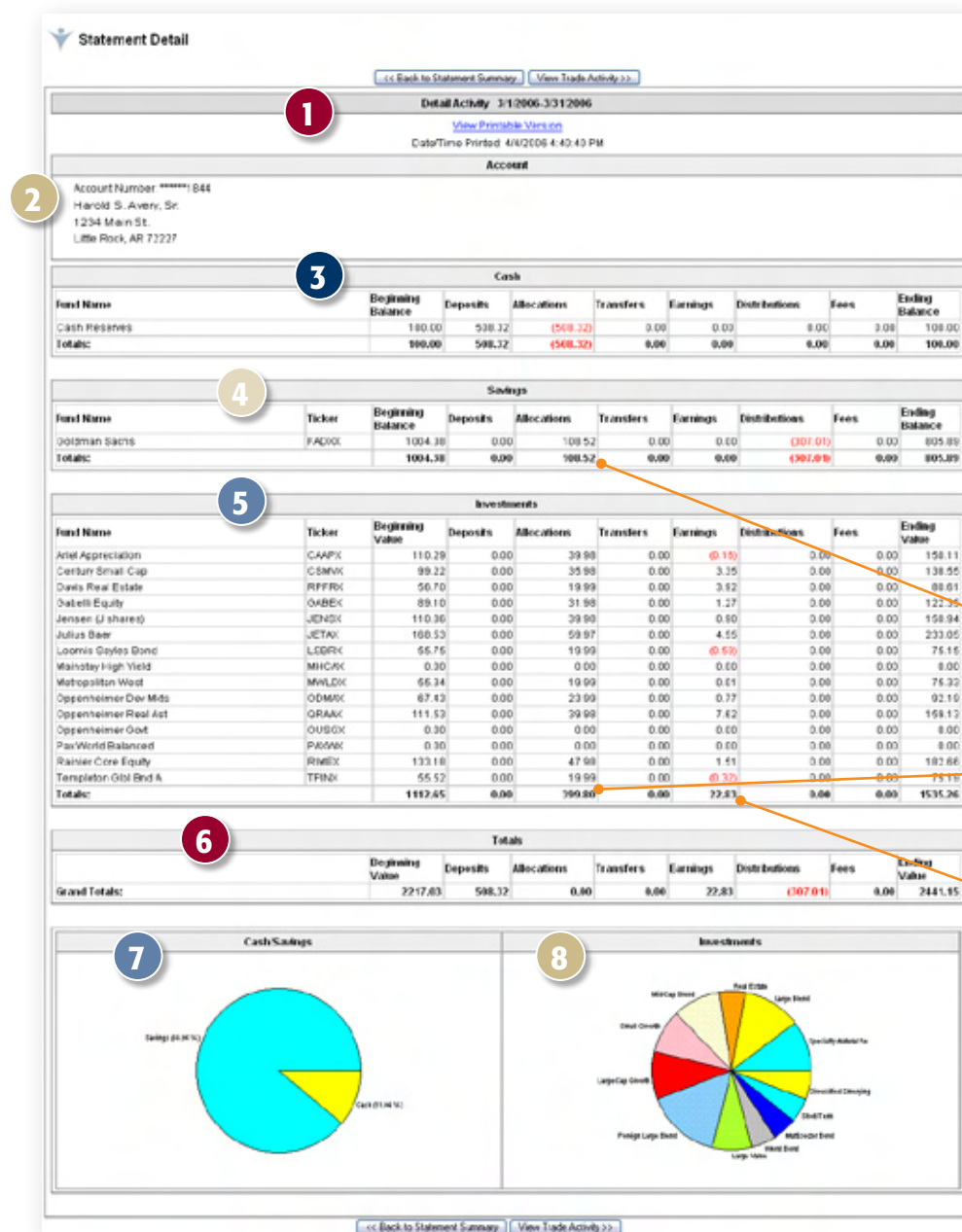
Additionally, note that the Earnings of \$22.83 reflect your "Net" earnings for the month with the actual performance of the individual funds displayed on the Statement Detail Report.

# STATEMENT Details

Statement Details are shown as the second statement page. This view further explains the composition of the HSA by listing each fund making up account types: Cash, Savings, and Investments. One can see the fund name, ticker symbol and beginning fund balance followed by transaction activity summary totals reflecting all the changes that occurred during the period being reported resulting with the end-of-period balances.

One can readily see how the various deposits and distributions, allocations, transfers earnings and fees impact each fund for the period. The following page further explains the activity summary totals by displaying the detailed transactions.

In addition, you get a quick visual of your “account position” in form of graphs that show how your investments are broken down and distributed across your HSA portfolio.



## Statement Details:

- Account Statement Heading** provides the time period the statement.
- Account:** Provides account information including account number, account holder name and address.
- Cash:** Provides an expanded explanation of cash transactions for the given month
- Savings:** Provides an expanded explanation of the savings transactions and the ticker code for the custodian
- Investments:** Displays a break down of the fund types associated with the investment model
- Total:** Displays sums of all active accounts attached to the HSA
- Cash/Savings Chart:** A graphical representation of how your cash & savings is divided. Most custodians require a certain amount to be in cash & savings before an investment portfolio can be established.
- Investments Chart:** The portfolio diversity is illustrated here by showing the percentage of various investment fund types such as Large Cap Mutual Fund verses a Short Tem Bond.

## Case Scenario

Following the monthly deposit of \$508.32, you will see that all of that amount is reflected as an Allocation because at the beginning of the month, the cash portion of the account was at the threshold amount of \$100 and because of that, the deposit was allocated to the Savings and / or Investment portions of the HSA with the Savings portion receiving \$108.52 and the Investments receiving \$399.80.

As for the earnings of \$22.83, the individual performance of each fund is illustrated here. Notice that the Oppenheimer Real Ast (QRAAX) gained \$7.62 while the Ariel Appreciation (CAAPX) sustained a loss of \$0.16. The net earnings for your investment portfolio is reflected at the bottom of the column.



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