OPTUM Bank®

Investing with your HSA



Your Optum Bank® health savings account (HSA) is a smart way to pay for qualified medical expenses with significant tax advantages. But did you know that you also have the potential to grow your HSA by choosing to invest in mutual funds?

Investing basics

Once your HSA reaches the investment threshold (typically $2,000), you may choose to invest a portion of your HSA dollars in mutual funds — just like you would with a 401(k). You can choose from a wide variety of mutual funds at optumbank.com. Any investment earnings such as interest or dividends are income tax-free.

Getting started

To start investing your HSA, simply follow these steps:

1. Log in to your HSA and set up your investment account by choosing the funds you want to invest in.
2. Indicate the amount you want to transfer into your investment account. The minimum amount that can be transferred at one time is $100. Therefore, you will typically need to have a balance of $2,100 in your HSA before you are eligible to invest (assuming a $2,000 investment threshold).
3. To make things easier, you can choose to set up recurring transfers/sweeps. This means that you choose a threshold amount, and any funds over your threshold will automatically be transferred to your investment account.

Have an unexpected medical expense?

No problem. Whenever you need additional money to pay for qualified medical expenses, you can easily transfer your investment funds back into your HSA.

Asset Allocation Calculator

If you choose to invest some of your HSA money, deciding which mutual funds to invest in can be overwhelming. The Asset Allocation Calculator can help you understand how to potentially distribute your HSA funds, and can help you decide which mutual fund elections to make based on asset class. Be sure to discuss with your financial advisor whether investing the money in your HSA is right for you.

Managing your HSA investments

The investment features at optumbank.com allow you to:

- Select mutual fund allocations
- Track your portfolio's performance
- View market trends
- Manually or automatically rebalance your portfolio assets
- Access planning and guidance tools

Once your account reaches the investment threshold, consider investing with your HSA. Visit **optumbank.com** to research the mutual funds available to you and get started.

Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.



Mutual fund investment options are made available through the services of an independent investment advisor and shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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